



Quick Facts:

Employee Stock Ownership Plan (ESOP)

- ✓ An Employee Stock Ownership Plan (ESOP) is a retirement plan similar to a 401(k) with one distinct difference: **Employees don't contribute their own money.**
- ✓ The company's **ESOP share value is calculated annually** by an external valuation firm. As an owner, you'll receive a statement that shows the number of shares and the value of your ESOP account.
- ✓ The ESOP is **100% funded by the company**. It doesn't cost employees anything to participate, and it is available to employees at all levels of the business.
- ✓ As an owner, **you can influence company performance** and the value of your ESOP retirement account. Actions that drive stock performance include process improvements and profitability.
- ✓ Shares are added to employees' accounts annually. Once fully vested, the shares belong to you. MURPHY CONSTRUCTION GROUP has an **accelerated three-year vesting schedule** (half the time of many ESOP companies, so your ownership grows faster).
- ✓ The longer you work at MURPHY CONSTRUCTION GROUP the larger the opportunity to build **retirement wealth** through our ESOP. When the company does well, you do well.
- ✓ Your ESOP account is **not taxable** until you take a distribution, which is generally at retirement.

THE MURPHY CONSTRUCTION GROUP

SCOTT & MURPHY
INC.



SCOTT, MURPHY & DANIEL



HARTZ
CONTRACTING

100% EMPLOYEE OWNED