



# NEW RETIREMENT PLAN

## ColCal Newsletter

A 401(k) plan is perhaps one of the best available retirement savings options.

To help you achieve your retirement goals more quickly, ColCal will match 100% of the money you contribute to the plan, up to a maximum of 4% of your annual salary.

**Q: What do I need to do?**

A: Complete the online enrollment so you can see your plan and choose your funds.

**Q: Where do I get info to do online enrollment?**

A: Take one of the pages behind this one OR the employee section of the ColCal website.

**Q: What if I don't want a 401K?**

A: You will have to complete the Opt-Out form and send to TAG Resources.

**Q: Where do I get an Opt-Out Form?**

A: The employee section of the ColCal website.

**Q: What if I don't do anything?**

A: You will be automatically enrolled in a fund based on your date of birth and 4% of your gross wages will be deducted from your paycheck starting with the first paycheck of 2018.

## What Does This Mean For You

If you have been with us for at least 1 year, have worked 1,000 hours and are at least 21 years old you will be auto enrolled in the 401K Retirement plan.

- 4% of each paycheck will be automatically sent to your 401K plan
- Along with your contribution ColCal will add 4% of your contribution to your 401K plan as a match

### Need help?

Insight Financial Solutions in Grand Junction are our advisors. You can call or email for guidance on setting up your fund or with any questions about this plan.

970-986-4503

Kevin Price:

kevin.price@lpl.com

Jason Stanfield:

jason.stanfield@lpl.com

*Like any savings plan, the sooner you start contributing to your 401(k) the better off you'll be. Even a small contribution can make a big difference in your retirement lifestyle. You work hard for ColCal and we want to make sure you have the retirement you deserve.*



*Paycheck deductions will begin with the first paycheck in 2018*