



Eligibility for Participation in the Retirement Plans

The Navigators 401(a) Basic Retirement Plan

You are eligible to participate in the 401(a) plan if you are at least 21 years of age and you have completed a Year of Service with The Navigators. A Year of Service refers to a 12-month period, beginning with the date you were hired, and in which you complete 1,000 hours of service. When you have met this eligibility period, The Navigators will begin making contributions to your individual retirement account. Those contributions will be based on 5.5% of your salary.

The Navigators 403(b) Supplemental Retirement Plan

The 403(b) is available to all employees on the first day of the month following the date of hire. So, if you can't participate in the 401(a) today because you work part-time (less than 1000 hours per year) or you have not been here a year, you should be contributing to the 403(b). If you have not begun to make salary contributions to your personal retirement savings account, don't delay any longer. Go to www.fidelity.com/atwork and open your account today.