

401(K) SALARY DEFERRAL ELECTION

Name:

The salary deferral option of the **Inman Park Dentistry Profit Sharing 401(k) Plan** has been explained to me, and pursuant to that explanation I hereby make the following salary deferral election:

For each payroll period, I elect to contribute to the plan either the dollar or percentage of my compensation indicated below, and I hereby authorize **Inman Park Dentistry** to deduct that amount from my compensation each pay period.

☐ I elect to defer \$_____ or _____% into my Traditional (pre-tax) 401(k) account in the plan.

☐ I elect to defer \$_____ or _____% into my Roth (after-tax) 401(k) account in the plan.

☐ I elect NOT TO DEFER in the 401(k) account at this time.

The maximum dollar amount you can defer for the 2026 calendar year is \$24,500 (\$32,500 if age 50 or older or \$35,750 if you are age 60-63).

You can defer up to 100% of your compensation, not to exceed the dollar amount listed above for the applicable calendar year.

I understand (1) that I can change my election on the date or dates specified by the Administrator; (2) that I can suspend or cancel my election after I give written notice to the Administrator and it will become effective on the next available date specified by the Administrator; (3) that if I do cancel or suspend my election, I will not be permitted to make a new election until the next available date specified by the Administrator; and (4) that it may be necessary for the plan to reduce the percentage or dollar amount I have indicated above if the reduction is necessary for the plan to comply with certain non-discrimination and/or maximum deduction tests required by the Internal Revenue Code.

Employee Signature: _____

Date: _____

Please notify your payroll company of ALL changes made above.

Earned's Retirement Plan division uses these forms for informational purposes only.
It is your responsibility to ensure any and all changes are communicated timely to payroll.

Inman Park Dentistry Profit Sharing 401(k) Plan

Designation of Beneficiary Form

- -

Last Name

First Name

Middle Initial

Social Security Number

Marital Status (check one)

☐ Single

☐ Married

IMPORTANT: Before completing this form, please read the Instructions and Surviving Spouse Information on the reverse side.

If you designate a trust as your beneficiary, please provide a copy of the executed trust instrument to the plan sponsor.

In the event of my death while a participant in the above-named Plan, I hereby designate the following as Beneficiary(ies) of my death benefits:

COMPLETE 1 & 2 BELOW TO DESIGNATE YOUR PRIMARY BENEFICIARY(IES) If you have more than two, please attach additional sheet.

1)

_____ Name	_____ Social Security No.	_____ Date of Birth	_____ Relationship	_____ Enter %
_____ Address (Street, City, State and Zip)				

2)

_____ Name	_____ Social Security No.	_____ Date of Birth	_____ Relationship	_____ Enter %
_____ Address (Street, City, State and Zip)				

COMPLETE 1 & 2 BELOW TO DESIGNATE YOUR SECONDARY BENEFICIARY(IES) If you have more than two, please attach additional sheet.

1)

_____ Name	_____ Social Security No.	_____ Date of Birth	_____ Relationship	_____ Enter %
_____ Address (Street, City, State and Zip)				

2)

_____ Name	_____ Social Security No.	_____ Date of Birth	_____ Relationship	_____ Enter %
_____ Address (Street, City, State and Zip)				

Effective on the date this designation of beneficiary(ies) is received by the Plan Administrator, it supersedes and cancels all previous designations of beneficiaries made by me under the Plan. I reserve the right to change this designation at any time by filing a new designation. I understand that the designation of Primary Beneficiary who is other than my spouse is null and void (and that death benefits will be paid to my spouse) unless my spouse consents to the designation by signing below.



Signature of Participant

Date

The signature of your spouse is necessary only if your spouse is not the Primary Beneficiary or there are multiple Primary Beneficiaries. If the signature of your spouse is required, his or her signature must be acknowledged by a Notary Public or Plan Administrator.



Signature of Participant's Spouse

Date

The Signature of Spouse was acknowledged before me on _____, 20 _____.

Notary Public or Plan Administrator
State of: _____ My Commission Expires: _____

Please keep a copy of this form for your records and send the original form to:

Earned
Retirement Plan Division
165 Lennon Lane, Suite 200, Walnut Creek, CA 94598

Designation of Beneficiary Form

INSTRUCTIONS

1. You have the right to change your beneficiary designation at any time by filing a new Designation of Beneficiary Form.
2. Type or print in ink. If a mistake is made, do not erase or correct – use a new form. All signatures must be in ink.
3. The name and relationship of the beneficiary to you should be stated: "Jane A. Doe, Wife", "John B. Doe, Son", etc.
4. Use the full give name upon designating a married woman as beneficiary: "Jane A. Doe", **not** "Mrs. John Q. Doe."
5. When beneficiary is not related, state relationship as "non-relative."
6. If any of the information changes, you should promptly notify the Plan Administrator in writing.
7. If more room is needed, attach additional sheets and include all requested information.

SOME EXAMPLES OF BENEFICIARY DESIGNATIONS

Beneficiary	Sample Wording
(a) You may designate one beneficiary	Primary: John E. Doe, Wife
(b) You may designate two or more beneficiaries, Unless otherwise Specified, benefits will be paid share and share alike or to all Surviving beneficiaries designated.	Primary: John E. Doe, Son
(c) You may designate a secondary beneficiary or beneficiaries to Receive the benefit if your primary beneficiary does not survive you.	Primary: Jane E. Doe, Wife Primary: John E. Doe, Son Secondary: Mary C. Doe, Daughter
(d) You may designate a Trustee	Primary: Thomas A. Smith and Harvey W. Jones (or name of bank), or their successors, Trustees for the benefit of Jane D. Doe under Agreement dated 1/6/94
(e) You may designate a testamentary trust	Primary: Testamentary Trust under last Will of Employee OR Thomas A. Smith, Trustee of the Testamentary Trust under Will of Employee dated 1/6/94

SURVIVING SPOUSE INFORMATION

If you are married, upon your death prior to receiving your benefits from the Plan, your spouse will be entitled to receive the balance of your Account unless you have designated a beneficiary other than your spouse and your spouse has consented to that designation.

If you are single at the time you designate a beneficiary and you subsequently marry, the designation of beneficiary you made when you were single will be come null and void on the date of your marriage. Upon your death, your spouse will be entitled to receive the balance of your Account unless you have completed a new Designation of Beneficiary Form designating a beneficiary other than your spouse and your spouse has consented to that designation.

Upon your death, your spouse (or your beneficiary if you have designated a beneficiary other than your spouse and your spouse has consented to such designation) will be entitled to receive payment of the entire balance of your Account and may select from among several alternative forms of payment including a lump-sum payment.

NOTE: You must complete a new Designation of Beneficiary Form if your marital status changes.

**INMAN PARK DENTISTRY
PROFIT SHARING 401(K) PLAN
ANNUAL NOTICE**

INTRODUCTION

This Notice contains information related to the Inman Park Dentistry Profit Sharing 401(k) Plan (the "Plan") for the plan year beginning on 01/01/2026. The plan year is each 12-month period ending on December 31.

The safe harbor features apply to the Plan. This Notice gives you important information about these Plan features and how they will affect you. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the Plan Administrator at:

Alex Rodriguez, D.M.D., P.C.
Address: 245 North Highland Avenue NE, Suite 260, Atlanta, Georgia 30307
Phone number: 404-589-7799
Fax number: 404-214-9414

401(K) CONTRIBUTIONS

Your 401(k) contributions are amounts that you choose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility" to determine if you are eligible to make 401(k) contributions and "Compensation" for the definition of compensation you may defer into the Plan.

How do I make or change my deferral election?

You may make or change your deferral election by returning a deferral election form to the Plan Administrator.

Once I make a deferral election, how often can I change, stop, or re-start the election?

You may change or re-start your deferral election as of any future pay period. You may stop your deferrals at any time.

If I make a deferral election is the amount withheld from my paychecks taxed?

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you choose to have your 401(k) contributions go into the Plan as pre-tax 401(k) contributions, you will not be taxed until you take the money out of the Plan. If you choose to have your 401(k) contributions go into the Plan as Roth 401(k) contributions, you will be taxed on that money when it is taken out of your paycheck, but it will not be taxed again when you take it out of the Plan. The earnings on those Roth 401(k) contributions may be taken out tax-free if certain conditions are met. Please see the SPD for more information on Roth 401(k) contributions.

Are there any limits to how much I can defer into the Plan?

Your 401(k) contributions are subject to the following limits:

- Your total amount of deferrals cannot be more than \$24,500 (for 2026).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to \$8,000 (for 2026).
- If you are between the ages of 60 - 63 as of the end of the calendar year, you may be able to defer an additional amount, called an "enhanced catch-up contribution," of up to \$11,250 (for 2026).
- Effective January 1, 2026, if you earned more than \$150,000 (indexed) in FICA Wages in the prior year, you may only defer your Catch-up Contributions on a Roth basis, and in order to assist with meeting nondiscrimination testing requirements, pre-tax Elective Deferrals you make may be recharacterized as Roth Elective Deferrals.

The Plan Administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The Plan Administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

SAFE HARBOR CONTRIBUTIONS

The Plan Administrator intends the Plan to be a safe harbor plan. In a safe harbor plan, if certain requirements are met, the Plan will be deemed to automatically pass certain IRS required non-discrimination testing (ADP, ACP, and top-heavy). One of these requirements is a minimum level of employer contributions referred to as "safe harbor contributions". Please see the section of your SPD titled "Compensation" for the definition of compensation used to determine safe harbor contributions. The Plan may be amended during the plan year to reduce or suspend the safe harbor contributions. The reduction or suspension will not apply until at least 30 days after you are provided notice of the reduction or suspension.

Am I eligible to receive safe harbor contributions?

Once you meet the eligibility requirements below, you will be eligible to receive safe harbor contributions unless you fall into one of the following categories:

- You are an employee covered by a collective bargaining agreement where retirement benefits were the subject of good faith bargaining.
- You are a leased employee.
- You are a non-resident alien with no U.S. sourced income.
- You are: Associate Dentists.

What eligibility requirements do I have to meet to receive safe harbor contributions?

You will be eligible to receive safe harbor contributions on the first day of the first month and seventh month of the plan year coincident with or next following the day you meet the following requirement(s):

- You attain age 21.
- You complete 1000 hours of service in a 12-month period.

Will safe harbor contributions be made to my account under the Plan?

Yes, as long as you are eligible to receive safe harbor contributions, a safe harbor matching contribution will be made to your account according to the following formula:

- 100% of your deferrals up to 3% of your compensation; plus
- 50% of your deferrals over 3% but that do not exceed 5% of your compensation.

Will any additional contributions be made to my account under the Plan?

Additional contributions may be made to your account under the Plan. Please see the section of your SPD titled "Contributions" for information on any further contributions.

VESTING

Vesting refers to the amount of money you have in the Plan that you have a non-forfeitable right to receive. You may be required to work a certain amount of time to earn certain contributions to the Plan. Please see your SPD section titled "Vesting" for more information about vesting and how it is calculated.

Do I need to work a certain amount of time to keep my 401(k) contributions and safe harbor matching contributions?

No, you will always be immediately 100% vested in your 401(k) contributions and safe harbor matching contributions.

Do I need to work a certain amount of time to keep my matching contributions and non-elective contributions?

Yes, your matching contributions and non-elective contributions will vest as specified below:

- Less than two years of vesting service - 0%
- Two years but less than three years of vesting service - 20%
- Three years but less than four years of vesting service - 40%
- Four years but less than five years of vesting service - 60%
- Five years but less than six years of vesting service - 80%
- Six or more years of vesting service - 100%

DISTRIBUTIONS

Can I take a distribution of my account balance after my employment terminates?

Yes, you can take a distribution of your account balance immediately after your employment terminates.

Can I take a distribution of my account balance if I am still working when I reach the normal retirement date?

Yes, you can take a distribution of the following vested account balances when you reach normal retirement age (the later of age 65 or your fifth anniversary of participation) while you are still working: All Accounts.

Can I take a distribution of my account balance when I reach age 59 1/2?

Yes, you can take a distribution of the following vested accounts when you reach age 59 1/2:

- 401(k) contributions
- Roth 401(k) contributions
- matching contributions
- qualified non-elective contributions and safe harbor contributions

Can I take a distribution of my account balance while still working when I have participated in the Plan for 5 years?

Yes, you can take a distribution of your vested non-elective contribution and matching contribution account balances when you have participated in the Plan for 5 years.

Can I take a distribution of my account balance while still working at any time?

Yes, you can take a distribution of your rollover contribution account balances at any time.

Can I take a distribution for the birth or adoption of my child?

Yes, you can take a "qualified birth or adoption distribution" up to \$5,000 of your vested account balance within one year of the birth or legal adoption of your child. Please see the section of your SPD titled "In-Service Distributions" for information.

Can I take a distribution of my account balance while still working if I become disabled (as defined in the Plan)?

Yes, you can take a distribution of your vested account balances if you become disabled (as defined in the Plan).

Can I take a distribution of my account balance while still working if I incur a hardship?

Yes, you can take a hardship distribution of the following vested account balances while still working if you incur a hardship:

- 401(k) contributions
- matching contributions
- non-elective contributions
- safe harbor contributions
- if available, qualified non-elective contributions (QNECs)
- rollover contributions
- Roth 401(k) contributions

When can I take a distribution of my In-Plan Roth rollover account balances?

You can take a distribution of your In-Plan Roth rollover account balances when the account balances they came from are eligible for distribution.

Can I take a loan from the plan?

Yes, you may be able to take a loan secured by your assets in the plan.

Please see the SPD section titled "Distributions" for further information on your distribution options.

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

No, the Plan Administrator will direct how your account balances will be invested.

**INMAN PARK DENTISTRY
PROFIT SHARING 401(K) PLAN
SUMMARY PLAN DESCRIPTION**

April 2022

INMAN PARK DENTISTRY
PROFIT SHARING 401(K) PLAN
SUMMARY PLAN DESCRIPTION

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INTRODUCTION

Alex Rodriguez, D.M.D., P.C. (the "Employer") established the Inman Park Dentistry Profit Sharing 401(k) Plan (the "Plan") effective 01/01/2017. The Plan was restated effective 01/01/2022. This Summary Plan Description describes the Plan as amended effective 01/01/2019. This revised Summary Plan Description supersedes all previous Summary Plan Descriptions. Although the purpose of this document is to summarize the more significant provisions of the Plan, the plan document will prevail in the event of any inconsistency. In addition, the terms of the Plan cannot be modified by written or oral statements made to you by the Plan Administrator or other personnel.

The following special effective dates apply to some features of the Plan: Elective Deferrals were added effective April 15, 2017.

ELIGIBILITY

Eligible Employee

You are an "Eligible Employee" if you are employed by Alex Rodriguez, D.M.D., P.C. or any affiliate who has adopted the Plan. However, you are not an "Eligible Employee" if you are a member of any of the following classes of employees:

- For purposes of 401(k) Contributions, Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions, any employee who is included in a unit of employees covered by a collective bargaining agreement, if retirement benefits were the subject of good faith bargaining, and if the collective bargaining agreement does not provide for participation in this Plan.
- For purposes of 401(k) Contributions, Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions, any leased employee.
- For purposes of 401(k) Contributions, Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions, any employee who is a non-resident alien who received no earned income which constitutes income from services performed within the United States.
- For purposes of 401(k) Contributions, Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions, the term "Eligible Employee" will not include: Associate Dentists.

401(k) Contributions, Safe Harbor Matching Contributions, Employer Matching Contributions and Non-Elective Contributions

You will become eligible to make 401(k) Contributions and receive Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions on the a) first day of the first month of the Plan Year or b) first day of the seventh month of the Plan Year, coincident with or next following the date you attain age 21 and you complete one (1) Year of Eligibility Service, provided that you are an Eligible Employee

on that date.

Computing Service

With respect to eligibility to make 401(k) Contributions and to receive Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions, "Year of Eligibility Service" means an Eligibility Computation Period during which you complete at least 1,000 hours of service.

"Eligibility Computation Period" means a consecutive 12-month period beginning with your first day of employment. Any succeeding Eligibility Computation Period will then switch to the Plan Year, beginning with the Plan Year that includes your first anniversary of employment. You will generally earn an hour of service for each hour you are paid for the performance of duties for the Employer (however, numerous exceptions and special rules apply).

All eligibility service with the Employer is taken into account.

Please note, if you are eligible to make or receive contributions you will be a "Participant" in the Plan.

CONTRIBUTIONS

Account

"Account" means all of the contributions, of whatever type, made to the Plan for a Participant, including the earnings and losses on those contributions.

401(k) Contributions

You may elect to reduce your Compensation (defined below) and make a contribution to the Plan on a pre-tax basis. These pre-tax contributions are known as 401(k) Contributions. You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. Federal law also limits the amount you may elect to defer under this Plan and any other retirement plan permitting 401(k) Contributions during any calendar year (\$20,500 in 2022). However, if you are age 50 or over, you may defer an additional amount, called a "Catch-up Contribution", of up to \$6,500 (in 2022). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.

You may elect to start, increase or reduce your elections to contribute to the Plan effective as of the dates established pursuant to Plan Administrator procedures. You may totally suspend your elections at any time.

The Plan Administrator may establish rules regarding the manner in which your elections are made. The rules may also require that certain advance notice be given of any election. Your election regarding 401(k) Contributions is only effective for Compensation you will receive in the future. The Plan Administrator may also reduce or totally suspend your election if the Plan Administrator determines that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

Roth Contributions

The Plan allows 401(k) Contributions to be made as Roth Contributions. Roth Contributions are 401(k)

Contributions that are made in the same manner as your pre-tax 401(k) Contributions except that Roth Contributions are made to the Plan on an after-tax basis. If certain requirements are met, a "qualified distribution" from your Roth Contribution Account in the Plan will not be taxed. Please note, Roth Contributions are "Matched Employee Contribution". The Employer may match contributions you make as Roth 401(k) Contributions.

You must designate how much you would like to contribute on a pre-tax basis (normal 401(k) Contribution) and how much you would like to contribute as an after-tax Roth Contribution. You are not required to make any Roth Contributions. You may continue to designate all of your 401(k) Contribution elections as normal pre-tax contributions.

The sum of your Roth Contributions and normal 401(k) Contributions may not exceed the annual limit on normal 401(k) Contributions mentioned above.

As was mentioned above, a "qualified distribution" of your Roth Contributions (and earnings) is not taxable. A "qualified distribution" must be made more than five years after the first Roth Contribution is made and must meet at least one of the following requirements:

- (i) the distribution must be made after you attain age 59-1/2;
- (ii) the distribution must be made to your beneficiary after your death; or
- (iii) the distribution must be made on account of your disability.

Please note, Roth Contributions are not suitable for everyone. Please consult with your tax advisor before making any Roth Contributions to the Plan.

Employer Matching Contributions

The Employer may, in its sole discretion, make a matching contribution on your behalf if you make a "Matched Employee Contribution". A "Matched Employee Contribution" is any 401(k) Contribution or Catch-up Contribution that you may make during the Plan Year. If you make a "Matched Employee Contribution" and you are employed by the Employer on the last day of the Applicable Period the Employer may contribute to your Employer Matching Contribution Account in an amount and allocation formula as determined by the Employer in its sole discretion. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Employer Matching Contributions will be each Plan Year.

Please note, if you are an Eligible Employee and terminate employment with the Employer due to death, disability or attainment of Normal Retirement Age you will still be eligible to receive an Employer Matching Contribution regardless of whether you meet any last day requirement described in this section.

Please note, if you terminate on the last day of the Applicable Period, you will be treated as being employed for purposes of determining whether you have met the last day requirement described in this section.

Safe Harbor Matching Contributions

The Employer will contribute a matching contribution to your Safe Harbor Matching Contribution Account in an amount equal to: (i) 100% of the Matched Employee Contributions that are not in excess of 3%

of your Plan Compensation, plus (ii) 50% of the amount of the Matched Employee Contributions that exceed 3% of your Plan Compensation but that do not exceed 5% of your Plan Compensation. Matching contributions will be allocated to the Safe Harbor Matching Contribution Accounts of Participants as soon as administratively feasible after the end of the Plan Year.

Non-Elective Contributions

The Employer may, in its sole discretion, make a Non-Elective Contribution to the Plan on your behalf. You will be eligible to receive an allocation if you are employed by the Employer on the last day of the Applicable Period. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Non-Elective Contributions will be each Plan Year. Non-Elective Contributions will be allocated to the Non-Elective Contribution Accounts of each Participant eligible to share in such allocations after the end of the Plan Year. Such contributions will be allocated in an amount designated by the Employer to be allocated to each eligible Participant.

Please note, if you are an Eligible Employee and terminate employment with the Employer due to death, disability or attainment of Normal Retirement Age you will be eligible to receive a Non-Elective Contribution regardless of whether you meet any last day requirement described in this section.

Please note, if you terminate on the last day of the Applicable Period, you will be treated as being employed for purposes of determining whether you have met the last day requirement described in this section.

Qualified Non-Elective Contributions

In addition to the contributions described above, the Employer may make additional Qualified Non-Elective Contributions for the benefit of such Participants determined at the discretion of the Employer.

Rollover Contributions

The Plan may accept a Rollover Contribution made on behalf of any Eligible Employee who has met the age and service requirements of the Plan. In general, any eligible rollover distribution will be accepted by the Plan; however, the Plan Administrator may establish procedures that regulate the method by which Rollover Contributions will be accepted.

Military Service Contributions

If you serve in the United States armed forces and must miss work as a result of such service, you may be eligible to receive contributions, benefits and service credit with respect to any qualified military service. In addition, your survivors may be eligible to receive benefits or service credit if you die while performing qualified military service.

Limits on Contributions

The amount that may be contributed to the Plan on your behalf in any year is limited to a fixed dollar amount (\$61,000 in 2022). This dollar limit is indexed; therefore, it may increase each year for cost-of-living adjustments. In addition, contributions cannot exceed 100% of your total Plan Compensation.

COMPENSATION

Plan Compensation

"Plan Compensation" means most taxable income received from the Employer as specified in IRS regulations. For any self-employed individual, Plan Compensation will mean earned income.

For purposes of allocating Employer Matching Contributions, Non-Elective Contributions and Qualified Non-elective Contributions, Plan Compensation is determined over the Plan Year.

Unless otherwise indicated below, Plan Compensation will exclude Post Year End Compensation which includes amounts earned during a year but not paid during that year solely because of the timing of pay periods and pay dates when: (i) these amounts are paid during the first few weeks of the next year; (ii) the amounts are included on a uniform and consistent basis with respect to all similarly situated Employees; and (iii) no compensation is included in more than one year for purposes of all contributions.

The following adjustments will be made to the definition of Plan Compensation:

- For purposes of 401(k) Contributions, Safe Harbor Matching Contributions, Employer Matching Contributions and Non-Elective Contributions, Plan Compensation will include any amount you elect to defer on a tax-preferred basis to any Employer benefit plan.
- For purposes of Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions, Plan Compensation will include only that compensation which is actually paid to you by the Employer during that part of the Plan Year that you are eligible to participate in the Plan.

No more than \$305,000 (in 2022) of Plan Compensation may be taken into account in determining your benefits under the Plan. This dollar limit is indexed; therefore, it may increase each year for cost-of-living adjustments.

VESTING

401(k) Account, Rollover Contribution Account, Qualified Non-Elective Contribution Account and Safe Harbor Matching Contribution Account

You are always fully (100%) vested in your 401(k) Account, Rollover Contribution Account, Qualified Non-Elective Contribution Account and Safe Harbor Matching Contribution Account.

Employer Matching Contribution Account and Non-Elective Contribution Account

Your interest in your Employer Matching Contribution Account and Non-Elective Contribution Account will vest based on your Years of Vesting Service (defined below) in accordance with the following schedule:

<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>
Less than Two Years	0%
Two Years but less than Three Years	20%
Three Years but less than Four Years	40%
Four Years but less than Five Years	60%
Five Years but less than Six Years	80%
Six or More Years	100%

Special Vesting Rules

You will become fully (100%) vested upon your attainment of Normal Retirement Age (defined in the Distributions section below) while an employee, your death while an employee or becoming disabled while an employee.

Forfeitures

If You Receive a Distribution. If your employment with the Employer terminates and you receive a distribution of the entire vested portion of your Account, you will forfeit the nonvested portion of your Account. If the value of your vested Account balance is zero, you will be deemed to have received a distribution of your Account.

If You Do Not Receive a Distribution. If your employment with the Employer terminates and you do not receive a complete distribution of the vested portion of your Account, you will forfeit the nonvested portion of your Account after the date you incur five consecutive One-Year Breaks in Service.

Reemployment. If you receive or are treated as receiving a distribution and you resume employment, the amounts you have forfeited (if any) will be restored to your Account if you repay the full amount of the previous distribution before the earlier of five (5) years after the first date on which you are subsequently reemployed, or the date you incur five (5) consecutive One-Year Breaks in Service following the date of the distribution.

Year of Vesting Service

"Year of Vesting Service" means a vesting computation period during which you complete 1,000 hours of service during the Plan Year.

All of your Years of Vesting Service with the Employer are counted except:

- Years of Vesting Service before you reach age eighteen (18).
- Years of Vesting Service before the Employer maintained this Plan or a predecessor plan.

The vesting computation period is the Plan Year.

DISTRIBUTIONS

Commencement of Distributions

Termination of Employment. You are entitled to receive a distribution from your Account after you terminate employment. This includes termination due to Disability. The distribution will start at the time specified in the section titled "Timing and Form of Payment" below.

Late Retirement. If you continue working for the Employer after your Normal Retirement Age, your participation under the Plan will continue, and your benefits will begin following the date you terminate employment. You may elect to have the Plan Administrator begin the distribution of your benefit at any time after reaching your Normal Retirement Age (even if you are still working) by providing the Plan Administrator with a written election that you want your benefits to begin. The Account(s) eligible for the benefit are specified in the section titled "In-Service Distributions upon Normal Retirement Age" below.

Death. If you die, your beneficiary will become entitled to receive your vested Account balance. The distribution will start at the time specified in the section titled "Timing and Form of Payment" below.

Normal Retirement Age

"Normal Retirement Age" means the later of: (i) the date you reach age 65, or (ii) the fifth anniversary of your participation in the Plan.

Timing and Form of Payment

Distribution for Reasons Other Than Death. If you become entitled to receive your benefit for any reason other than death your Account will be distributed in a lump sum payment. This is your normal form of payment. In addition to the normal form of payment, distributions from the Plan after termination of employment (for reasons other than death) may be made as a partial withdrawal. Payment of your vested Account may start as soon as administratively feasible with a final payment made consisting of any allocations occurring after your termination of employment. Your Account is payable in cash or as an in-kind distribution.

Distribution on Account of Death. If you die before distribution of your Account begins, distribution of your entire Account must be completed by December 31 of the calendar year containing the fifth anniversary of your death.

Your beneficiary will be entitled to a distribution in any form that is available to you prior to your death.

If you die after distribution of your Account has begun, the remaining portion of your Account will continue to be distributed under the method of distribution being used prior to your death. If your Account was not being distributed in the form of an annuity at the time of your death, the remaining balance must be distributed by December 31 of the calendar year containing the fifth anniversary of your death.

Force-Out

After your termination of employment with the Employer, if the vested amount of your Account (excluding rollovers) does not exceed \$5,000, your vested Account balance will be distributed from the Plan. You may elect to: 1) receive this distribution in cash; or 2) roll over the distribution to an individual retirement account (IRA) or the qualified plan of your new employer (but only if your new employer's plan allows such rollovers). However, if you do not timely return your election forms, the following will apply: if the vested amount of your Account balance is less than or equal to \$200, your vested Account will be distributed to you in

cash. If your vested Account balance is more than \$200, but does not exceed \$5,000, the Plan Administrator will transfer your vested Account to an IRA established in your name; unless the distribution occurs after the later of your Normal Retirement Age or age 62. This mandatory distribution will be invested in an IRA designed to preserve principal and provide a reasonable rate of return and liquidity. All fees and expenses related to the establishment and maintenance of the IRA will be deducted from the IRA. For further information concerning the Plan's automatic rollover provisions, the IRA provider and the fees and expenses attendant to the individual retirement plan please contact the Plan Administrator at the phone number found in the "ADMINISTRATIVE INFORMATION" section at the end of this Summary Plan Description.

If the vested amount of your Account exceeds \$5,000, you must consent to any distribution of your Account. However, the Plan Administrator will distribute your vested Account balance in a lump sum without your consent after the later of your attainment of Normal Retirement Age or age 62.

Beneficiary

You have the right to designate, in a written form acceptable to the Plan Administrator, one or more primary and one or more secondary beneficiaries to receive any benefit becoming payable upon your death. Your spouse, provided you have been married at least one year, must be your sole beneficiary unless he or she consents to the designation of another beneficiary. You may change your beneficiaries at any time and from time to time by filing written notice of such change with the Plan Administrator.

If you fail to designate a beneficiary, or in the event that all designated primary and secondary beneficiaries die before you, the death benefit will be payable to your spouse, provided you have been married at least one year, or if there is no spouse, to your children in equal shares, or if there are no children to your estate.

A beneficiary designation to a spouse, provided you have been married at least one year, shall be automatically revoked upon the legal divorce of the Participant from the spouse.

IN-SERVICE DISTRIBUTIONS AND LOANS

In-Service Distributions upon Normal Retirement Age

In-service distributions may be made upon attainment of Normal Retirement Age. These distributions can be made from the following Accounts: All Accounts.

Hardship Distributions

General Rule. You may receive a distribution on account of hardship from the vested portion of the following Accounts.

- 401(k) Account, including earnings of your 401(k) Account.
- Matching Contribution Account.
- Non-Elective Contribution Account.
- If available, Safe Harbor Contribution Account or Qualified Non-Elective Contributions

Account.

- Rollover Contribution Account.

Your Roth Contributions may be withdrawn on account of financial hardship in the same manner as your normal 401(k) Contributions. Please note however, that the income on the Roth Contributions may be taxable (and subject to penalties for early withdrawal) if the withdrawal is not a "qualified distribution."

Immediate and Heavy Financial Need. You may receive a hardship distribution only if the Plan Administrator finds that you have an immediate and heavy financial need where you lack other available resources. The following are the only financial needs considered immediate and heavy:

1. Expenses incurred or necessary for medical care, described in Code section 213(d), for you or your spouse, children, or dependents;
2. The purchase (excluding mortgage payments) of a principal residence for the Participant;
3. Payment of tuition and related educational fees for the next 12 months of post-secondary education for you or your spouse, children or dependents;
4. The need to prevent the eviction of you from your principal residence (or a foreclosure on the mortgage on your principal residence);
5. Payments for burial or funeral expenses for your deceased parent, spouse, children or dependents;
6. Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction; or
7. Expenses incurred on account of a federally declared disaster.

Hardship distributions may be made for certain expenses of your primary beneficiary in addition to your dependents. These expenses include those for medical, tuition, and funeral expenses. A person is your "primary beneficiary" if that person is named as a beneficiary under the Plan and has an unconditional right to all or a portion of your Account Balance upon your death.

There will no longer be a 6-month suspension period for your 401(k) Contributions, if applicable, after the receipt of the hardship distribution. In addition, any remaining portion of the 6-month suspension period for a prior hardship distribution will be discontinued on that date.

Amount Necessary to Satisfy Need. A distribution will be considered as necessary to satisfy your immediate and heavy financial need only if:

1. You have obtained all distributions, other than hardship distributions, under all plans maintained by the Employer;
2. The distribution is not in excess of the amount of an immediate and heavy financial need (including amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the distribution).

3. You have represented in writing or by electronic medium that you have insufficient cash or other liquid assets to satisfy the financial need.

Attainment of Age 59 1/2

You may receive a distribution after you reach age 59 1/2 from the vested portion of the following Accounts:

- 401(k) Account. Your Roth Contributions may be withdrawn in the same manner as your normal 401(k) Contributions. Please note however, that the income on the Roth Contributions may be taxable (and subject to penalties for early withdrawal) if the withdrawal is not a "qualified distribution."
- Employer Matching Contribution Account.
- Qualified Non-Elective Contribution Account.
- Safe Harbor Contribution Account.

After a Period Certain

If you have been a Participant in the Plan for at least 5 Plan Years you are entitled to receive a distribution of the vested portion of your Matching Contribution Account and Non-Elective Contribution Account regardless of the length of time the funds have accumulated.

Because the Plan is a safe harbor plan, you may not receive a distribution on account of the foregoing from your Matching Contribution Account to the extent it was used to help satisfy the requirements for a safe harbor plan.

Withdrawals at Any Time

You may receive a distribution from your Rollover Contribution Account at any time.

Disability Distributions

If you become Disabled (defined below) while still employed, you may receive a distribution from your Accounts. However, the following Accounts may not be distributed unless a severe disability has occurred: 401(k) Account, Qualified Non-Elective Contribution Account and Safe Harbor Matching Contribution Account. A severe disability is as follows: the Participant is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. The permanence and degree of such impairment shall be supported by medical evidence.

In-Plan Roth Rollovers of Distributable Amounts

If you have money in a non-Roth Account that is eligible for a distribution from the Plan you may roll over the Account balance to a Roth (after-tax) Account under this Plan. If you roll over the payment to a designated Roth account in this Plan, the amount of the payment rolled over (reduced by any after-tax amounts

directly rolled over) will be taxed. However, the 10% additional tax on early distributions will not apply (unless you take the amount rolled over out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover). Any amount you roll over can be distributed under the rules applicable to the Account immediately prior to the rollover.

In-Plan Roth Rollovers of Amounts Not Otherwise Distributable

If you have money in a non-Roth Account which is not otherwise distributable, you may transfer the Account balance to a Roth (after-tax) Account under this Plan. If you transfer the payment to a designated Roth account in this Plan, the amount of the payment transferred (reduced by any after-tax amounts directly rolled over) will be taxed. However, the 10% additional tax on early distributions will not apply (unless you take the amount transferred out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover). Any amount you transfer will retain the restrictions on distributions the Account had before the transfer.

Qualified Birth or Adoption Distribution

Effective 01/01/2020, you may receive an in-service distribution on account of a "qualified birth or adoption distributions" from the vested portion of your account. The following criteria must be satisfied:

1. Amount cannot exceed \$5,000 per child.
2. Distribution must be made during the 1-year period beginning on the date your child(ren) is born or when the legal adoption of an eligible adoptee is finalized.
3. An "eligible adoptee" is any individual (other than child of the Participant's spouse) who has not attained 18 or is physically or mentally incapable of self support.

Rules Regarding In-Service Distributions

The Plan Administrator may establish uniform procedures that include, but are not limited to, prescribing limitations on the frequency and minimum amount of withdrawals. All distributions will be made in the form of a single sum as soon as practicable following the valuation date as of which such withdrawal is made. Only Employees are eligible to receive in-service distributions.

Loans

The Plan Administrator, in its discretion, may permit Participants to apply for a loan from the Plan. The Plan Administrator may further adopt any administrative rules or procedures that it deems necessary or appropriate with respect to the granting and administering of loans. Please contact the Plan Administrator for a copy of the Loan Procedures for more information regarding taking a loan from the Plan.

INVESTMENTS

Pooled Accounts

Except for segregated accounts specifically authorized under other provisions of this Plan, all assets are pooled for investment purposes, and your Account is not segregated from other Participants' Accounts.

Voting Rights

You may not direct the Trustee as to the exercise of voting rights with respect to any Trust Fund Investment.

Life Insurance

If the Plan Administrator approves your request, a portion of your Account may be used to purchase a life insurance contract on your life. The insurance contract must provide that proceeds will be paid to the Trustee. However, the Trustee must pay over all proceeds of the contract to your beneficiary in accordance with the distribution provisions of the Plan. The form and type of contract purchased will be determined by the Plan Administrator. The Plan Administrator may also establish rules that prohibit the purchase of life insurance where the annual premium is less than a certain minimum amount.

If the Trustee purchases a life insurance contract on your life and you do not die prior to retirement, the Trustee will either: (i) convert the entire value of any such life insurance contract at or before retirement into cash so that no portion of such value may be used to continue life insurance protection beyond retirement; or (ii) distribute the contract to you. The insurance contract may also be sold, transferred or exchanged as permitted under applicable prohibited transaction class exemptions or Department of Labor Regulations.

Valuation Dates

Accounts are valued on the last day of the Plan Year. The Plan Administrator may in its sole discretion declare a special Valuation Date for that portion of the Plan that is not daily-valued in extraordinary situations to protect the interests of Participants in the Plan or the Participant receiving the distribution. Such extraordinary circumstances include a significant change in economic conditions or market value of the Trust Fund.

SPECIAL TOP-HEAVY RULES

Minimum Allocations

If the Plan is Top-Heavy, the Employer will generally allocate a minimum of 3% of your Plan Compensation to the Plan if you are a Participant who is (i) employed by the Employer on the last day of the Plan Year and (ii) not a key employee.

Please note, if you are covered by a collective bargaining agreement you will not share in Top-Heavy minimum allocations, provided retirement benefits were the subject of good faith bargaining.

Minimum Vesting

If you complete an hour of service while this Plan is Top-Heavy, your vested percentage will be determined under the schedule(s) provided for the section entitled "Vesting".

CLAIMS PROCEDURES

Application for Benefits. You or any other person entitled to benefits from the Plan (a "Claimant") may apply for such benefits by completing and filing a claim with the Plan Administrator. Any such claim must be in writing and must include all information and evidence that the Plan Administrator deems necessary to properly evaluate the merit of and to make any necessary determinations on a claim for benefits. The Plan Administrator may request any additional information necessary to evaluate the claim.

Timing of Notice of Denied Claim. The Plan Administrator will notify the Claimant of any adverse benefit determination within a reasonable period of time, but not later than 90 days (45 days if the claim relates to a disability determination) after receipt of the claim. This period may be extended one time by the Plan for up to 90 days (30 additional days if the claim relates to a disability determination), provided that the Plan Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies the Claimant, prior to the expiration of the initial review period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision. If the claim relates to a disability determination, the period for making the determination may be extended for up to an additional 30 days if the Plan Administrator notifies the Claimant prior to the expiration of the first 30-day extension period.

Content of Notice of Denied Claim. If a claim is wholly or partially denied, the Plan Administrator will provide the Claimant with a written notice identifying:

1. The reason or reasons for such denial,
2. The pertinent Plan provisions on which the denial is based,
3. Any material or information needed to grant the claim and an explanation of why the additional information is necessary, and
4. An explanation of the steps that the Claimant must take if he wishes to appeal the denial including a statement that the Claimant may bring a civil action under ERISA.

Appeals of Denied Claim. If a Claimant wishes to appeal the denial of a claim, he must file a written appeal with the Plan Administrator on or before the 60th day (180th day if the claim relates to a disability determination) after he receives the Plan Administrator's written notice that the claim has been wholly or partially denied. The written appeal must identify both the grounds and specific Plan provisions upon which the appeal is based. The Claimant will be provided, upon request and free of charge, documents and other information relevant to his claim. A written appeal may also include any comments, statements or documents that the Claimant may desire to provide. The Plan Administrator will consider the merits of the Claimant's written presentations, the merits of any facts or evidence in support of the denial of benefits, and such other facts and circumstances as the Plan Administrator may deem relevant. The Claimant will lose the right to appeal if the appeal is not timely made. The Plan Administrator will ordinarily rule on an appeal within 60 days (45 days if the claim relates to a disability determination). However, if special circumstances require an extension and the Plan Administrator furnishes the Claimant with a written extension notice during the initial period, the Plan Administrator may take up to 120 days (90 days if the claim relates to a disability determination) to rule on an appeal.

Denial of Appeal. If an appeal is wholly or partially denied, the Plan Administrator will provide the Claimant with a notice identifying:

1. The reason or reasons for such denial,

2. The pertinent Plan provisions on which the denial is based,
3. A statement that the Claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the Claimant's claim for benefits, and
4. A statement describing the Claimant's right to bring an action under section 502(a) of ERISA. The determination rendered by the Plan Administrator will be binding upon all parties.

Determinations of Disability. If the claim relates to a disability determination, determinations of the Plan Administrator will include the information required under applicable United States Department of Labor regulations.

YOUR RIGHTS UNDER ERISA

As a participant, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). This federal law provides that you have the right to:

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Obtain, once a year, a statement from the Plan Administrator regarding your Accrued Benefit under the Plan and the nonforfeitable (vested) portion of your Accrued Benefit, if any. This statement must be requested in writing and is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

In addition, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate the Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining your benefits or exercising your rights under ERISA.

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court

may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

MISCELLANEOUS

Domestic Relations Orders

Under certain circumstances, a court may issue a domestic relations order assigning a portion of your benefits under the Plan to a spouse, former spouse, child or other dependent. The Plan Administrator will determine whether the order is a qualified domestic relations order ("QDRO"). If the Plan Administrator determines that the order is a QDRO, it will implement the terms of the QDRO and divide your Account accordingly. You may obtain, without charge, a copy of the Plan's QDRO procedures from the Plan Administrator.

Disability

Under this Plan, you are disabled if you have been determined disabled by the Social Security Administration and you are eligible to receive disability benefits under the Social Security Act.

Assignment and Alienation of Benefits

Except as provided below, your Account is held in trust and cannot be assigned and, to the extent permitted by law, is not subject to any form of attachment, garnishment, sequestration or other actions of collection. You may not alienate, anticipate, commute, pledge, encumber or assign any of the benefits or payments which you may expect to receive, contingently or otherwise, under the Plan, except that you may designate a beneficiary.

However, you may lose all or part of your balance:

1. Pursuant to the terms of a QDRO;
2. To comply with any federal tax levy; or
3. To comply with the provisions and conditions of a judgment, order, decree or settlement agreement between you and the Secretary of Labor or the Pension Benefit Guaranty Corporation relating to your violation (or alleged violation) of ERISA fiduciary responsibilities.

Amendment and Termination

Although the Employer intends to maintain the Plan indefinitely, the Employer may amend or terminate the Plan at any time in its sole discretion. If any of these actions is taken, you will be notified. However, no such action may permit any part of Plan assets to be used for any purpose other than the exclusive benefit of participants and beneficiaries or cause any reduction in your vested Account balance as of the date of the amendment or termination. If the Plan is terminated, all amounts credited to your Account will become 100% vested.

Insurance

The Plan is not insured by the Pension Benefit Guaranty Corporation (PBGC) because it is not a defined benefit pension plan.

Administrator Discretion

The Plan Administrator has the authority to make factual determinations, to construe and interpret the provisions of the Plan, to correct defects and resolve ambiguities in the Plan and to supply omissions to the Plan. Any construction, interpretation or application of the Plan by the Plan Administrator is final, conclusive and binding.

Plan Not a Contract of Employment

The Plan does not constitute, and is not to be deemed to constitute, an employment contract between the Employer and any employee or an inducement or condition of employment of any employee. Nothing in the Plan is to be deemed to give any employee the right to be retained in the Employer's service or to interfere with the Employer's right to discharge any employee at any time.

Waiver

Any failure by the Plan or the Plan Administrator to insist upon compliance with any of the Plan's provisions at any time or under any set of circumstances does not operate to waive or modify the provision or in any other manner render it unenforceable as to any other time or as to any other occurrence, whether the circumstances are the same or different. No waiver of any term or condition of the Plan is valid or of any force or effect unless it is expressed in writing and signed by a person authorized by the Plan Administrator to grant a waiver.

Errors

Any clerical or similar error by the Plan Administrator cannot give coverage under the Plan to any individual who otherwise does not qualify for coverage under the Plan. An error cannot give a benefit to an individual who is not actually entitled to the benefit.

ADMINISTRATIVE INFORMATION

1. The Plan Sponsor and Plan Administrator is Alex Rodriguez, D.M.D., P.C.

Address: 245 North Highland Avenue NE, Suite 260, Atlanta, Georgia 30307
Phone number: 404-589-7799
Employer Identification Number: 46-2170102
2. The Plan is a 401(k) profit-sharing plan. The Plan number is 001.
3. The Plan's designated agent for service of legal process is the President of the corporation named in item 1. Any legal papers should be delivered to such person at the address listed in item 1. However, service may also be made upon the Plan Administrator or a Trustee.
4. The Plan's assets are held in a trust created under the terms of the Plan. The Trustees are Alex Rodriguez, D.M.D. and Tashia Rodriguez. Their principal place of business is the address listed in item 1.
5. The Employer's fiscal year and the Plan Year end on December 31.
6. If the Plan is established or maintained by two or more employers, you can obtain a complete list of the employers sponsoring the Plan upon written request to the Plan Administrator (this list is also available for examination by participants and beneficiaries); you may also receive from the Plan Administrator, upon written request, information as to whether a particular employer is a sponsor of the Plan and, if the employer is a plan sponsor, the sponsor's address.

Fees Addendum

Your Account may be charged for some or all of the costs and expenses of operating the Plan. Such expenses include the following:

The Plan may charge all Participants for the expenses of receiving a distribution following termination of employment (if applicable to the Participant) in the following manner: \$200 minimum per distribution.

The Plan may charge all Participants for the expenses of determining required minimum distributions (if applicable to the Participant) in the following manner: \$200 minimum per distribution.

The Plan may charge all Participants for the expenses of receiving a hardship distribution (if applicable to the Participant) in the following manner: \$200 minimum per distribution.

The Plan may charge all Participants for the expenses of receiving an in-service withdrawal other than hardship (if applicable to the Participant) in the following manner: \$200 minimum per distribution.

The Plan may charge affected Participants only for the expenses of processing a domestic relations order (if applicable to the Participant) in the following manner: \$500 minimum.

The Plan may charge all Participants for the expenses of operating the Plan in the following manner: \$50 annual per participant fee, or if applicable, a \$300 minimum segregated account fee.

If you obtain a loan, the Plan may charge an initial loan processing fee of \$200 and an ongoing loan maintenance fee of \$50.

Fees listed above are subject to change. Please check with the Plan Administrator to be sure you have a current fee listing.

INMAN PARK DENTISTRY PROFIT SHARING 401(K) PLAN SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of changes that have been made to the Inman Park Dentistry Profit Sharing 401(k) Plan. These changes affect the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description is modified as described below.

DISTRIBUTIONS

Any reference to "age 70-1/2" is replaced with "age 70-1/2 (for Participants born before 07/01/1949) or age 72 (for Participants born after 06/30/1949)".

IN-SERVICE DISTRIBUTIONS

Qualified Birth or Adoption Distributions

Effective 01/01/2020, you may receive an in-service distribution on account of a "qualified birth or adoption distributions" from the vested portion of your account. The following criteria must be satisfied:

- (1) Amount cannot exceed \$5,000 per child.
- (2) Distribution must be made during the 1-year period beginning on the date your child(ren) is born or when the legal adoption of an eligible adoptee is finalized.
- (3) An "eligible adoptee" is any individual (other than child of the Participant's spouse) who has not attained 18 or is physically or mentally incapable of self support.