

MY FUTURE RETIREMENT PLAN

FAMILY HOME CARE 401(K) & PROFIT SHARING PLAN

BEFORE YOU ENROLL: YOUR KEY PLAN QUESTIONS ANSWERED



* For a complete description of Plan features, please refer to your Summary Plan Description.

PLAN HIGHLIGHTS

ELIGIBILITY AND PLAN ENTRY

ELIGIBILITY: You may contribute to the plan on the first plan entry date after you have met any age and service requirements. If you miss your first plan entry date, don't worry! You may enroll in the plan any day after your first plan entry date based on your Plan's contribution change and frequency indicated below.

- **REQUIRED SERVICE PERIOD:** 21 years of age, 90 days of service

PLAN ENTRY:

- Immediately

EXCLUDED EMPLOYEES: The plan does not allow participation by employees who are:

- Employees who are classified as "interns"
- Temporary Employees
- Union Employees
- Non-Resident Aliens

YOUR CONTRIBUTIONS

SET IT AND FORGET IT! You can contribute to your Plan through regular payroll deductions. You can contribute between 0% and 100% of your eligible compensation, through regular payroll deductions.

PRE-TAX VS. ROTH CONTRIBUTIONS: You can choose pre-tax salary deferrals and defer your taxes until withdrawal. You can also contribute to your plan on an after-tax basis by making Roth contributions this allows the earnings to be tax free if withdrawn after age 59 1/2.

FEDERAL LIMITS: For the 2018 calendar year, the Internal Revenue Service restricts annual contributions to \$18,000. If you are or will be 50 years old by the end of the year and have contributed the maximum contribution allowed by the Plan or Federal law, you are also entitled to make catch-up contributions on a pre-tax basis of up to \$6,000.

CONTRIBUTION CHANGES: Don't worry; you can make changes to your contribution amount. You may stop making contributions to the Plan at any time. You may increase or decrease your contributions, or restart contributions to the Plan at any time.

ROLLOVER YOUR OLD ACCOUNT: If you meet the Plan's eligibility requirements, you may rollover your account balance from another qualified plan or account at any time. Call 800.794.4015 or email info@integrity.financial for assistance.

EASY ROLLOVERS:

Do you have money in an IRA or in a plan with a former employer? Consolidating these accounts into your new plan makes keeping track of your savings easy and will likely save you money. Rolling over your IRA or old plan is simple. We can help!
Email info@integrity.financial or call 800.794.4015

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PLAN HIGHLIGHTS

EMPLOYER CONTRIBUTIONS

DISCRETIONARY MATCHING CONTRIBUTIONS

Your employer can make discretionary matching contributions into your 401(k).

- **DISCRETIONARY MATCHING RATE:** 100% of deferral up to 4% of compensation.

PROFIT SHARING CONTRIBUTIONS

Your employer may, at its discretion, make a Profit Sharing Contribution to the Plan. The amount of this contribution is to be determined in your employer's sole discretion. If made, the Profit Sharing Contribution will be divided amount participants eligible to share in the contribution for the Plan Year. You will share in the profit sharing contributions in the same ratio that your compensation.

Allocation Conditions: In order to receive the profit sharing contribution you must meet the following criteria:

- **REQUIRED SERVICE DURING ALLOCATION PERIOD:** One Year of Service
- **LAST DAY REQUIREMENT:** You must be employed on the last day of the Plan Year

VESTING SCHEDULE

Vesting refers to your ownership of a benefit from the Plan. The money you contribute to the Plan and the money it earns are always 100% vested. Any rollover contribution you make to the Plan and the money it earns is always 100% vested.

EMPLOYER MATCH/PROFIT SHARE VESTING SCHEDULE: 4 Year Graded

Years of Service	Less than 1	1	2	3	4
Vesting Schedule	0%	25%	50%	75%	100%

PLAN DISTRIBUTIONS

Plan funds may be withdrawn from your account in the following events. Please see your Summary Plan Description for more details about taking withdrawals from the Plan.

DISTRIBUTION EVENTS:

- Qualified Normal Retirement
- Death
- Termination of Employment
- Disability
- Financial Hardship
- In-Service Distributions (at age 59 ½)
- Loans (up to 50% of vested balance
Min = \$1,000 Max = \$50,000)

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ENROLLMENT ASSISTANCE

INVESTMENT PLATFORM

FutureBenefits provides plan administration, record keeping services, and participant web-access to personal account balances. A premier line-up of diversified investment offerings is available through actively-managed and index-based funds from top fund families including Vanguard, iShares, SPDR, & WisdomTree. A complete list of available investment options can be found on the online portal.

PLAN INVESTMENT ADVISOR

Integrity Financial is available to provide personalized education and custom-tailored investment advice on your company sponsored retirement plan. Participants can speak directly with an advisor to answer questions regarding plan participation, benefits and available investment offerings. Participants also have access to personalized retirement planning services through individual one-on-one meetings with an advisor.

SET UP YOUR MEETING TODAY

Meet with an advisor today to discuss your retirement savings options and investment solutions. Items helpful for an advisor to provide customized advice based on your personal situation:

ENROLLMENT ADVISOR CONTACT

Admand Wong, C(k)P®, CFBA®, CFWA®

Financial Advisor

(206) 226-9113

To set appointment online:

www.admandwong.com/appointment.html

Integrity Financial Corporation

2821 Northup Way, Suite 120,

Bellevue, WA 98004

(800) 794-4015

ONLINE ENROLLMENT

1. www.fb401k.com
2. Click the **"Sign In"** drop down.
3. Username is your **SSN**, password is your **birthdate (MMDDYYYY)**
4. For assistance, contact Integrity Financial at: 800.794.4015

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RISK TOLERANCE QUESTIONNAIRE

The following questionnaire will help us determine the best asset mix for your investment account(s).

TIME HORIZON

What is your current age?

- Older than 75
- 66 - 75
- 56 - 65
- 45 - 55
- Less than 45

When do you expect to start drawing income from your investments?

- Within the next year
- In 1 - 5 years
- In 5 - 10 years
- In 10 - 20 years
- Not for at least 20 years

INVESTMENT GOALS AND EXPECTATIONS

Which of the following best describes your investment goals?

- Avoid losses and preserve assets
- Low volatility and conservative asset growth
- Moderate asset growth with some volatility
- Long-term growth while tolerating volatility
- Aggressive growth with a long-term goal

Suppose you had \$10,000 to invest, at the end of 1 year, which of the following possible outcomes would you expect?

- A balance ranging from \$9,900 to \$10,300 at the end of one year.
- A balance ranging from \$9,800 to \$10,600 at the end of one year.
- A balance ranging from \$9,600 to \$11,000 at the end of one year.
- A balance ranging from \$9,200 to \$12,200 at the end of one year.
- A balance ranging from \$8,400 to \$14,400 at the end of one year.

RISK ATTITUDES

How comfortable are you with an investment portfolio that may fluctuate in value if it has the potential for greater returns over the long run?

- Very uncomfortable, I need to see some gains.
- Uncomfortable, I'd have a hard time tolerating any losses
- Moderate, I could tolerate a minimal loss
- Comfortable, I could tolerate a loss
- Very comfortable, I understand my balance may fluctuate significantly

How would you react if your portfolio suddenly declined by 20%?

- Reallocate to preserve the remaining asset value
- Reallocate to a more conservative portfolio
- Maintain the same portfolio and reevaluate in 6 months
- Maintain the same portfolio
- Reallocate to a more aggressive growth portfolio

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PARTICIPANT PROFILE

Name: _____ Birthdate: _____ SSN (required): _____

Email Address: _____ Phone: _____

Address: _____

Employer Name: _____

Portfolio Recommended: _____

Completed by Investment Advisor

Integrity Financial Corporation is an independent Registered Investment Advisor that offers a goal based solution to help retirement plan participants prepare and invest for retirement. This advice is based on a questionnaire designed to identify the participant's investment needs and objectives and provides recommendations as to the allocation of their funds among the investment options available under their qualified retirement plan. The participant can choose whether or not to implement the advice of Integrity Financial Corporation.

You acknowledge that past performance of investments recommended by Integrity Financial Corporation should not be construed as an indication of future results, which will prove to be better or worse than past results. The investments we may recommend are subject to various risks, including without limitation, business, market, currency, economic, and political risks. Your investments will go up or down, depending on market conditions. We make no promises, guarantees or warranties that any of our services will result in a profit to you.

The qualified retirement plan is a self-directed plan. It is the intent of your plan to comply with the requirements of Section 404(c) of the Employee Retirement Income Security Act (ERISA) to obtain "safe harbor" protection for plan fiduciaries from potential liability with respect to any loss or breach of fiduciary duty which results from investment decisions directed by you. Integrity Financial Corporation does not have control or discretion over the participant accounts within the qualified plan. The participant assumes full responsibility for all investment decisions.

Client Signature: _____

Date: _____

