

# QUICK START GUIDE

## Pentagon Technologies 401(k) Plan



### Accessing your account

#### Step 1:

Go to [secure.ascensus.com](https://secure.ascensus.com)

#### Step 2:

If this is your first time accessing your account – Enter your Social Security number (no dashes) as your **User ID**, followed by the numeric **MMDDYYYY** format of your date of birth as your **Password**. For example, if your date of birth is June 4, 1982, you would enter **06041982**.

#### Step 3:

After you **log in**, you can easily enroll or manage your account in just a few clicks.

It's just that simple!



888-652-8086



[secure.ascensus.com](https://secure.ascensus.com)

## Plan Highlights

### Eligibility

- You are eligible to participate in the plan as of the first day of the month following *90 days* of service and attainment of *age 21*.

### Auto Enrollment

- You will be automatically enrolled in your retirement plan at a **3% pre-tax** contribution rate unless you make changes or opt-out.
- Your contribution rate will increase each year by **1%** until you reach **10%**.  
*Even if you miss the deadline, you can always opt out of saving in your plan at any time.*

### Default investment

- If no investment election is made, you will be invested in one of the **Target Maturity Models** based on your expected retirement year.  
*You may transfer any portion out of the default investment at any time. and build your own personal investment strategy from a range of options in your plan.*

### Saving

- Pre-tax contributions reduce your taxable income
- Roth 401(k) contributions are made after income taxes are withheld, are tax-free when withdrawn.  
*Earnings are tax-free after a required 5 year waiting period AND when withdrawn at age 59½ or later.*
- You can save up to **\$24,500** in 2026, plus an extra **\$8,000** if you're age 50 or older, and **\$11,250** if you are ages 60-63.
- You may change the amount you are saving anytime.

### Investing

- You have access to a wide range of investments featuring the **Target Maturity Models** that automatically adjust over time as you get closer to retirement.
- Detailed investment information including fund performance and fees can be viewed online at [secure.ascensus.com](https://secure.ascensus.com).

### Free Money

- Your employer will match **25%** of your contributions up to **10%**.
- Vesting

Years of Service	Percentage
1	0%
2	25%
3	50%
4	75%
5	100%

### Emergency Access

- Loans and in-service withdrawals are available based on certain conditions as outlined in your employer's plan.
- Hardship withdrawals are available based on specific conditions as outlined in your employer's plan.