



401 (k) plan Frequently Asked Questions

When can I enroll?

Enrollment can be done at any time once eligible. You will become eligible to participate in the 401(k) plan after you satisfy the age requirement of 21. Your contribution selections can be made anytime.

How do I enroll?

The easiest way to enroll is online at <https://benefits.paychex.com>. Click on the blue hyperlink to "Register for a new account"

You may also enroll over the phone at 1-877-244-1771, retirement services option

If you prefer a paper enrollment form, you may obtain one from the Human Resources Department. This form must be faxed to Paychex Retirement Services at 585-389-7252

Note: Regardless of the method you choose to enroll, be sure to also complete a beneficiary designation form and return to the Human Resources Department for your employee file.

How do I make changes to my payroll deductions or investment selections?

<https://benefits.paychex.com>

In the TAKE ACTION box, select "Change Payroll Deductions", "Change Future Investments and/or "Change Current Investments"

How do I process a loan?

<https://benefits.paychex.com>

Click on Loans

Does Convo match my contributions?

For eligible employees, Convo Communications matches \$0.25 for each \$1 the employee contributes, up to 4% of the employee's salary.

Note: Employer contributions are subject to a four-year vesting schedule with 25% vesting for each year of service.

How do I update the beneficiary on my account?

Complete the Beneficiary Designation Form and return to the Convo Communications Human Resources Department. Please do NOT send this form to Paychex.

How do I rollover funds from my former employer's retirement plan into my Convo 401(k)?

Contact your former employer's plan to initiate the rollover from their plan to your Convo Communications 401(k) plan. All checks will need to be made payable to "Paychex." Complete the Paychex Retirement Services Employee Rollover Form to submit to Paychex along with your rollover check.

Who do I contact with questions?

For questions about plan rules and provisions, online account access, and account transactions, contact Paychex Retirement Services at 1-877-244-1771 (v)

For questions on investment options and investment selections, contact Kramer Wealth Managers:

retirement@kramerwealth.com

TX office- Danny Lacey
512-410-0739 (VP/V)

MD office- Lee Kramer or Lisa Dewing
240-439-6889 (VP)
240-379-6929, x 1301 (V)