401(K) STUDENT LOAN MATCHING PROGRAM

**For those eligible for 401(k) matching*

This benefit is a great way for employees to earn their full employer match — simply by paying off student loans.

Many borrowers say student loans negatively affect their ability to save for retirement. On top of that, managing student loans can become a source of stress in everyday life. That's why TIC is proud to offer our employees a program to help take control of their student debt.

With this benefit, TIC treats your monthly student loan payment like a retirement contribution by providing a employer matching contribution amount to your retirement account at the end of the plan year.

*Note: Participation in this program **does not** reduce the participant's student loan payment. If you already contribute enough to your 401(k) to meet your full employer match, **you can't earn any more than that.***

HOW IT WORKS

- If you can't save for retirement, this offers a great head start.
- If you've been saving but can't meet the full match, this can be the boost you need.

HOW IT HELPS

- Manage today's debt while saving for your future simultaneously.
- You get your company match for your retirement savings while you pay off student loan debt.

WHO IS ELIGIBLE?

- 401(k) match eligible employee
- Have an active student loan in good standing
- Contributing less than the 401(k) maximum employer match

***Groups ineligible for this program: Shareholders, union groups, and Local 25 & Hopper Dredge 401(k).*

WHAT TYPES OF STUDENT LOANS ARE ELIGIBLE TO RECEIVE THIS BENEFIT?

Federal or private (including state) student loans in your name, serviced in the U.S., and used to pay for your, your spouse's, or your dependent's career/trade school programs, undergraduate and/or graduate education.

If eligible, visit StudentDebtRetirement.Fidelity.com to enroll.

Questions? Please call the TIC Benefits team at 855-329-7907 or send an email to benefits@ticus.com.