

Lennox 401(k) Contributions

Lennox 401(k) Retirement

With Lennox's 401(k) Plan, you can set aside money for retirement – and we'll match a portion of your eligible contributions to keep your savings growing!

Your Employee Contribution Options

Pre-Tax (Traditional)	<p>Elected contribution taken <u>before taxes</u> from your paycheck.</p> <p>Salaried Match: 50% of the first 6% you contribute.</p> <p>Hourly Match: Lennox will match part of your eligible pay each pay period once you start contributing. To check your eligibility, call Fidelity at (866) 783-5225.</p> <p>Contributions will not be taxed when withheld. Contributions will be taxed when distributed. Earnings will be taxed when distributed</p>
Roth (Post-Tax)	<p>Elected contribution taken <u>after taxes</u> from your paycheck.</p> <p>Salaried Match: 50% of the first 6% you contribute.</p> <p>Hourly Match: Lennox will match part of your eligible pay each pay period once you start contributing. To check your eligibility, call Fidelity at (866) 783-5225.</p> <p>Contributions will be taxed when withheld. Contributions will not be taxed when distributed. Earnings will not be taxed when distributed</p>
Pre-Tax / Post-Tax Catch Up (Age 50+)	<p>Catch-up contributions allow people <u>age 50 or older</u> to contribute extra funds to their 401(k) Plan. Catch-up amounts may be made on a <u>pre-tax and/or Roth</u> basis up to the annual IRS limit.</p> <p>You elect this benefit by going to NetBenefits.com or by calling Fidelity at (866) 783-5225.</p>
After - Tax	<p>Salaried employees if you are maxing out your Pre-Tax/Roth contributions you have an opportunity to further increase your retirement savings by contributing 1% – 5% of your eligible pay as after-tax 401(k) contributions.</p> <p>Please note there is no company match for After-Tax</p> <p>Keep in mind, if you <u>convert</u> your after-tax 401(k) to a Roth, your earnings will not be taxed upon distribution. Call Fidelity at (800) 835-3361 to elect the Roth In-Plan Conversion. Skipping this step will result in taxes owed on any earnings from these dollars.</p> <p>Get more details at LIIBenefits.com or by calling Fidelity at (800) 835-3361</p>

**Withdrawals from your pre-tax and/or Roth 401(k) before age 59 ½ are taxable. Distributions are subject to IRS and Lennox 401(k) Plan rules. Tax references are only for federal taxes. State tax laws vary. Visit [irs.gov](https://www.irs.gov) for details.*

Ready to make an election? Call Fidelity at **(866) 783-5225** or go to [NetBenefits.com](https://www.netbenefits.com)

Additional Information

	2026 Contribution Limits	Company Match Offered?
Annual Pre-Tax / Roth	\$24,500	Yes
Annual Catch-Up	\$8,000	No
Annual After-Tax	1% - 5%	No

***Once you hit the IRS 401(k) contribution limit payroll will automatically stop your contributions until the next year*

Have additional questions? Call Fidelity at **(866) 783-5225**