401k Plan Highlights

Get Richey if you May with our Safe Harbor 401k Plan.

Plan Number: 7009N.

Plan Eligibility: You are eligible to participate in the Plan if:

- you complete 2 months of service.
- You are at least 18 years old.
- You are not covered by a collective bargaining agreement, unless the agreement specifically provides for you to be covered by the plan), a leased employee, a nonresident alien and do not receive any U.S. earned income, inters and all employees except for those who because employed by the employer on September 1, 2025 and were employees of WSRP Advisory LLC on August 31, 2025 and those hired on or after September 1, 2025 at locations formerly operated by WSRP Advisory, LLC.

The Plan does not cover employees who are residents of Puerto Rico.

How do I enroll?

To enroll, log on to Fidelity NetBenefits® at www.401k.com. You can also set up your beneficiary information by going to Fidelity NetBenefits® at www.401k.com or calling a Fidelity Representative at 1-800-835-5097 to request a Designation of Beneficiary Form to fill out and return to Fidelity.

This plan has an automatic enrollment feature. If the automatic enrollment feature applies to you, you would have received an Automatic Enrollment Notification letter. This notification includes important information regarding your automatic enrollment in the plan. This letter indicates the amount of contribution made on your behalf and when those contributions will begin. The letter also explains the investments you will be in. If you prefer not to elect to participate at this time or to specifically elect a contribution rate and/or investment options, please contact Fidelity by logging into www.401k.com or by calling a Fidelity Representative at 1-800-835-5097.

When is my enrollment effective?

Once you satisfy these requirements, you will become eligible to participate in the Plan on the first day of the following month. **Please allow 1-2 pay periods for deferrals to take effect.**

How much can I contribute: 1-90% of your eligible pay on a pretax and/or Roth basis, up to $24,500.

Employer Matching Contributions:

Richey May will make Safe Harbor matching contributions to your account based on your contributions. The amount will equal: 100% of the first 4% of your eligible compensation contributed to the Plan.

Vesting: Employee and employer contributions are immediately vested in the plan.

Annual 2026 Limits: 401k annual limits: $24,500; and $8,000 Catchup (for 50+)

Fidelity Service Line: 1-800-835-5097 – Plan Number: 7009N

This document provides only a summary of the main features of the Get Richey If You May 401k Plan and the Plan document will govern in the event of any discrepancy.