

# WELCOME TO BUSEY RETIREMENT PLAN SERVICES

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Overstreet Builders, Inc. Profit Sharing Plan

Summer 2025



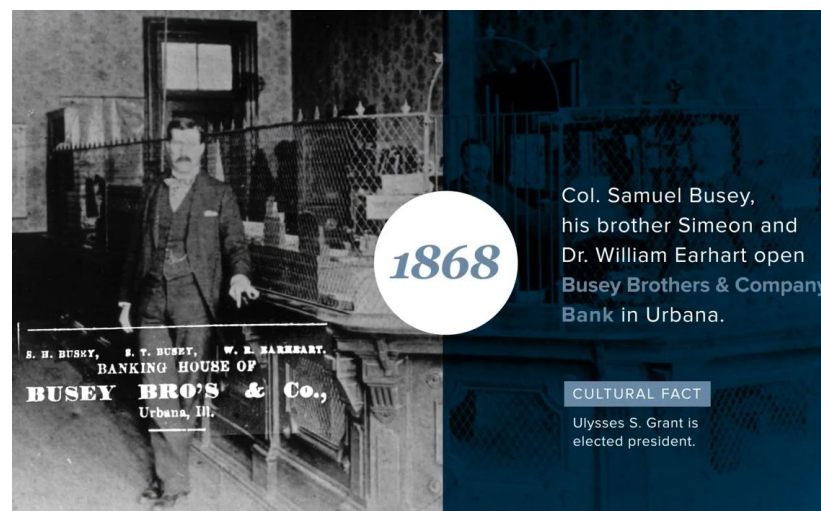
Non-deposit products and services through Busey Wealth Management

Are Not Insured By The FDIC	Are Not Deposits	May Lose Value	No Bank Guarantee
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# 401(K) CHANGES COMING SOON!

## Busey Wealth Management

- Fiduciary – held to a legal standard of acting in your best interest and must avoid conflicts of interest while managing plan assets
- Participant Advisors
  - Investment advice
  - Retirement planning
  - Ongoing education



*Busey Wealth Management is proud to be part of 150+ years young First Busey Corporation, which began in 1868 as Busey Brothers & Company Bank in Urbana, IL.*

## EPIC Retirement Plan Services

- Independent 401(k) administrator
- Recordkeeper
- Provide online access and statements

# MEET YOUR RETIREMENT PLAN SERVICES ADVISOR

ERIC SMITH, QPA  
(847) 832-0964  
Eric.Smith@Busey.com

Busey's Retirement Plan Services employs a team approach so that all aspects of your plan needs are covered in a collaborative manner by specialist professionals possessing years of experience. Currently we manage over 100 employer sponsored retirement plans with an approximate \$2B in combined assets.

Your Retirement Plan Services Advisor is Eric Smith.

As trustee of your 401(k) plan, we are a fiduciary partner that oversees all aspects of plan administration & management including investment selection and monitoring, compliance and participant services.

***MOST IMPORTANTLY,*** we are your resource for investment advice, retirement planning and more!

# WHAT IS CHANGING

- ✓ Current investment options are being replaced with Busey Bank Wealth Management's core lineup.
- ✓ Fiduciary services which allow Participant Advisors to provide investment advice.
- ✓ Statements – new look
- ✓ Online access for making plan changes including:
  - ✓ Contribution Rates (Pre-tax and/or Roth after-tax)
  - ✓ Investment Selection
  - ✓ Beneficiary Designation

# WHAT ISN'T CHANGING

- ✓ *Same* weekly pay cycle
- ✓ Can *still* make contributions during conversion
- ✓ *Same* annual employer contributions
- ✓ *Same* conditions and qualifications apply to loans; of course, applicable taxes and early withdrawal penalties *still* apply upon default
- ✓ Your contribution amount and tax strategy will be the *same* unless you personally submit changes

# WHAT'S COMING UP?

- ❑ **6/20** – Re-enrollment on EPIC's [www.go-retire.com](http://www.go-retire.com) website begins and ends on 7/01/25
- ❑ **6/20** – blackout period begins (i.e. you will be unable to make changes to your account on the current vendor's website). Review the notice mailed to you, which is also available on the webpage referenced
- ❑ **6/27** – *first payroll contributions and loan payments processed by EPIC*
- ❑ **6/27** – all assets expected to be sold so that your account balances can be wire transferred to EPIC
- ❑ **7/15** – blackout period ends – can now access the EPIC site again and potentially change contributions or investments and add beneficiaries

*Got questions? Need advice? Virtual 1:1 meetings available; visit link or QR code below and locate our contact information to schedule your meeting!*

Find more information about these changes as well as our contact information at  
<https://busey.com/overstreet>

