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## TRU 401(k) Plan

Saving for the future starts with you and the TRU 401(k) Plan can help. Your 401(k) Savings account grows with your contributions, plus matching Company contributions vest immediately—these contributions are yours to keep!

The “TRU” Plan also has a Profit Sharing Account and each year, the Company may, at its discretion, make an additional contribution to the “TRU” Plan, over and above the Company match.

Learn more:

- [Plan Details and Enrolling \(/savings-retirement/tru-401-k-plan/plan-details-and-enrolling/\)](/savings-retirement/tru-401-k-plan/plan-details-and-enrolling/)
- [Contributions \(/savings-retirement/tru-401-k-plan/contributions/\)](/savings-retirement/tru-401-k-plan/contributions/)

## Plan Details and Enrolling

### How It Works

First, [Understand the Basics of a 401\(k\) plan \(/media/2010/understandingbasicsbef\\_2014.pdf\)](/media/2010/understandingbasicsbef_2014.pdf), then review the [quick reference guide \(/media/2009/401k-quick-reference-guide.pdf\)](/media/2009/401k-quick-reference-guide.pdf) (**US plan**); [quick reference guide \(/media/2115/401k-pr-quick-reference-guide.pdf\)](/media/2115/401k-pr-quick-reference-guide.pdf) (**Puerto Rico Plan**) to get a high-level overview on the Toys"R"Us plan, when you can enroll, and the benefits of enrolling.

### How To Enroll

If you're at least 21 years old, you can make pre-tax contributions to the "TRU" Plan 401(k) account after completing 6 months of continuous service (from date of hire).

When you're close to becoming eligible, Fidelity will send you an enrollment packet at home, 20 days prior to your eligibility date, with everything you need to enroll.

Enrolling is easy. You can review this [enrollment guide \(/media/2057/tru-401k-enrollment-guide.pdf\)](/media/2057/tru-401k-enrollment-guide.pdf) (**US plan**); [enrollment guide \(/media/2116/401k-pr-enrollment-guide.pdf\)](/media/2116/401k-pr-enrollment-guide.pdf) (**Puerto Rico plan**) to learn about some of the features that are offered on [www.401k.com](http://www.401k.com) (<http://www.401k.com>).

You can enroll [online \(https://nb.fidelity.com/public/nb/401k/home\)](https://nb.fidelity.com/public/nb/401k/home) or by calling the "R" Retirement Benefits Line at 1-866-690-401k (1-866-690-4015). Customer Service Associates are available to answer your questions.

### 4 Ways to Connect with Fidelity

Once you're enrolled, there are a variety of ways to interact with Fidelity and manage your 401(k) account, from online to mobile to phone and even face-to-face.

#### Phone

Call 1-866-690-4015 to speak with a Fidelity Workplace Planning and Guidance Consultant. They can assist with a range of needs— from basic plan inquiries, contribution and allocation strategies to more complicated account transactions.

Access to basic account information is also available through voice-activated menus.

#### Online

[NetBenefits.com \(https://nb.fidelity.com/public/nb/default/home\)](https://nb.fidelity.com/public/nb/default/home) is your one-stop online resource for establishing, monitoring, and managing your accounts.

It offers:

- Account information and plan details, news, and updates.
- Online account transactions, including enrollment, loans, withdrawals, and contribution or investment changes.
- Research, education, and on-demand workshops.
- Fully integrated planning and guidance center to help you plan for multiple goals and understand your full financial picture.
- Personal savings information and transactions through Fidelity.com.

#### Apps and Mobile

Manage your account on the go by downloading the Fidelity and NetBenefits mobile apps or by accessing through your smartphone. Enroll in a plan, make contribution changes, and access educational experiences such as interactive peer comparisons and retirement readiness quizzes.

#### In Person

Fidelity has nearly 200 Investor Centers across the United States with experienced associates who can provide guidance on investment strategies and solutions during scheduled appointments.

If you're nearing or already in retirement, or juggling multiple financial needs, a Fidelity Representative can help you develop a detailed plan aligned with your goals and personal situation.

Investor Centers also offer educational seminars and guidance on topics such as:

- **Multi-goal planning** to address personal savings goals such as balancing saving for retirement with saving for college, a home, or other short- or long-term needs.
- **Professional money management** with a portfolio managed by Fidelity's experienced professionals.
- **Retirement income planning** to help generate and manage income in retirement.
- **Estate planning** for the preservation of wealth for future generations.
- **Distribution options and tax consequences** during common workplace events such as early retirement, workforce reduction, mergers, and plan terminations.

## Contributions

### Contributions

Making contributions to your 401(k) will help you save for your future and retirement. No amount is too small and it's never too early to start!

#### If You're Newly Eligible:

You can elect your contributions 15 days prior to your eligibility date by calling the "R" Retirement Line at 1-866-690-4015 or by logging into [401k.com](http://www.401k.com) (<http://www.401k.com>).

#### If You're a Rehire:

Upon rehire you may elect to resume your 401(k) savings contributions, providing you were previously eligible to participate. To resume contributions go online through NetBenefits® at [www.401k.com](http://www.401k.com) (<http://www.401k.com/>), or over the telephone by calling the "R" Retirement Benefits Line at 1-866-690-401K(4015). Click [here](/media/1455/truplan-rehires.pdf?cb=14175) (</media/1455/truplan-rehires.pdf?cb=14175>) for more details.

### 401(k) Education

Visit [Fidelity's Event Registration System](https://netbenefits.fidelity.com/NBLogin/?option=RSVP) (<https://netbenefits.fidelity.com/NBLogin/?option=RSVP>) to learn about and register for free, on-demand online educational workshops.

You can also call **800.603.4015** for a complimentary one-on-one consultation with a licensed Fidelity representative

#### Get the Match

The Company matches your 401(k) contributions 100%, \$1 for \$1 up to 4% of pay (up to the IRS limits).

#### Looking for more details on the TRU Plan?

For more information on the TRU Plan - 401(k) Savings and Profit Sharing, please refer to the [FAQ section](/contacts-tools-resources/faqs/). (</contacts-tools-resources/faqs/>)

#### Eligibility

[Am I eligible?](/eligibility-enrolling/whos-eligible/) ([eligibility-enrolling/whos-eligible/](/eligibility-enrolling/whos-eligible/)) (<http://www.rusbenefits.com/eligibility-and-enrolling/whos-eligible>)

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