

## PLAN HIGHLIGHTS

### Revalize, Inc. 401(k) Plan

#### Introduction

**This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Your retirement program is more fully described in the formal provisions of your employer's plan document. If there is a conflict between these plan highlights and your SPD, the language provided in the plan document will govern.**

#### Eligibility Requirements

You are eligible to participate in the plan when you are 18 years of age.

#### Enrollment Dates

Once you have met the eligibility requirements, you can join the plan.

#### Employee Contributions

You may contribute 0 - 100% of your annual pay, not to exceed \$23,500 annually (\$31,000 if you are at least age 50 and your plan has a catch-up feature). If permitted by your plan, you may be able to make additional catch-up contributions between the ages of 60 - 63. Annual limitations are set by the IRS and are subject to change. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

#### Roth Contributions

Your plan permits Roth after-tax employee contributions. You may contribute a minimum of 1% of your eligible compensation to the Plan. Your total employee contributions (Roth after-tax and Traditional pre-tax deferrals combined) may not exceed \$23,500 annually (\$31,000 if you are at least age 50 and your plan has a catch-up feature). If permitted by your plan, you may be able to make additional catch-up contributions between the ages of 60 - 63. Annual limitations are set by the IRS and are subject to change.

#### Employer Contributions

##### *Employer Match*

Your employer has elected to match 50% of your contributions up to the first 6% of pay.

##### **Vesting**

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

##### *Employer Match Contributions*

You have an immediate non-forfeitable right to your employer contributions made to your account.

##### **Contribution Change Frequency**

You may stop contributions at any time. Once you have stopped, you may resume contributions each pay period. You may also increase or decrease contributions each pay period.

#### Investment Transfers

Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

#### Hardship Withdrawals

Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.

#### In-Service Withdrawals

In-service withdrawals are permitted by your plan. If your Plan allows for distributions prior to age 59 1/2, these distributions will be subject to an early distribution penalty of 10% additional tax unless certain exceptions apply. This tax applies to the amount received that you must include in income. Generally, there are restrictions on what dollars are available for in-service distribution. See your Summary Plan Description for more detail.

#### Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

#### Participant Account Statements

Your investment statements are provided quarterly.