

What's a 401(k)?

A retirement savings plan sponsored by TQL. You can save and invest part of your paycheck and even enjoy a tax break on money set aside for your retirement. TQL matches a portion of your contributions to help you reach your personal retirement goals.

How Do I Sign Up?

I'm happy to hear you are interested in the 401(k)-retirement savings plan.

Click [here](#) to start contributing now.

1. Select how much to of your paycheck to put into your 401(k)-retirement savings. (To take full advantage of the TQL match elect at least 6%.)
2. Select investment funds. Life cycle target date funds are based on your expected retirement year or if you prefer you can select individual fund options. Read the full fund descriptions Empower's website.
3. Last, enter a beneficiary.

Begin your journey now

Log on to: empowermyretirement.com

For first-time access:

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.

How Does the Match Work?

TQL provides a discretionary matching contribution of 50% of the first 6% you contribute. To enjoy the full match, contribute 6%. To receive the match, you must be employed on the last day of the plan year and have completed 1,000 hours or more of service during that plan year. The match goes into your account typically in February of each year and is subject to a vesting schedule.

Types of Contributions

- **Traditional:** Before tax contribution so you pay taxes only when you take a distribution. This lowers your taxable income for the year you contribute, just like your TQL health insurance. Contribution come out of your paycheck before taxes.
- **Roth:** After tax contributions, so you have already paid taxes on the money you put into your 401(k).
- **Catch Up:** Participants turning 50 or older this year may contribution an additional **\$8,000**. Catch-up contributions are not matched.
- **Secure Act 2.0:** Increased catch-up contribution limit for participants ages 60-63. Click [here](#) for more info.

Eligibility

You must be 21 or older. You can enroll on the first of the month following your hire date or upon your 21st birthday.

Is There a Contribution Limit?

In **2026**, the total employee contribution amount is **\$24,500**. The dollar max changes each year and is set by the IRS.

If I Leave, if the Money Mine to Keep? aka Vesting

Monies you contribute, including rollovers from previous employers, are always 100% vested so yours to keep. Vesting is the percentage of your company discretionary contributions (match) you are entitled to receive upon distribution.

I Have a 401k at a Previous Job: Can I Still Get a Match? How do I Roll That Over?

Contact Empower Retirement Rollover Services Team. You can reach a Rollover Specialist at 1-888-737-4480, Option 3, Monday through Friday, from 9:00 AM to 10:00 PM ET.

Can I change my investment choice?

Yes, you can update your investment choices on the Empower website or app anytime. If you want to easily increase your contribution each year, use the auto-increase feature on Empower.

Can I change how much I put in?

Yes, you can update your contribution election on the Empower website or app for the upcoming month.

1. Log on to [Empowermyretirement.com](https://empowermyretirement.com).
2. Drag the toggle button with the % on it to change the percentage.
 - a. *If adding a new contribution: Click [+] Add a new contribution.*

- b. *Select the type of contribution: Before Tax or Roth.*
 - c. *Click Add: Drag the toggle button to update percentage.*
3. Click review changes.
4. Click Submit Your Changes.

Is There a Financial Expert I Can Talk to?

Yes, you can call Empower at 1-800-338-4015. Additionally, TQL has a financial planner you can speak with at no cost. Luke Castello, CRPS with Morgan Stanley Graystone at 833-362-0304 or retirementguidance@morganstanley.com. Tell him you work at TQL, and he can help with 401(k) questions, budgeting, and financial goal setting.

Can I Take a Loan from My 401(k)?

That is an option, but realize you are borrowing from your future. You can borrow the lesser of \$50,000 or 50% of your eligible total vested balance. Minimum loan is \$1,000 with up to 60 months to repay a general-purpose loan or up to 360 months if used to purchase your primary residence.

How do I Withdraw Money?

You can only take out all your vested 401(k) retirement savings during a qualifying distribution event such as your retirement, permanent disability, financial hardship as defined by IRS, attainment of age 59 ½, death. Ordinary income tax will apply to distributions. Distributions received before age 59 ½ may also be assessed a 10% early withdrawal federal tax penalty.

Discretionary employer match vesting schedule:	
Years of Service	Vested % of Employer Contribution
0-2 Yrs.	0%
2-3 Yrs.	20%
3-4 Yrs.	40%
4-5 Yrs.	60%
5-6 Yrs.	80%
6-7 Yrs.	100%

Troubleshooting:

Trying to Log In For First Time and I Don't Know My Pin

When you click on the green "Register" button this will land you on the "I don't have a PIN" and prompt you for some identifying information to get your access set-up. Please make sure the address you are entering matches what is in Workday. Update your Workday address as needed.

If you need assistance or experience issues getting registered, contact an Empower Rep at 844-465-4455 Monday through Friday between 8:00 a.m. and 10:00 p.m. ET and Saturdays between 9:00 a.m. to 5:30 p.m. ET.

I Cannot Login / Have a Website Error like "user authentication failed."

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