



## Money

This opportunity includes the matching contribution if you are over the age of 50 as any time during 2018. As before, you enroll for your 2018 benefit coverage. If not, you can increase your contributions with a simple check off the menu.

As an added bonus, because Forgie takes about 10 minutes to process your financial future, the company enrolls you with eligible associates with automatic contributions to their 401(k).

- Eligible associates start with **7% of eligible pay up to \$1,000**.
- After five years of service, you will receive **2% of eligible pay up to \$1,000**.
- Contributions will be made in the first quarter of the following year.
- This automatic contribution is made to all eligible associates, regardless if they contribute to the plan or not.
- For example, if you have been with the company for years and make \$40,000, you will automatically receive 7% in your 401(k).



### Eligibility

In order to be eligible for The Forgie Co. 401(k) RSA, you must be 21 years old and have 90 days of service. Once you have completed 1,000 hours of service during a 12-month period, you can receive the employer-matching and automatic contributions.

Please note: Automatic contributions are made to the Forgie Co. Savings Plan, which may be different from the company's 401(k) plan.

Are you eligible for retirement? Or is it still a ways down the road? Follow why the money you get is important. See the 401(k) Retirement Savings Account (RSA) and compare "Track It" and more.

## 401(k) Retirement Savings Account (RSA)

If you're currently eligible to participate in The Forgie Co. 401(k) Retirement Savings Account, you can enroll in it. Change your investment, saving contributions — you can change the money Forgie matches \$1 for \$1 on the first 10% you enroll in. For more, visit <http://www.forgie.com>.

For example:



If you control your money, you can control your future.

# Kroger Employee Handbook 2015

**Lingjun Ying**



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