This document summarizes the Plan's provisions based on information provided to John Hancock as of October 28, 2024 and is not the Plan's Summary Plan Description (SPD). To obtain the SPD, speak with your plan administrator. Where this summary conflicts with the SPD and/or plan document, the plan document governs.

Eligibility

The following are excluded from participating in the Plan: Union employees; nonresident aliens; leased employees.

Provided you are not excluded, you are eligible to join the Plan once you have met the following requirements:

- Minimum age: 21
- Hours of service: 500
- Period of service (consecutive): 6 Months

Part-time employees may be eligible to participate in the plan. For more information about eligibility requirements, refer to the SPD.

Entry Dates

January 1, July 1

The Plan provides for **automatic enrollment**. This means that once you become eligible, you will automatically be enrolled into the Plan, and 6% of your earnings will be deducted from every pay and invested into the Plan's default investment option. If you want to contribute a different percentage or select a different investment option, you must complete an Enrollment Form. If you do not want to participate in the Plan, you must provide your Plan Administrator your affirmative election to opt out. Refer to the SPD for details.

Your Contributions

You can make "before tax" 401(k) contributions between 3% and 100% of your compensation, subject to the annual maximum amount allowed by law ($23,000 in 2024). If you are 50 years of age or older, you can make an additional catch-up contribution (up to $7,500 in 2024). Changes to your contribution amount can be made as of each payroll period.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

Rollovers from other eligible plans are allowed at any time.

Your Employer's Contributions

Money Type	Your Employer's Contribution
QUALIFIED AUTOMATIC CONTRIBUTION ARRANGEMENT MATCHING	Your employer will match 100% of the first 1% of your contribution, plus 50% of the next 5%. Your employer's Matching Contributions will not exceed 3.5% of your compensation.

Employee contribution of 6% to receive max 3.5% Match

Employee %	DEI % Contribution	
1%	1% + 0	1%
2%	1% + .5%	1.5%
3%	1% + 1%	2%
4%	1% + 1.5%	2.5%
5%	1% + 2%	3.0%
** **6%**	1% + 2.5%	**3.5%**
10%	1% + 2.5%	3.5%

Vesting

Your contributions are always 100% vested.

Your employer's contributions are vested as follows:

Years of Service	Percent Vested
1	0%
2 +	100%

Loans

The Plan does not permit loans.

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death, disability or financial hardship. *The plan may also allow for pre-retirement and/or early retirement withdrawals; refer to the SPD for specific details on the option(s) permitted by your plan including any age and/or service requirements.*

Withdrawals can be taken as follows: a lump-sum.

Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.

Investment Options

All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the Vanguard Target Retirement Funds, which is the default investment option selected by the Plan Trustee.

Reporting and Changes

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting www.myplan.johnhancock.com or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.