Special Notice to Eligible Participants of the Hair Station 2019 401(k) Plan

This Special Notice provides important information relating to your participation in the Hair Station 2019 401(k) Plan for the plan year that begins 01-01-2021 (called the "2021 plan year" in this notice).

Making or changing your deferral election:
As a Participant in your Employer's 401(k) Plan, you may elect to defer to the Plan a portion of your compensation. Your Employer will contribute this amount (your "deferral contributions") to the Plan. If you have not previously made an election to defer a portion of your compensation, you must complete and return the salary reduction agreement provided by the Plan Administrator. Any existing deferral election will continue until you modify that election. You may start or change a deferral election at any time during the next 30 days and during each deferral election period thereafter as described in the Summary Plan Description or per your Employer's administrative guidelines. You may make an initial deferral election or modify an existing deferral election by accessing your plan's website at www.Sure401k.com.

You may make Regular 401(k) deferrals (pre-tax) and/or Roth 401(k) deferrals (after-tax). Your election regarding the amount and type of deferrals is irrevocable with respect to any deferrals already withheld from your compensation. If you make Regular 401(k) deferrals, your deferrals are not subject to income tax until distributed from the Plan. If you make Roth 401(k) deferrals, your deferrals are subject to income tax at the time of deferral. However, if you satisfy certain distribution requirements (see Part V below), your Roth 401(k) deferrals and earnings on the deferrals will not be subject to income tax when distributed from the Plan. Both types of deferrals are subject to Social Security taxes at the time of deferral. Your Employer will deduct the Social Security taxes, and in the case of Roth 401(k) deferrals will deduct income taxes, from your remaining compensation.

Type and amount of compensation you may defer:
You may defer any amount of your compensation for the Plan Year, not exceeding the annual deferral limit of $19,500.00 for 2021. For purposes of your deferral election, "compensation" (available for deferral) means your W-2 wages earned for the year (or Earned Income for a Sole-Proprietor or a Partner in a Partnership).

Auto Enrollment Safe Harbor matching contribution: A matching contribution equal to 100.00% of your deferral contributions which do not exceed 1.00% of your compensation, plus 50.00% of your deferral contributions which exceed 1.00% but do not exceed 6.00% of your compensation. For example, assume you earn compensation of $30,000.00 for the Plan Year and you defer $1,800.00 of your compensation (6%). You would receive a total matching contribution of $1,050.00. Your matching contribution would consist of a 100.00% match on your first $300.00 (1.00% x $30,000.00) of deferral contributions and a 50.00% matching contribution on your next $1,500.00 (5.00% x $30,000.00) of deferral contributions. You would not receive a matching contribution on the remaining $750.00 of your deferral contributions, the amount of your deferral contribution which exceeds 6.00% of your compensation.

> ***Note:*** *If you are eligible to make salary deferrals into the Plan, you also are eligible for the special matching contribution. The Employer will consider the salary deferrals you make for each payroll period in determining your matching contribution.*

Auto Enrollment Deferral Schedule:
If you do not make an affirmative deferral election (including an election to not defer into the Plan) then your Employer will automatically defer into the Plan a portion of your compensation based upon the following schedule: a 3% deferral during your first year of participation, a 4% deferral during your second year of participation, a 5% deferral during your third year of participation and a 6% deferral during your fourth year of participation. You may "opt-out" of this schedule at any time by making your own affirmative deferral election. Any deferral contribution you make whether by your own affirmative election or by the automatic deferral election will entitle you to receive the matching contribution based upon the formula described above.

Modification of contribution:
If your Employer decides to increase, decrease or cancel the Safe Harbor contribution, your Employer will notify you of this decision at least 30 days before the effective date of the change.

Other Employer contributions:
Your Employer, in its sole discretion, may make additional contributions as described in the "Plan Highlights".

Distribution and vesting provisions:
You generally may not withdraw your deferral contributions, the Safe Harbor contributions or other Employer contributions except when one of the following events occurs: severance from employment with your Employer, death, disability or attainment of age 59 1/2. You are always 100% vested in your deferral contributions and in the Safe Harbor contributions your Employer makes on your behalf. Employer contributions vest per the applicable vesting schedules as described in the “Plan Highlights”.

In addition to the distribution events listed in the previous paragraph, if you make Roth 401(k) deferrals, you may take a qualified distribution of your Roth 401(k) deferrals only if you satisfy two requirements. First, the distribution must be on account of attainment of age 59 ½, death or disability. Second, the distribution must not occur prior to the end of the 5-year participation period that begins with the first taxable year for which you made a Roth 401(k) deferral to the Plan, or if earlier, the first taxable year for which you made a Roth 401(k) deferral to another Roth 401(k) plan or Roth 403(b) plan that you rolled over to this Plan. If you take a qualified distribution of your Roth 401(k) deferrals, you will receive tax-free the earnings on the Roth 401(k) deferral, in addition to the Roth 401(k) deferrals. If you take a distribution of your Roth 401(k) deferrals that is not a qualified distribution, the earnings on the Roth 401(k) deferrals will be taxable to you.

Loans & Hardship Distributions:
Depending on your company’s plan elections, you may be able to borrow certain amounts from your vested Plan account as a loan. You or your primary beneficiary may also be able to take out certain vested money if you have a hardship. Hardship distributions may be limited to the dollar amount of your employee contributions. You may check with your Plan Administrator for more details. Hardship distributions must be for a specified reason – for qualifying medical expenses, costs of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence), qualifying post-secondary education expenses, qualifying burial or funeral expenses, or expenses incurred as a result of certain federally declared disasters. If you take a hardship distribution after 12/31/2019, you are no longer required to take a loan prior to a hardship distribution and may continue contributing employee deferrals to the Plan after the hardship.

You can learn more about the Plan’s hardship withdrawal and loan rules in the Plan’s Summary Plan Description (SPD). You can learn more about related tax implications in IRS Publication 575, Pension and Annuity Income, or the Special Tax Notice.

Default Investment of Plan Contributions:
You are permitted to select the investment option(s) for the contributions made to the Plan on your behalf. However, if you fail to provide investment direction (that is, you do not provide a valid instruction as to how the contributions should be invested), then the contributions will be invested in the Plan’s Default Fund.

The Default Fund may be a Qualified Default Investment Alternative (QDIA). A QDIA is an investment option under the Plan which is intended to promote the long term capital growth of your account balance in order to achieve meaningful retirement savings. If a plan contribution is invested in the QDIA, you still have the right to transfer the contribution from the QDIA to any other investment option available under the Plan. Prior to requesting any movement of funds, please review the fund prospectus for policies regarding frequent trading and market timing, if any.

You may contact the Plan Administrator to obtain information regarding the specific investment(s) that will serve as the Default Fund/QDIA, fees and expenses that may be associated with the Default Fund/QDIA, and alternative investments available under the Plan. You may also refer to the Investment Performance Information and Disclosure for more information.

Employer's right to terminate:
Pursuant to the terms of the Plan, your Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the Safe Harbor 401(k) contribution) with respect to any compensation you receive after the effective date of termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

For further information:
Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any question regarding your rights or obligations under the Plan or if you would like to obtain an additional copy of the Summary Plan Description. Please see the "Plan Highlights" for your Plan Administrator's contact information.

PLAN HIGHLIGHTS ATTACHMENT

Hair Station 2019

Employer:	Hair Station 2019	Plan Year End:	December 31
TIN:	84-3049783	Plan Effective Date:	January 1, 2021
Plan Number:	001	Amendment Date:	

Who Can Participate?

If you are an employee age 18 or over who has completed six (6) months of service with the employer then you have met the plan's eligibility requirements.
You will join the plan on the first day of the next month after meeting the eligibility requirements. See information below regarding your initial login and access to your account to complete the plan enrollment process.

How Do I Contribute to the Plan?

You may elect to defer as much as 100% of your gross wages ("compensation") up to a maximum of $19,500 per year (annual maximum for 2021). If you are age 50.0 or older during the year there is a "catch-up" provision to contribute an additional $6,500. All contributions are pre-tax (federal and state income taxes) but post-tax for FICA and FUTA.

The Plan offers you the flexibility to designate all or part of your elective deferrals as Roth contributions. Roth contributions are made with post-tax payroll dollars. In other words, the money you contribute is post-tax but the money you withdraw at retirement (including investment gains) is tax free.

If you do not enroll, your deductions will be as follows:

Year of Plan Participation	*Automatic Deferral Election*
1	3% of compensation
2	4% of compensation
3	5% of compensation
4	6% of compensation

Does My Employer Contribute to the Plan?

Yes. Your Employer makes the following contributions to the Plan on your behalf.

- A Safe Harbor matching contribution of 100% of your elective deferral contributions up to 1% of compensation plus 50% of your elective deferral contributions over 1% up to 6% of compensation.
- A discretionary pro-rata non-elective or "profit-sharing" contribution.
  To receive these contributions you must:
  - Be employed on the last day of the Plan year; or
  - Work more than 500 hours during the Plan year.

How Do I Become "Vested" In My Plan Account?

Vesting is your ownership in your account balance. You are always 100% vested in your deferral account balance and rollover account balance.

The account balance from employer contributions vest according to the schedule below:

	Years of Vesting Service						
Contribution Type	0	1	2	3	4	5	6
Profit Sharing	0%	0%	20%	40%	60%	80%	100%

AE Safe Harbor Match	0%	0%	100%	100%	100%	100%	100%
Regular Deferral	100%	100%	100%	100%	100%	100%	100%
Roth Deferral	100%	100%	100%	100%	100%	100%	100%
Regular Rollover	100%	100%	100%	100%	100%	100%	100%
Roth Rollover	100%	100%	100%	100%	100%	100%	100%

Note: You earn a Year of Vesting Service for any Plan year that you worked at least 1,000 hours.

Can I Borrow Money From My Account?

Yes. You may borrow as much as 50% of your vested account balance up to a maximum of $50,000. Generally, you must pay back the loan over a period of one to five years. The loan interest rate is 2% over the Prime Rate in effect at the beginning of the month in which the loan is approved. A loan application fee ($150) is debited from your account.

Your employer will collect the loan payments with after-tax payroll deductions. If continual and timely loan payments are not made you will owe income tax on the amount of the loan balance.

When Can Money be Withdrawn From My Account?

Money may be withdrawn from your Plan account in these events:

- Retirement at age 65.0 (your plan's Normal Retirement Age)
- Termination of employment, disability or death
- Termination of plan
- After reaching age 59.5 while still employed
- Hardship (upon certain immediate and heavy financial needs)

See the Summary Plan Description for more details regarding the tax implications of any withdrawal from your account.

How Do I Obtain Information About My Account?

You may access your account 24/7 using either of the following methods:

Internet: *www.Sure401k.com*

- Initial Username: Social Security Number (no dashes)
- Initial Password: Last 4 Digits of SSN

Note: You will be prompted to change both your username and password immediately upon log-in. User names and passwords must be at least 8 and up to 16 letters and/or numbers and are case sensitive.

Customer Service

You may contact Customer Service at 888-827-4749 Monday through Friday between the hours of 7:00 am and 5:00 pm Mountain Time.

Who Do I Contact At My Company To Obtain Additional Information About The Plan?

Employer	*Trustee(s)*
Hair Station 2019 5849 WASHINGTON BLVD ELKRIDGE, MD 21075	Megan Brand Christopher Genson

Contact Name	*Phone Number*	*eMail Address*
Brand, Megan	443-812-8587	hairstation2019@gmail.com

Trustee Address(es) are the same as Employer Address referenced above.

NOTE: *This Plan Highlights Attachment Is Not Meant To Be A Substitute For A Thorough Reading Of The Summary Plan Description. The Provisions Of The 401(K) Plan Are Very Complex And Cannot Be Fully Explained Through This Plan Highlights Attachment. You Should Use The Plan Highlights Attachment As A Reference While Reading The Summary Plan Description. You Should Always Consult The Summary Plan Description If You Have Any Questions About The Plan. If You Still Have Questions After Reading The Summary Plan Description, You Should Consult The Plan Administrator.*

Investment Performance Information and Disclosure[1] (AS OF 06-30-2021)

Hair Station 2019 401k Plan

Fund Information	Ticker	Category	Total Return		Average Annual Total Return					Expense(%)[2,3]	Concession(%)[6]
			YTD	3 mos.	1	3	5	10	ITD		
State Street Target Retirement 2025 Fund K[4]	SSBSX	Target-Date 2025	7.10	5.18	23.73	11.97	11.09	-	8.84	0.09	-
-					-	-	-	-	-	$0.90	
State Street Target Retirement 2035 Fund K[4]	SSCKX	Target-Date 2035	8.44	6.06	29.40	13.82	13.04	-	10.19	0.09	-
-					-	-	-	-	-	$0.90	
Vanguard Balanced Index Adm www.vanguard.com	VBIAX	Allocation--50% to 70% Equity	8.30	5.79	24.78	13.73	12.05	10.33	-	0.07	-
-					-	-	-	-	-	$0.70	
State Street Target Retirement 2055 Fund K[4]	SSDQX	Target-Date 2055	10.41	6.78	36.08	14.95	14.40	-	10.98	0.09	-
-					-	-	-	-	-	$0.90	
State Street Target Retirement 2030 Fund K[4]	SSBYX	Target-Date 2030	7.65	5.65	26.63	13.22	12.26	-	9.67	0.09	-
-					-	-	-	-	-	$0.90	
State Street Target Retirement 2045 Fund K[4]	SSDEX	Target-Date 2045	9.95	6.58	34.63	14.66	14.19	-	10.88	0.09	-
-					-	-	-	-	-	$0.90	
State Street Target Retirement 2065 K[4]	SSFKX	Target-Date 2065+	10.52	6.85	35.17	-	-	-	44.67	0.09	-
-					-	-	-	-	-	$0.90	
State Street Target Retirement 2050 Fund K[4]	SSDLX	Target-Date 2050	10.42	6.74	36.13	15.01	14.39	-	10.97	0.09	-
-					-	-	-	-	-	$0.90	
SSgA Target Retirement Target Retirement Fund K[4]	SSFOX	Target-Date Retirement	4.93	3.63	15.30	8.79	7.18	-	5.95	0.09	-
-					-	-	-	-	-	$0.90	
State Street Target Retirement 2040 Fund K[4]	SSCQX	Target-Date 2040	9.26	6.37	32.09	14.29	13.66	-	10.55	0.09	-
-					-	-	-	-	-	$0.90	
State Street Target Retirement 2060 Fund K[4]	SSDYX	Target-Date 2060	10.42	6.71	36.11	15.00	14.36	-	10.95	0.09	-
-					-	-	-	-	-	$0.90	
State Street Target Retirement 2020 Fund K[4]	SSBOX	Target-Date 2020	6.13	4.34	19.58	10.18	9.23	-	7.49	0.09	-
-					-	-	-	-	-	$0.90	

State Street Aggregate Bond Index Fund K	SSFEX	Intermediate Core Bond	-1.77	1.80	-0.56	5.31	2.88	-	3.27	0.03 $0.30	-
-					-	-	-	-	-		
MetLife Stable Value Solutions Fund CL J http://www.wtris.com/WebForms/CollectiveFunds/statements.aspx	5015C	Stable Value	0.75	0.36	1.65	2.16	2.22	2.28	-	0.49 $4.90	-
-					-	-	-	-	-		
TIAA-CREF Equity Index Instl	TIEIX	Large Blend	15.11	8.22	44.08	18.68	17.84	14.66	-	0.05 $0.50	-
-					-	-	-	-	-		
Fidelity Small Cap Index Fund www.fidelity.com	FSSNX	Small Blend	17.53	4.26	61.98	13.61	16.59	-	14.73	0.03 $0.30	-
-					-	-	-	-	-		
Vanguard Small Cap Value Index Adm www.vanguard.com	VSIAX	Small Value	23.12	5.41	65.67	10.85	12.80	11.84	14.30	0.07 $0.70	-
-					-	-	-	-	-		
State Street Global All Cap Equity ex-US Index	SSGLX	Foreign Large Blend	9.53	5.64	36.55	9.66	11.07	-	5.86	0.07 $0.70	-
-					-	-	-	-	-		
Fidelity Mid Cap Index Fund www.fidelity.com	FSMDX	Mid-Cap Blend	16.23	7.47	49.79	16.45	15.61	-	15.08	0.03 $0.30	-
-					-	-	-	-	-		
Vanguard Growth Index Adm www.vanguard.com	VIGAX	Large Growth	13.36	11.69	42.77	25.30	23.05	17.46	-	0.05 $0.50	-
-					-	-	-	-	-		
State Street Equity 500 Index Fund K	SSSYX	Large Blend	15.13	8.52	40.55	18.54	17.52	-	14.03	0.02 $0.20	-
-					-	-	-	-	-		
iShares MSCI EAFE International Index Fund K www.blackrock.com	BTMKX	Foreign Large Blend	8.92	5.26	31.98	8.45	10.24	5.78	-	0.04 $0.40	-
-					-	-	-	-	-		
Vanguard Value Index Adm www.vanguard.com	VVIAX	Large Value	16.82	5.25	41.29	12.85	13.03	12.27	-	0.05 $0.50	-
-					-	-	-	-	-		
Vanguard Small Cap Growth Index Adm www.vanguard.com	VSGAX	Small Growth	8.52	5.81	45.75	18.82	19.38	13.86	16.45	0.07 $0.70	-
-					-	-	-	-	-		
Vanguard Small Cap Index Adm www.vanguard.com	VSMAX	Small Blend	16.39	5.60	56.51	14.75	15.96	12.89	-	0.05 $0.50	-
-					-	-	-	-	-		

Footnotes

[1]The Employee Retirement Income Security Act of 1974, as amended, ("ERISA") requires service providers like ePlan Services, Inc. to provide disclosure of investment information as well as disclosure of fees earned from providing services to a qualified retirement plan. This disclosure provides a portion of that required information.

[2]The Net Expense Ratio displayed reflects any fee waivers or reimbursements that may be in effect. The fund may discontinue the waivers at any time. Please see the prospectus for more details.

[3]The Expense dollar amount reflects the cost impact of the Net Expense Ratio upon a $1,000.00 investment over a one year period.

[4]The Employer hereby agrees and directs this investment option will be the investment vehicle into which Plan contributions made on behalf of Participants who have not made affirmative investment elections will be invested (the "Default Fund").

[6]The Concession rates indicate a shareholder service fee that the custodian of the plan assets pays as revenue to ePlan Services, Inc.

Legal Disclosure

The performance numbers shown reflect SEC "standardized performance" for each applicable investment vehicle. Thus, these figures are total return numbers and reflect performance net of all investment management and related fees and expenses. These returns do not reflect any asset based fees, which may be assessed to each client's account. These fees would have reduced the performance shown.

The above performance data represents past performance and past performance does not guarantee future results. Investment returns and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. There are specific risks associated with different asset classes and investment strategies including but not necessarily limited to the special risks associated with foreign stocks, small-cap stocks, sector funds and high yield bonds.

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An investor should carefully consider the investment objectives, risks, charges and expenses of each investment before investing. More information is provided on the product website including Fund Fact Sheets, fund prospectus and the value of a share of each fund. Please read this information before investing.

Fast 401k, Inc. d/b/a ePlan Services, Inc. shall not be responsible for investment decisions, damages or other losses resulting from the use of this information. This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown above or use the contact information shown on the Plan Highlights document. If necessary, use that same contact information to obtain a free paper copy of the information available on the Web site[s].

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.