

401(k) RETIREMENT INFO

Atrium offers a 401(k) Retirement Plan through Newport Retirement Services. Through the convenience of payroll deductions, you can make combined before-tax or Roth after-tax contributions up to the annual IRS contribution limits. Participants who are age 50 or over at the end of the calendar year can also make catch-up contributions based on the IRS contribution limits.

You will be eligible to participate in this plan after completing 500 Hours of Service. The month following the completion of 500 hours, you will receive an email from the Atrium Benefits Team that includes plan details and enrollment instructions.

See below for important information regarding the plan:

[401\(k\) HIGHLIGHT SHEET](#)

[CHOOSING BETWEEN TRADITIONAL AND ROTH 401\(k\)](#)

[SUMMARY ANNUAL REPORT](#)

[ANNUAL PARTICIPANT FEE DISCLOSURE NOTICE](#)

[QUALIFIED DEFAULT INVESTMENT ALTERNATIVE](#)