401k Plan Highlights

Get Richey if you May 401k Plan.

Plan Number: 85138

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

- you are employed by the Employer
- you are at least 21 years old

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 and if you do not act, you will be auto enrolled at 6%. If the automatic enrollment feature applies to you, you will receive a separate notification indicating when deferrals will begin to be made on your behalf. If you do not select an investment, your Plan Sponsor has directed Fidelity to place your contributions in the American Funds Target Date Retirement target date fund that most closely aligns with your projected retirement date based upon your birth year.

If you would prefer not to participate at this time or to specifically elect a contribution rate and/or investment options, please contact Fidelity at www.401k.com or call 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.**

Employer Matching Contributions:

Richey May matches 50% up to 3%. If your contribution is 6% you will receive the full 3% match. (Catch-up contributions included).

How much can I contribute: 1-90% of your eligible pay on a pretax and/or Roth basis, up to $24,500, plus $8,000 if eligible for catch-up.

Vesting: Less than 2 years of service: 0%, 2 years of service: 20%, 3 years of Service: 100%

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

Fidelity Service Line: 1-800-835-5097 – Plan Number: 85138

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.