



Automotive
Group

TFC, Inc. 401(k) Plan

administered by Bell Bank Wealth Management

We're excited to help you save for retirement.

Here are some of the highlights of the retirement plan offered to you by your employer through the TFC, Inc. 401(k) Plan.

Eligibility

- Age 18
- Three month service requirement
- Enter the plan the following January 1st or July 1st
- You can contribute any percent of your pay up to:
 - **\$24,500** (up to age 50 in 2026)
 - **\$32,500** (over age 50 in 2026)
 - **\$35,750** (ages 60-63 in 2026)

Automatic Enrollment

- Employees are automatically enrolled at a **4% savings rate** after the above eligibility requirements are met.
- Your savings rate automatically increases at a rate of **1% per year** at the beginning of each calendar year unless you opt out of auto-increase online.

Company Contributions

Your employer offers you a discretionary match that has historically been:

- **50% match** on the first 6% of your contributions to the plan
- That means that if you contribute at least 6% of your income, you are maximizing your employer match and getting an additional 3% deposited per paycheck.
- Employer contributions are subject to a vesting schedule.

Vesting

Contributions that you make to the retirement plan are 100% vested immediately. That means that 100% of the dollars that you contribute are yours to take with you if you have a separation from service.

Employer contributions are subject to a vesting schedule of six years. That means that if you have a separation from service prior to six years of employment, you will retain ownership of a percentage of the employer contributions that were made. The percentages are listed below by years of service:

1 year=10%; 2 years=20%; 3 years=40%;
4 years=60%; 5 years=80%; 6+ years=100%

Accessing Your Account

You can log in and enroll in your benefits at any time to monitor your goals, view your balance, change investments, review performance, and more! Navigate to www.bellbanksretirement.com/login/participant to access your account.

Please reference the attached **Anytime Access** page with additional information about accessing your account.

Additional Resources

There is a lot of content pertaining to your retirement planning, which is why we've put together some short videos discussing some of the key points to consider when saving for retirement. We encourage you to take a few minutes to review our short retirement education videos by clicking any of the links below:

[Retirement Accounts](#)
[How Much Should I Save?](#)
[Pretax vs. Roth](#)
[Principles of Investing](#)
[Diversification 101](#)

Contact Us

We're here to help! A Participant Service Representative is available to answer your questions Monday-Friday from 7am-7pm Central time excluding holidays.

Toll Free: 855-225-BELL (2355)