

# 2019



## DENT WIZARD INTERNATIONAL SAVINGS AND RETIREMENT PLAN

The highlights below provide important information about your plan.

Plan Features	
Plan Eligibility*	
• Deferrals	90 days
• Employer Match	1 year of service
Entry	Monthly after satisfying eligibility
Automatic Enrollment*	3%
Eligible Employees	All employees except for the following: employees covered by collective bargaining agreement, non-resident aliens, leased employees
Employee Contributions	Pre-tax, Roth, Rollovers, Catch-up
Employer Contributions	Matching contribution equal to 50% of the first 6% you defer, up to a maximum of 3% for the plan year
Vesting	100% immediate
In-Service Withdrawals	59½ years of age Hardship Qualified reservist
Loans	Available subject to certain restrictions
Deferral Changes Permitted	Each payroll period

\* Note: If you are an employee through acquisition, your service will be measured based on your original date of hire with the acquired entity for deferral and match eligibility and entry. Automatic enrollment may not apply to certain acquired employees.

For additional information, refer to the Summary Plan Description.  
If any information presented conflicts with the terms of the plan, the plan document governs.

### Manage Your 401(k) Account

Log in to your account at [www.retiresmart.com](http://www.retiresmart.com) or by calling Mass Mutual at 800.743.5274 to manage your account, including:

- Beneficiary election (takes just a few minutes and so important!)
- Contribution elections
- Investment elections
- Access tools and resources available to participants to help you to plan for your financial future

### 2019 IRS Limits

- 2019 IRS maximum deferral contributions—\$19,000 (pre-tax, Roth or combined)
- Catch-up contributions of \$6,000 are available if you are 50 in the plan year (no later than 12/31)
- 2019 compensation limit is \$280,000 and is used to determine maximum matching contribution available for 2019