Benefits Guide Heartland RV

401(k) Retirement Plan

Fidelity

Your retirement plan is a 401(k) plan that gives you a way to save for retirement through before or after-tax contributions*. We offer both a traditional and Roth 401(k) with a company match for eligible employees. Heartland RV will match 25% per dollar of your weekly deferrals up to an annual max of \$600. Employees are eligible to enroll in the 401(k) after 90 days of employment and can do so by going to www.401k.com or by calling Fidelity at 1-800-835-5097.

Certain highly compensated employees are not eligible for the 401(k) plan or the match. The IRS sets the income levels annually as far as who can participate in the 401(k). If you aren't eligible to participate due to your income level, you will be offered the THOR Industries Deferred Compensation Plan and provided information on that program.

Make the most of your future and start saving today!

If you have questions or need help getting started call Fidelity at 1-800-835-5097.

Establish Your Beneficiaries

It's important to name and regularly review and update beneficiaries for your 401(k) retirement plan benefits to prevent benefits being paid according to Plan rules, which might be different from the designation you would choose.

Please take a few moments today to name your beneficiaries (https://netbenefits.fidelity.com/NBLogin/?option=Beneficiary) to ensure that your benefits will be distributed according to your wishes.

