



**Christmas
Savings
Plan**

Dear Employee:

Topp Knotch Personnel would like to take this opportunity to introduce you to our **NEW** Christmas Savings Plan. All employees are eligible to participate.

What is a Christmas Saving Plan?

The Christmas Savings plan allow you to elect to have money withheld from every payroll check for Christmas.

How much can I elect to be withheld?

The employee has the option to have any amount withheld from every payroll check with the minimum of \$5.00 per check.

What if I get a raise and I want to increase the amount?

An employee can increase the amount anytime to be withheld from every payroll check but this amount **CANNOT** be decreased.

When can I get my money that has been withheld?

The employee will receive a check on the first payroll in November. If an employee is terminated they will be issued a check within 48hrs. Only if the employee is terminated will be issued a check, **NOT** if the contract has ended. ***THERE IS NO EARLY WITHDRAWAL!***

How can I sign-up?

You can enroll by completing the attached Christmas Savings Plan enrollment form.

Thank You,

Topp Knotch Personnel