



## ERCOT 401(k) Savings Plan Highlights

ERCOT offer a robust 401(k) Savings Plan with a diversified investment lineup, generous employer contributions and access to financial planning tools and education through Fidelity Retirement Services.

### **Plan Features**

- Immediate eligibility
- Pretax / Roth contributions from 1%-99%
- Automatic Enrollment
- Auto Escalation/Rebalancing
- In-service withdrawals/loans
- Access to online tools and education
- Access 24/7 online or on mobile app

### **Investment options available**

- 17 core Mutual Funds
- 13 T. Rowe Price Life Cycle Funds
- 1 Brokerage Window (Mutual Funds)

### **Employer Contributions**

- 10% Fixed Non-Elective Contribution (FNEC), **plus**
- 75% of 6% contribution match

### **Vesting Schedules**

FNEC	100% after 3 years of service
Match	20% per year for 5 Years

ERCOT wants to assist its eligible employees in saving for their retirement and has a designated Committee that works with a third party broker to periodically review the Plan's investment performance and offerings to ensure the Plan is relevant, competitive, offers low fees and encourages employees to accumulate assets for retirement.