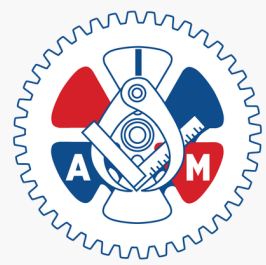


401k Education and Comparisons



IAM

Important: The current savings plan (401k) system in place in WPB has some shortfalls which tends to leave money on the table and greatly reduces the workers retirement benefit.

	Current Plan in WPB Based on 120K Salary	
	Weekly	Annually
Weekly Employee Contribution:	\$98.00	\$5,096.00
Matched Contribution (Company 50% Max)	\$49.00	\$2,548.00
Auto Contribution (Company 4%)	\$92.00	\$4,800.00
Total Contribution	\$239.00	\$12,428.00

	Similar Plan Offered by RTX Based on 120K Salary	
	Weekly	Annually
Weekly Employee Contribution:	\$115.00	\$5,980.00
Matched Contribution (Company 100% Max)	\$115.00	\$5,980.00
Auto Contribution (Company 4%)	\$129.56	\$6,737.12
Total Contribution	\$359.56	\$18,697.12

	Previous Plan Offered (Age Based) 120K Salary	
	Weekly	Annually
Weekly Employee Contribution:	\$138.46 (6%)	\$7,199.92
Matched Contribution	\$92.30 (4%)	\$4,799.60
Auto Contribution (Company 4%)	\$129.56	\$6,737.12
Total Contribution	\$360.32	\$18,736.64

As you can see the current plan has shortfalls leaving significant money on the table and this area has tremendous potential. The current max contribution pretax per IRS limits for 2026 is \$24,500 tax deferred and a total combined contribution of \$72,000 (Employee and Employer). Below you will find a chart of 401k contributions over time.

NOTE: This chart is only an example based on the information in the paragraph above. Inflation and wage growth are not considered in this chart over the 30-year period. It only uses the base number and percent as an example of compound growth over time.

Employee Age: 35

Employee Contribution Annually: \$24,500

Retirement Age: 65

Employer Contribution Annually: \$12,000

Annual Return Avg: 6%

Total Annual Contribution: \$36,500

Starting Balance: \$100,000

Year 1	Year 2	Year 3	Year 4	Year 5
\$144,690	\$192,061	\$242,274	\$295,500	\$351,920
Year 6	Year 7	Year 8	Year 9	Year 10
\$411,725	\$475,118	\$542,315	\$613,543	\$689,045
Year 11	Year 12	Year 13	Year 14	Year 15
\$769,077	\$853,911	\$943,835	\$1,039,155	\$1,140,194
Year 16	Year 17	Year 18	Year 19	Year 20
\$1,247,295	\$1,360,825	\$1,481,164	\$1,608,723	\$1,743,936
Year 21	Year 22	Year 23	Year 24	Year 25
\$1,887,262	\$2,039,187	\$2,200,228	\$2,370,931	\$2,551,876
Year 26	Year 27	Year 28	Year 29	Year 30
\$2,743,678	\$2,946,988	\$3,162,497	\$3,390,936	\$3,633,082