

Leavitt's/Daseke 401k Plan

Plan Year: January 1-December 31

Who Can Enroll: Any employee age 21, with 6 months of service

Entry Date: 1st day of next quarter following eligibility date

ER Matching Formula: 100% match up to 3%, 50% match on 4-5%

Examples:	Gross Earn	\$1000.00	Gross Earn	\$1000.00
	EE Cont. 3%	\$30.00	EE Cont. 5%	\$50.00
	ER Match	\$30.00	ER Match (100%)	\$30.00
			ER Match (50%)	\$10.00

Vesting Schedule: Immediate, 100% (EE Contribution & ER Match)

Contribution Limit: 2019 limit is \$19,000

Catchup Allowed: 50 yr. or older can contribute \$6,000 per year more

Hardship Withdrawals: Allowed – subject to tax and penalty

In-Service Distribution: Allowed at age 59.5

Loans: Not allowed

Plan Expenses: Paid by Participants

Rollovers: Allowed from previous or current 401k plan

Rollover Withdrawals: Allowed any time