

Safe Harbor Notice to Eligible Participants of the

Distribution Date: Immediately

This Special Notice provides important information relating to your participation in the Plan beginning

You should consider this information as you decide how much (if any) of your compensation you wish to defer into the plan.

Safe Harbor Matching Contribution

The Company will make a **safe harbor matching contribution** on your behalf equal to a dollar for dollar contribution on the first % of your compensation that you defer. You are 100% vested in this safe harbor Company contribution.

Example: Assume Mary earns \$30,000 in compensation and defers \$1800 into the plan. This is 6% of her compensation. The Company will make a contribution equal to \$ (6% of compensation) to the Company 401(k) Plan.

Eligibility for safe harbor matching contribution: If you are eligible to make salary deferrals into the Plan, you also are eligible for the safe harbor matching contribution.

Other contributions: In addition to the safe harbor matching contribution, the Company may contribute additional amounts to the Plan on your behalf. The vesting schedule, which applies to the additional contribution, is

See your Summary Plan Description (SPD) for more detail on the eligibility requirements for these additional contributions.

Salary Deferrals: The Company will consider the salary deferrals you make either for the pay period or the plan year in determining your matching contribution. The salary deferrals and compensation must be considered over the same periods.

Compensation: The Company will consider the compensation paid to you either for the pay period or the plan year in determining your matching contribution. The salary deferrals and compensation must be considered over the same periods. The Company may also consider compensation from your plan entry date (instead of the plan year) in your first year of eligibility. See your SPD for more detail on the Plan requirements for compensation.

Withdrawal restrictions: No provision in the plan may be interpreted to permit a Participant to receive a distribution of Safe Harbor contributions until one of the following events occurs: separation from service, disability, hardships (only applies if plan permits hardship distributions) or the attainment of age 59 ½ (only applies if the plan permits in-service distributions). Effective January 1, 2020, if plan permits, hardship withdrawals may be taken from all contribution sources. This includes elective deferrals, Qualified Non-Elective Contributions (QNECs), Qualified Matching Contributions (QMACs), Safe Harbor contributions, employer profit sharing, employer match, and earnings on those contributions.

Modification of safe harbor matching contribution: If the Company decides to modify or cease making the safe harbor matching contribution during the plan year, we will notify you at least 30 days before the effective date of the change.

Administrative procedures: You may start or change your deferral election for the plan year by following the administrative procedures established by the Employer. You may start or change an election at the time described in the SPD or other administrative guidelines.

Please refer to the SPD for additional information on additional Company contributions, withdrawal restrictions, and other plan features. You also may contact the Plan Administrator for more information at:

Company Name:

Contact Name:

Address:

Phone Number: