





Preparing for Your Future



CHC



INVESTMENT 1: 401(K) PLAN






-  **Options:** Traditional (tax-deferred) and Roth (tax-free withdrawals) account choices.
-  **Escalation: 6% automatic contribution** starts your journey, increasing 1% annually to 10%.
-  **Voya Portal:** Manage contributions and investments easily. Default is a Target Date Fund.
-  **Smart Usage:** Penalty-free access for first time home purchase, education, or medical needs.

**Early withdrawals before age 59½ typically incur a 10% penalty without qualifying events.*



INVESTMENT 2: ESOP OWNERSHIP

Employee Stock Ownership Plan (ESOP)

 Funding	CHC covers all costs; no employee contributions.
 Eligibility	Automatic entry after completing 1,000 hours worked in calendar year.
 Allocation	Shared based on total compensation capped at \$250K
 Vesting	Begins at 20% in Year 2, reaching 100% Full Vesting by Year 6.
 Payouts	Accessible upon separation, retirement, disability or death.

★ Diversification Option: Eligible at Age 55 with 10 years of service.

Contact Resources

Ready to Plan Your Future?

Our team is here to help you navigate your benefits and maximize your long-term success.

Donna Kronenberg

Vice President
Human Resources

dkronenberg@chchydro.com

Jennifer Sibal

Senior Human Resources
Generalist

JSibal@chchydro.com

Voya Financial

401K Advisors 866-504-6571

VoyaRetirementPlans.com

stevenf@srpretire.com

toddw@srpretire.com

ESOP Connection

<https://www.esopconnection.com/chchydronics/>

Robert Covay

ESOP Advisor

racfinance01@gmail.com