



CEDAR SCHOOL

Retirement Benefits



Eligibility

Full-time employees become eligible for retirement benefits through American Funds after **one year** of employment.



Plan Options

- 401(k): Traditional contributions, reducing taxable income now; taxes are paid upon withdrawal.
- Roth 401(k): After-tax contributions; withdrawals in retirement are generally tax-free.



Employer Match

Cedar School matches \$0.25 for every \$1.00 contributed, up to 3% of your pay



Vesting

If you leave Cedar School within **three years** of enrollment, you forfeit the employer match. Your personal contributions remain yours.



Enrollment Windows

- The month of your one-year employment anniversary or thereafter quarterly
- Quarterly enrollment in April, July and October