Retirement Plan Highlights

SMARTMap® FINANCIAL WELLNESS

WDP Pooled Employer Plan Adopted by Donald L. Mooney Enterprises, LLC

General Information

Plan Provider

Empower Retirement

Plan Number

5000057-01

Account Access

(800) 338-4015
http://www.empowermyretirement.com/

Employer Contact

Yolanda Mcintyre

Plan Design

Eligibility

18 years of age and no service requirement.

Automatic Enrollment

No

Entry Date

Per Pay Period

Contribution Change Dates

Per Pay Period

Default Investment

If you do not make an investment selection, your account will automatically be invested in the Fidelity-Target Date.

Have Other Retirement Accounts?

The Internal Revenue Service, and this plan, may allow you to roll prior "qualified" money into your new retirement plan account. You may be able to roll this money over prior to eligibility. Reach out to a SMARTMap Financial Advocate for assistance in completing this process.

Contributions & Vesting

You may contribute a Percentage or Fixed Dollar of your compensation, up to 100% of your income or the IRS limit of $23,500 for 2025, excluding employer contributions. If you're 50 or older, you may be allowed to contribute an extra "catch-up" contribution of $7,500. Some plans allow a higher catch-up limit of $11,250 for ages 60–63. Other limits may apply based on compensation and plan rules.

Roth Contributions

Yes

Employer Contribution

Employer Match & Profit Sharing: Discretionary

Vesting (of Employer Contributions)

Employer Match & Profit Sharing: 2-6 year graded to 100%

Loans

Yes

Withdrawals

You may withdraw the vested portion of your retirement funds in the event of retirement, disability, termination of employment, or death. Under the tax-deferred plan, you will be required to pay normal income taxes on any funds withdrawn from your account. You may also be assessed a 10% federal excise tax and a state penalty tax.

Hardship Distributions

Yes

In-Service Distributions

Yes

Best attempts have been made to ensure that this information was correct as of the time of creation. In the event of a discrepancy between this summary sheet and the actual plan documents, the plan documents will prevail.

Want help with your retirement plan? We're here for you!

Scan the QR code to get 1-on-1 guidance from a SMARTMap Financial Advocate and learn more about your retirement benefits or visit smartmap.worldadvisors.com.

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