

NTS Employee News

Volume 10, Issue 5
AUGUST 2022

NEWSLETTER SPOTLIGHT

**Do you have the
NTS
Cancer,
Accident,
and/or
Critical Illness
employee
benefits?**

**If so, have you
filed for your
Wellness
rebates?**

**Be sure to get
all the
FREE MONEY
you deserve!**

**Contact NTS HR
with questions.**

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CELEBRATING ANOTHER NEW LOCATION



SAGEMONT
LUXURY LIVING

Sagemont is NTS' newest development. The apartment community is in Irving, Texas, close to our Westloop at the Diamond Interchange apartment community. It has been designed and constructed by NTS, and we started leasing for August move-ins earlier this year. **Emily Peabody (Property Manager)** joined NTS in May to be ready when we open the doors. **Jasmine Muniz (Leasing Associate)** and **Ricky Andrade (Service Manager)** joined the Sagemont team in July, and **Viki Lopez (Housekeeper)** is joining in August, with others joining in the near future.

Here is brief information on our new **SAGEMONT APARTMENTS**:

Refined. Modern. Connected Living.

Sagemont brings an elevated living experience with upscale modern living and the convenience of a central location in the heart of the Metroplex in Irving. When you choose our one-bedroom, two-bedroom, and three-bedroom apartment homes, you will find the ideal space to call home in Irving. With easy access to major thoroughfares, you can be in Downtown Dallas or Love Field Airport within minutes. Plus, the nearby Toyota Music Factory is the perfect spot to enjoy live music, dining, and shopping, or take advantage of the multitude of shopping and dining opportunities Las Colinas has to offer.

At Sagemont, our 10 unique floor plans were created to ensure that you find your perfect space. Our sleek kitchens equipped with premium appliances and granite countertops will make cooking an elevated experience. Take time to relax at the end of the day on your private balcony, or in your glass-enclosed shower and tranquil soaking tub.

Enjoy Life at Sagemont

Living at Sagemont in Irving means you'll have access to our calendar of events, a stunning, two-tier swimming pool with cabanas, outdoor chef's kitchen and lounge, state-of-the-art fitness center, and lush outdoor courtyards. Residents can take advantage of a gorgeous clubhouse with built-in, individual work pods and gathering spaces.

"WELCOME" TO OUR NEWEST TEXAS TEAM!!

AUGUST



HAPPY BIRTHDAY!

NAME	DIVISION / DEPT	LOCATION	DATE
CODY KINGSLEY	PARK PLACE APARTMENTS	LEXINGTON, KY	3
EMILY PEABODY	SAGEMONT APARTMENTS	IRVING, TX	3
JORDAN SCOTT	CASTLE CREEK APARTMENTS	INDIANAPOLIS, IN	4
SHAWN KRAGES	OVERLOOK AT ST. THOMAS APTS	LOUISVILLE, KY	6
CJ BURTON	ACCOUNTING	LOUISVILLE, KY	7
TOMMY WAYNE	COMMERCIAL PROPERTY MGMT	LOUISVILLE, KY	8
ANDREA BOUVIER	EXECUTIVE	LOUISVILLE, KY	9
BRIANA POLITE	LAKE'S EDGE APARTMENTS	SANFORD, FL	9
COURTNEY PARNELL	LAKE CLEARWATER APARTMENTS	INDIANAPOLIS, IN	12
MELISSA POPE	PARK PLACE APARTMENTS	LEXINGTON, KY	13
TAYLOR ROBINSON	COMMUNITY MAINTENANCE	LOUISVILLE, KY	16
JAN WATKINS	ACCOUNTING	LOUISVILLE, KY	16
TIFFANY WENDLING	CASTLE CREEK APARTMENTS	INDIANAPOLIS, IN	16
CRYSTAL LANE	CARMEL CENTER APARTMENTS	CARMEL, IN	20
GRETCHEN ZINK	ACCOUNTING	LOUISVILLE, KY	20
DAVE HANDSBURY	COMMERCIAL PROPERTY MGMT	LOUISVILLE, KY	23
LUKE LAWSON	DEVELOPMENT / CONSTRUCTION	LOUISVILLE, KY	24
DARIEN MARSHALL	THE WILLOWS APARTMENTS	LOUISVILLE, KY	25
AVERY VANNATTA	COMMUNITY MAINTENANCE	LOUISVILLE, KY	25
ALEXIS CORDELL	GROVE SWIFT CREEK APARTMENTS	MIDLOTHIAN, VA	27
STEVIE MILLER	GOLF BROOK APARTMENTS	LONGWOOD, FL	29
ANITA THOMSON	GROVE RICHLAND & WHITWORTH APTS	NASHVILLE, TN	30

NTS Anniversaries



NAME	DIVISION / DEPT	LOCATION	DATE
JACK HOLDING	CARMEL CENTER APARTMENTS	CARMEL, IN	08/01/16
JOHN HORNBACK	COMMERCIAL PROPERTY MGMT	LOUISVILLE, KY	08/01/19
TIM WOOD	DEVELOPMENT / CONSTRUCTION	LOUISVILLE, KY	08/01/88
DEREK HART	OVERLOOK AT ST. THOMAS APTS	LOUISVILLE, KY	08/03/20
DWAYNE DARNELL	ADMINISTRATIVE SERVICES	LOUISVILLE, KY	08/05/91
KRISTEN TAFT	THE WILLOWS APARTMENTS	LOUISVILLE, KY	08/05/13
DAVID HOWELL	DEVELOPMENT / CONSTRUCTION	LOUISVILLE, KY	08/06/12
ANDREA ARAM	COMMERCIAL PROPERTY MGMT	LOUISVILLE, KY	08/08/16
STACIE BUREN	ACCOUNTING	LOUISVILLE, KY	08/09/04
TIM MARTIN	CREEK'S EDGE AT STONY POINT APTS	RICHMOND, VA	08/09/21
MELISSA BARTELL	PARK PLACE APARTMENTS	LEXINGTON, KY	08/10/16
EDWARD O'STEEN	CASTLE CREEK APARTMENTS	INDIANAPOLIS, IN	08/13/18
JOSH HART	HURSTBOURNE GRAND APARTMENTS	LOUISVILLE, KY	08/15/16
AVERY VANNATTA	COMMUNITY MAINTENANCE	LOUISVILLE, KY	08/16/16
PAIGE FORBERGER	HURSTBOURNE GRAND APARTMENTS	LOUISVILLE, KY	08/19/21
KYLE KLINGENFUS	UPTON OXMOOR APARTMENTS	LOUISVILLE, KY	08/25/08
KEVIN LUN	COMMERCIAL PROPERTY MGMT	LOUISVILLE, KY	08/25/14
JAVIER GARCIA	WILLOW LAKE APARTMENTS	INDIANAPOLIS, IN	08/26/19
SHARON LIN	HUMAN RESOURCES	LOUISVILLE, KY	08/30/82

Want to save money on your NTS medical insurance premiums??

If you want the discounted medical insurance premium benefit in 2023, you MUST complete the requirements needed to receive the discounted medical insurance premiums.

Again in 2023, if you elect the coverage in the NTS' Medical Insurance Plan, you will be able to receive a discount on your premiums if you participate in the NTS 2023 Wellness Program.

ALL YOU HAVE TO DO / BASIC "INSTRUCTIONS":

- Go to your doctor for a wellness/preventive/routine physical exam between December 1, 2021 and November 30, 2022. If you haven't already been during this time frame, **MAKE AN APPOINTMENT TO GO BEFORE NOVEMBER 30, 2022**. Then, when you go to your doctor's appointment, take the Be Well Solutions Physician Screening Form with you and ask your doctor to complete it. (Forms are available from HR.) Then, you should **SUBMIT the completed BWS Physician Screening Form directly to Be Well Solutions BEFORE DECEMBER 1, 2022**. (This is the same independent wellness company we used last year.)
- If you have already been to your doctor for a wellness/preventive/routine physical exam this year, then simply take the provided BWS Physician Screening Form to your doctor's office and ask your doctor to complete it. Then, you should **SUBMIT the completed BWS Physician Screening Form directly to Be Well Solutions BEFORE DECEMBER 1, 2022**.

And again this year:

If your spouse is covered on your NTS health insurance coverage and you want the discounted premium, then YOUR SPOUSE MUST DO THE SAME THING and submit a BWS Physician Screening Form directly to BWS before December 1, 2022.

NEWS ABOUT THE NTS RETIREMENT SAVINGS PLAN (AKA "NTS 401K PLAN")

The NTS 401k Plan is a great way:

- to save for your retirement,
- to double your contributions with NTS' matching contributions, and
- TO SAVE ON YOUR FEDERAL AND STATE INCOME TAXES!**

Whether you contribute to a PRE-TAX or ROTH 401k account, you SAVE ON YOUR TAXES. The Pre-Tax 401k account allows you to save income taxes when you contribute. The Roth 401k account allows you to save income taxes when you pull out what you contributed - and the growth those contributions have made.

A NEW OPTION FOR THOSE WHO ARE INTERESTED:

Our 401k Plan has been amended to include "In-Plan Roth Transfers". The Amendment reads:

Effective August 1, 2022, as a participant under the Plan, you may make an In-Plan Roth Transfer (provided you are an Employee at the time of the transfer). An In-Plan Roth Transfer allows you to elect to change the tax treatment of all or some of your PRE-TAX accounts provided the account is 100% vested, as explained below. However, loans may not be rolled over as an In-Plan Roth Transfer.

The following limitations apply to the In-Plan Roth Transfer:

- The minimum amount that may be transferred is \$1,000.
- A transfer can only be made from accounts which are 100% vested. (ours are!)
- No more than one transfer may be made during a Plan Year.

What does this mean?

If you want to transfer any of your PRE-TAX contributions into a ROTH account, you can now do so. You will have to pay income taxes now on the amount of the PRE-TAX money you are transferring, but this allows you to go ahead and pay the taxes now vs waiting till you pull out your contributions - the growth those contributions have made.

BE SURE TO READ YOUR NTS EMAILS FOR MORE INFORMATION!

BE SURE TO READ YOUR NTS EMAILS!

IMPORTANT INFORMATION IS DISTRIBUTED VIA NTS EMAIL, SUCH AS:

- * TRAINING ON HOW YOU CAN SAVE MONEY FOR YOUR RETIREMENT
- * YOUR FINANCIAL WELLNESS
- * HOW TO SAVE MONEY THROUGH OUR EMPLOYEE BENEFITS
- * NEW EMPLOYEE BENEFITS
- * UPCOMING FUN ACTIVITIES
- * REFERRAL OPPORTUNITIES

If you cannot access your NTS email account, please contact the NTS Help Desk.

DO YOU LOG IN TO ADP?

IF NOT, YOU NEED TO STARTAND MAKE IT A HABIT

LOGGING IN TO ADP ALLOWS YOU TO SEE YOUR:

- PERSONAL INFORMATION
 - PAYROLL CHECKS
 - YEAR-END TAX INFORMATION
 - NTS EMPLOYEE BENEFITS
- AND BEFORE LONG, YOU WILL HAVE TO MAKE CHANGES TO YOUR ADDRESS, TAX STATUS, AND BENEFICIARIES ONLINE.

NOTE: NEXT YEAR'S NTS EMPLOYEE BENEFITS "OPEN ENROLLMENT" WILL BE HANDLED TOTALLY ONLINE, SO YOU WILL HAVE TO GET INTO ADP NO LATER THAN DECEMBER 2022.

MANAGERS NOTE:

EFFECTIVE IMMEDIATELY, ALL NEW EMPLOYEES WILL BE HIRED THROUGH **ADP'S ONLINE ONBOARDING**. NO MORE PAPERWORK ONCE THEY HAVE PASSED THE PRE-EMPLOYMENT STAGE!

WATCH FOR NTS EMAILS!

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Fax - Main: 502-426-4994
Fax - HR: 502-429-9818

We're on the web:
ntsdevelopment.com

NTS is a full-service, diversified real estate company with apartment homes, residential communities and commercial properties located in Florida, Indiana, Kentucky, Tennessee, Texas, and Virginia. We have been providing high quality developments and real estate services for over 55 years.



PROMOTIONS

CONGRATULATIONS TO:

JUSTIN HART Service Manager	The Willows Apts Louisville, KY
NICK KRAUTER Director of Property Management	Corporate Offices Louisville, KY
CRYSTAL LANE Senior Leasing Associate	Carmel Center Apts Carmel, IN
LUKE LAWSON Asst Construction Project Manager	Corporate Offices Louisville, KY
MARK MEREDITH Director of Commercial Leasing	Corporate Offices Louisville, KY
EMILY SKAIFE Assistant Property Manager	Carmel Center Apts Carmel, IN

Two employees are celebrating a milestone NTS Anniversary.

Employee News

WELCOME NEW EMPLOYEES

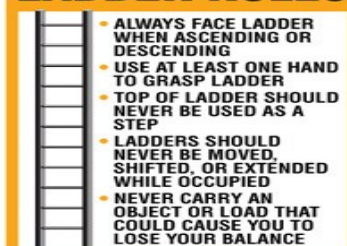
*If one of these new employees works near you,
please take a moment to introduce yourself
and help make them feel welcome.*

RICKY ANDRADE	Service Manager Sagemont Apts Irving, TX
ERIK LANCASTER	Service Technician Hurstbourne Grand Apts Lou, KY
JOHN "WES" MARTIN	Service Technician Westloop Apts Irving, TX
JASMINE MUNIZ	Leasing Associate Sagemont Apts Irving, TX
BEN SAUCIER	Leasing Associate Westloop Apts Irving, TX
ELIZABETH VANNATTA	Leasing Associate Hurstbourne Grand Apts Lou, KY
AND WELCOME BACK: CHRIS HARRIS	Service Technician The Overlook Apts Louisville, KY



SAFETY MATTERS WHEN IT COMES TO LADDERS!

LADDER RULES



DAVID HOWELL **10 YEARS**
Development & Construction
Louisville, KY

SHARON LIN **40 YEARS**
Human Resources
Louisville, KY