



## Bass Pro Group, LLC 401(k) Plan

# PLAN REVIEW



The Bass Pro, LLC 401(k) Plan and the Cabela's Inc., 401(k) Savings Plan have merged into the Bass Pro Group, LLC 401(k) Plan. We are excited to be a partner in helping you plan for the future.

### **When am I eligible to participate in the 401(k) Plan?**

You are eligible to contribute the day you are hired. All you have to do is enroll in the plan. When you have completed one (1) year of service, you are eligible to receive the Employer Match, effective the first of the month following 12 consecutive months of service.

### **How do I enroll in the 401(k) Plan?**

Enrolling in the plan is easy. You may log on to [basspro401k.voya.com](http://basspro401k.voya.com) or call the Customer Service Center toll-free at **833-277-6401 (833-BPRO401)**, Monday to Friday from 8am – 9pm, Eastern Time (ET), excluding stock market holidays.

### **Will I be able to make Roth 401(k) contributions?**

Yes. In addition to regular before-tax contributions, you can choose to make Roth 401(k) after-tax contributions. With Roth contributions, you put in money after it is taxed. As long as you keep that money in your account for at least five years and don't withdraw it before age 59½, you won't pay any more taxes on those contributions or earnings. As a result, Roth 401(k) after-tax contributions allow you to build a nest egg of tax-free retirement income. To learn more, visit [voyadelivers.com/roth](http://voyadelivers.com/roth).

### **How much can I contribute?**

You may save (defer) from 1% to 75% of your pay towards your retirement, subject to IRS limits. For 2019, the IRS stipulates that you may save up to \$19,000 if you are under the age of 50 and up to \$25,000 if you are age 50 or older. To learn more, visit [voyadelivers.com/IRSlimits](http://voyadelivers.com/IRSlimits).

### **How much does my employer contribute?**

Once you are eligible to receive the Employer Match, your employer makes a Safe Harbor contribution for you by matching your contribution dollar for dollar (100%) up to the first 4% of pay.

The matching contribution will be deposited with each payroll along with your personal 401(k) deferral. To avoid missing out on any matching dollars, you will need to defer at least 4% all year long.

### **What is vesting?**

"Vesting" refers to ownership of the money contributed to your 401(k) Plan. You are immediately vested in your own contributions, as well as the Employer Safe Harbor contributions.

### **Where can I get more information on the 401(k) Plan?**

If you have any questions or would like a copy of the Summary Plan Description (SDP), logon to [basspro401k.voya.com](http://basspro401k.voya.com) or call **833-277-6401 (833-BPRO401)** and request an SPD from a Customer Service Associate.

This guide is a brief, non-technical description of certain provisions of the Bass Pro Group, LLC 401(k) Plan. It is not intended to be a complete statement of Plan provisions. If a description in this summary differs from the Plan documents, the Plan documents prevail. For additional information regarding the Plan, please refer to the Summary Plan Description (SPD).

# EASY ACCESS



Internet: [basspro401k.voya.com](http://basspro401k.voya.com)



Customer Service Center: 833-277-6401 (833-BPRO401)

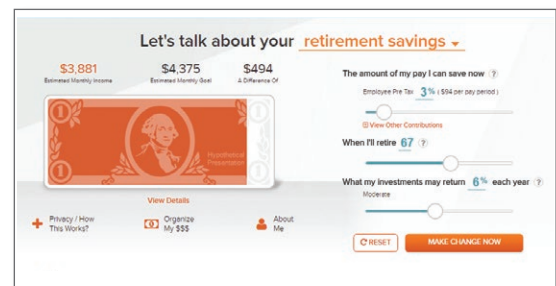
Customer Service Representatives are available Monday to Friday from 8am – 9pm, ET, (excluding stock market holidays) or take advantage of the WEB CHAT during these same hours.



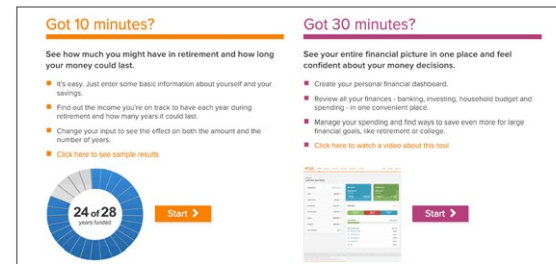
**Mobile Access:** At your desk, on the phone, on the go — you’ve got access to your plan account. Access your account information from your mobile device. Download the “**Voya Retire**” mobile app from the app store.

# RETIREMENT READINESS TOOLS

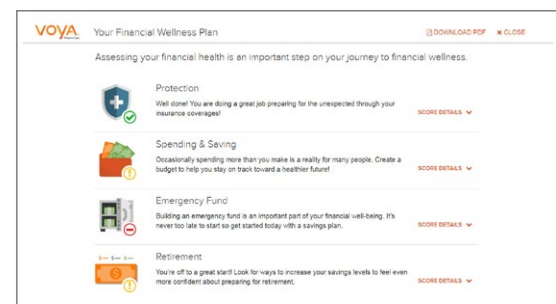
**MyOrangeMoney® Web Experience** — An educational, interactive, online experience<sup>1</sup> that shows you how your current retirement savings may translate into monthly retirement income. It shows you where you stand today, highlights areas that need improvement, and lets you take immediate action to help improve your readiness. Orange Money is the money you need to save for retirement, versus green money, which can be spent now.



**Personal Financial Dashboard** — A web-based tool that enables users to organize, integrate, and manage all of their financial information on one comprehensive and intuitive digital platform.



**Financial Wellness** is about the balance of living for today, saving for tomorrow and building confidence along the way. There are small steps you can take to understand your complete financial situation. To help guide you, Voya is proud to bring you the Financial Wellness Experience. Take your personal assessment today to gain insights that will help you take meaningful actions for your financial future.



Also, check out the Voya Financial blog for the latest information to help you with your goal of saving and planning for retirement. Visit [blog.voya.com](http://blog.voya.com).

<sup>1</sup> IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

