

Profit Sharing Plan



» CONTRIBUTIONS

HORNE participates in a profit sharing plan, where the firm contributes a portion of the profits each year to employees, regardless if the employee contributes or not. The percentage can change each year based on firm results.

Historically, profit sharing is between 3 and 4.5% of the employee's annual salary and is decided by our Board of Directors. You do not have to participate in a retirement plan to be eligible for the firm's profit share but do have to meet eligibility requirements.

» INVESTING

HORNE offers both a traditional 401(k) plan as well as a Roth 401(k) option. Our third party custodian, American Trust, has several investment allocation options to select, or you may completely customize your allocations.

Once enrolled in the plan, you can contact American Trust for assistance on how to setup an online account through their web portal and see your balances. Buckingham Strategic Wealth is available to help with investment advisory services.

Vesting Schedule for Firm Contributions

Years of Service	Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Employee contributions are 100% vested immediately.