

401(k) Retirement Savings Plan



Who Can Participate?

CCM employees are eligible to participate in the 401k Plan the first of the month following their hire date.

Plan Entry Dates

Plan entry dates are the 1st of every month.

Employer Matching

Matching contributions will be a discretionary amount calculated and deposited annually, determined by CCM each year.

Vesting

You are always 100% vested in any money you contribute directly to your retirement plan. CCM will vest employer matching contributions over a 5 year period: 1/20%, 2/40%, 3/60%, 4/80%, 5/100%.

401(K) Annual Contribution Limits

You can contribute up to \$23,500 in 2025. If you are 50 or older, you can contribute an additional catch-up amount of \$7,500. If you are 60, 61, 62, or 63 you can contribute a catch-up amount of \$11,250.

Automatic Enrollment

New hires who take no action will be automatically enrolled at 3% beginning on the first of the month following hire date.

Distribution Options

Employees are eligible to rollover any funds from other retirement plans, leave the money in former employer's plan (if permitted), rollover into an IRA, or cash out the account value.

Roth Contributions

Roth contributions are allowed. You will pay taxes on contributions now, but you won't pay taxes when you withdraw in retirement.

Loan Provisions

Employees are allowed 1 loan at a time up to 50% of vested balance.

CONTACT

Principal Financial

www.principal.com

800.986.3343

QUESTIONS

HumanResourcesTeam@ccm.com



**CROSSCOUNTRY
MORTGAGE™**

CrossCountry Mortgage, LLC | 2160 Superior Ave, Cleveland, OH 44114
Securities and Retirement Plan Consulting Program advisory services offered through LPL
Financial, a registered investment advisor, member FINRA/SIPC. Other advisory services
offered through Oswald Financial, a separate entity. www.oswaldfinancial.com

Helping you manage your retirement goals

With 24/7 account access

Planning for retirement doesn't have to be complicated. Set up your account to stay on track with your retirement savings goals. And since your life is busy enough, we've made getting to your information simple and convenient. Use these resources to access your account when and how you want.

Online

First-time users

Go to principal.com

- › Select **Log In** and choose **Personal**
- › Click on the **Create an account** link
- › Enter your first name, last name, date of birth and your ID number (this is either your Social Security number or a specific ID provided by your employer) or ZIP code
- › Agree to do business electronically and click **Continue**
- › Answer a few personal questions so we can confirm it's really you
- › Create a **unique username**, set a secure **password** and add your **email address**
- › Select and answer **two security questions** to use if you need to call us
- › You now have access to your online account, and you'll get a confirmation email within a few minutes
- › The first time you log in, you'll need to choose where we send you **verification codes** (text message or email) and how often you want to use them

Ongoing account access

Go to principal.com

- › Select **Log In** and choose **Personal**
- › Enter your **username** and **password** (Click **Forgot Username** or **Forgot Password** if you need to reset) and click **Log in**
- › If you're logging in from a new device, resetting your username or password, or you've opted to use verification codes every time you log in, you'll receive a security code via text message or email
- › Enter the security code and click **Verify**



Questions?

Having trouble setting up your login, or have other questions? Give us a call at **800.547.7754**.

Stay up to date!

Keeping your email address current helps you stay in the know with communications tailored to you.

- › Click on the **Retirement Plan** link of the account you want to access. Use the tabs at the top of the page to navigate the website.

Your account

Education Hub

Available options include:

Not all options are available for certain plans. Check with your human resources contact to find out what is available.

- › Plan info & forms
- › Statements
- › Contributions
- › Investments
- › Loans & withdrawals
- › Rollovers
- › Retirement
Wellness Planner

- › Overview
- › My Virtual Coach
- › Monthly webinars
- › Retirement planning
- › Managing money
- › Life event planning
- › Calculators & tools

Mobile

Check your account balance and rate of return on the go.

- › Principal® Mobile — Available for iPhone® and Android™* › Text message › Email

Phone

First-time users

Call **800.547.7754**

- › Enter your **Social Security number** when prompted
- › Listen to the menu and select an option
- › When prompted, establish your **personal identification number (PIN)** using your **Account/Contract Number**

Ongoing account access

Call **800.547.7754**

- › Enter your **Social Security number** when prompted
- › Listen to the menu and select an option
- › If prompted, enter your **(PIN)**
(Note: some options do not require you to enter your PIN.)

Follow the prompts to:

Not all options are available for certain plans. Check with your human resources contact to find out what is available.

- › Check your account balance
- › Check investment performance
- › Request or review loan information
- › Review investment options
- › Manage your rollover funds

- › Transfer retirement funds between available investment options
- › Hear information regarding an expected Form 1099-R

* The mobile application offered by Principal to view account information is currently supported on iPhone® (all operating systems) and Android™ (operating systems 1.6 or higher).



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While this communication may outline one of your employer's retirement plan features, it is not the legal plan document which governs the employer's plan. If there are any discrepancies between this communication and the legal plan document, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

Contributions to a traditional 401(k) may be tax deductible in the contribution year, with current income tax due at withdrawal. Withdrawals prior to age 59 ½ may result in a 10% IRS penalty tax in addition to current income tax.

A Roth 401(k) offers tax deferral on any earnings in the account. Qualified withdrawals of earnings from the account are tax-free. Withdrawals of earnings prior to age 59 ½ or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Limitations and restrictions may apply.