

## American Repair Maintenance Plan Details

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**How to Enroll** Visit [principal.com/welcome](http://principal.com/welcome)  
Call 1.800.547.7754

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**Eligibility** Age 21+  
Completed 3 months of service with ARM  
Quarterly entry

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**Contributions** Pre-Tax  
100% of pay up to \$19,000  
Catch-up contributions of \$6,000 age 50+  
Rollovers allowed

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**Employer Match** Discretionary  
ARM will match \$.33 of your \$1 contribution up to 6%  
If you contribute 6%, then ARM will contribute approximately 2%

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<b>Vesting Schedule</b>	< 2 years	0%	<ul style="list-style-type: none"><li>• Your contributions are <b>always</b> yours</li><li>• This is the amount of the match you maintain if you leave ARM prior to 6 years</li><li>• Effective as of date of hire</li></ul>
	2 years	20%	
	3 years	40%	
	4 years	60%	
	5 years	80%	
	6 years	100%	

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**Investments** You direct your investments. There are many options available. Build your own portfolio – diversification is key. Or, utilize the Lifetime Hybrid funds for a target date investment that bases the asset allocation (stocks/bonds) on the risk appropriate for your time horizon until retirement.

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**Questions** Advantage Benefits Group: 616.458.3597  
Principal: 1.800.547.7754

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