



## The IPG Savings Plan match helps you save for your future

The IPG Savings Plan, administered by Empower, allows you to save and invest for your future. IPG matches your contributions, so your savings can potentially grow even faster.

Our company match is 50% of the first 6% of your eligible pay that you contribute **each pay period**, and after you complete 10 years of matching service, your percentage increases from 50% to 75%. Company match contributions become vested after three years of service. If you terminate employment before satisfying the vesting requirement, you will forfeit the matching contributions and earnings, if any.

The IRS sets limits for how much you can contribute to the IPG Savings Plan. For 2025, here are the new limits:

- You may contribute up to \$23,500 in pretax contributions, Roth 401(k) contributions, or a combination of both.
- If you will be age 50 or older in 2025, you can make additional catch-up contributions (pretax and/or Roth 401(k)) of up to \$7,500 for a combined maximum of \$31,000. Additionally, new for 2025, if you're between the ages of 60 and 63, you can contribute even more up to \$11,250.
- The maximum eligible compensation on which contributions may be made is \$350,000.

**Take a page out of the Roth book.** Should Roth contributions be a part of your savings story? Visit [empowermyretirement.com](https://empowermyretirement.com) and check out the *Pretax vs Roth Analyzer* in the My Financial Path Learning Center to see if Roth is right for you.

### Do the math!

To receive the maximum matching contribution, you must contribute at least 6% of your eligible compensation each pay period. If you reach your contribution limit before the end of the year, you could miss out on matching contributions.

**How to do the math** – Let's say that you have been at IPG for five years, and your covered pay is \$100,000 per year. This means you have the potential to receive \$3,000 in company match. 6% of your eligible compensation is \$6,000, and 50% of that amount is \$3,000. If you contribute exactly 6% of your eligible compensation every pay period, you will receive the full \$3,000.

- If you want to contribute up to the \$23,500 limit, you can maximize your match by dividing \$23,500 equally over the year's 24 pay periods. Divide the result by your gross salary per paycheck and round it up to a whole number and this will be your contribution percentage.
- The last pay period amount may be less to avoid over contributing, but the key is that you must contribute at least 6% every pay period.
- If you contribute a higher percentage each pay period and reach your contribution limit before year-end, you would receive less company match than if you had spread your contributions out over the year. For example, let's say you contribute 30% of your eligible compensation each pay period and reach the \$23,500 limit in October. You would receive the company match for the pay periods when you make contributions—totaling about \$2,375 through October—but you would not receive any matching contributions for the pay periods after you reach the limit.

Investing involves risk, including possible loss of principal.

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