

INVEST IN YOURSELF

Your Journey Begins Here

The CareQuest 401(k) Retirement Plan

99-7504-P-0925

Copyright © 2025 ADP, Inc. Proprietary and Confidential.



Always Designing
for People®

THE CAREQUEST 401(K) PLAN HIGHLIGHTS

Eligibility:

- Immediate eligibility

Contributions:

- Contributions to the Plan can be made as a percentage You can contribute 1% to 90% as before-tax, Roth or a combination of both, or flat dollar election
- In 2026, you can contribute \$24,500 as before-tax or Roth contributions
- If you are age 50 or older, you can contribute an additional \$8,000 in catch-up contributions*
- If you are between the ages of 60 and 63, you can contribute a higher catch-up amount of \$11,250*
- **As Roth only if you are considered a high wage earner (\$150,000 or more in a single W-2 in previous year)*

WHAT IS HAPPENING?



The SECURE 2.0 Act of 2022

- Included a mandatory provision requiring that all catch-up contributions be made on a Roth basis for employees earning more than \$150,000 in Social Security wages with the same plan sponsor in the previous year
- Employees are referred to as “High-Wage Earners” (HWE)
- Effective January 1, 2026



HWE considerations

- Once the IRS base limit (\$24,500 in 2026), in both the Before-tax and Roth 401(k) combined is met, all Catch-up and Super Catch-up contributions will post to the Roth 401(k)
- No action is required for the participant

AUTOMATIC ENROLLMENT

Retirement savings feature

- **Automatic Enrollment is a feature of your Plan**
 - Welcome letters will be mailed out to those who are eligible to participate in the plan-**Immediate eligibility**
- **30 days to decide to enroll or decline after receiving the welcome letter-If you do nothing, you will be automatically enrolled in the retirement plan**
 - Your before-tax contribution will be 2%
 - If you are auto enrolled and make no changes, your contribution will increase every January by 1% until capped at 8%.
 - Your contribution will be invested into the Plan's default investment(Fidelity Target Date Fund)
- You can change your contribution percentage and investment choices at any time
- **You can also decline enrollment**-If you decline enrollment, you can always join up at anytime

THE CAREQUEST 401(K) PLAN HIGHLIGHTS

Company Contributions:

- Safe Harbor Match of 100% of deferrals not exceeding 4% of compensation per pay period
- There may be special requirements for you to receive your company contributions

Company Contributions Vesting:

- Your contributions and any amounts you rolled into the plan, adjusted for gains and losses, are always 100% yours
- Date of Hire is counted in determining years of service and eligibility
- Your company contributions are Immediately 100% vested

CONTRIBUTION TYPES

Before-tax contributions

- Made before taxes are deducted
- Lowers current taxable income
- Contributions and any earnings are taxed at distribution

Roth contributions

- Made after taxes are deducted
- Contribution taxable in current year
- Earnings are tax free on qualified distributions if you are age 59½, die or disabled and hold the Roth account for at least 5 taxable years.

TWO WAYS TO INVEST

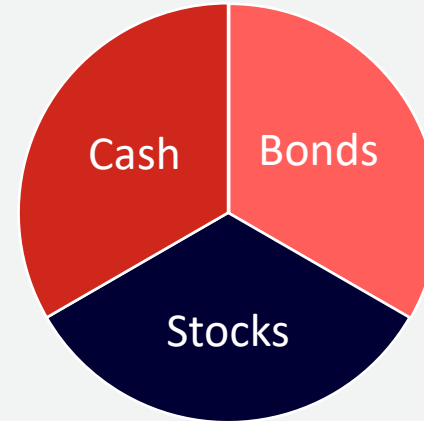
DO-IT-FOR-ME



- Choose one investment option
- Default investment(Fidelity Target Date Fund) option during enrollment process
- Can change at anytime

Investing involves risk, including the loss of principal.

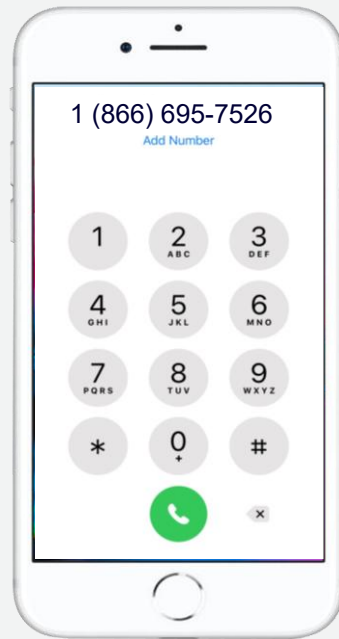
DO-IT-MYSELF



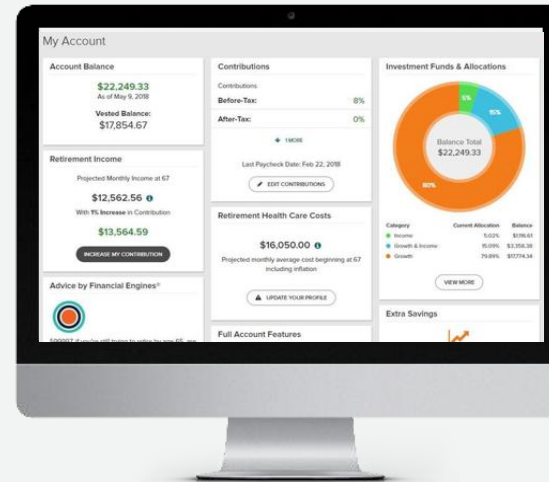
- Choose your own mix of investments
- Choose from investment line up in your plan
- Can change at any time

ACCESSING YOUR ACCOUNT

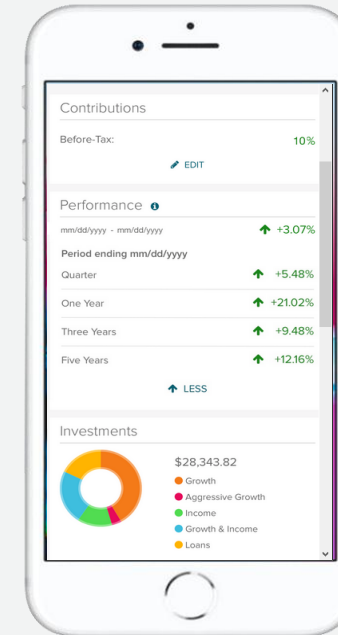
You can access your account in multiple ways. Representatives are available Monday through Friday 8am – 9pm, Eastern Time.



1-866-695-7526



my.ADP.com



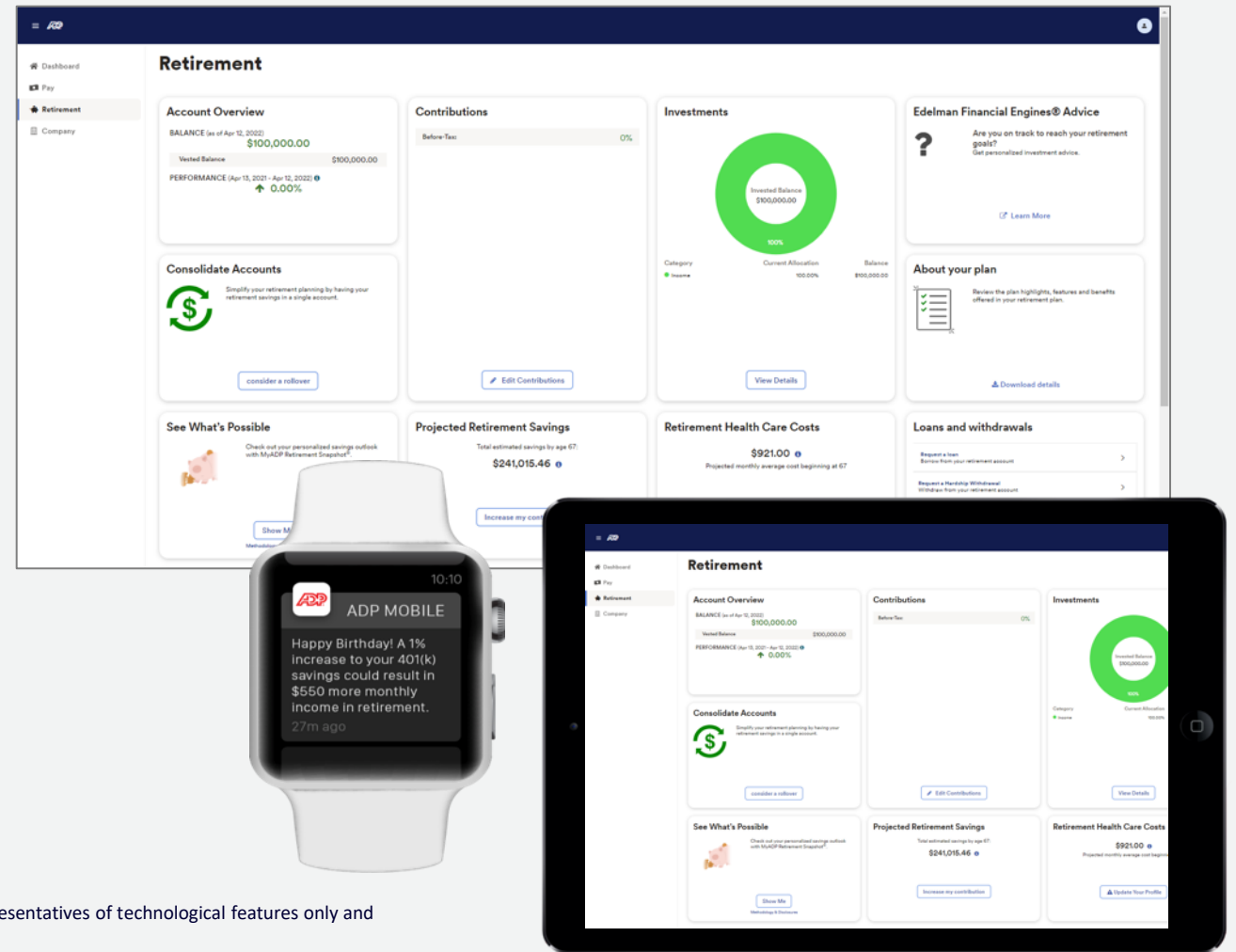
**ADP Mobile
Solutions App**

ADP, Inc. owns and operates the ADP website and ADP mobile app. ADP, Inc. is a retirement plan record keeper and is responsible for the content as shown. Illustrations are representative of technological features only and are not meant to reflect any specific investment strategies nor any account or investment options.

TRACK AND MANAGE YOUR RETIREMENT

Stay connected with your computer, mobile device or watch to:

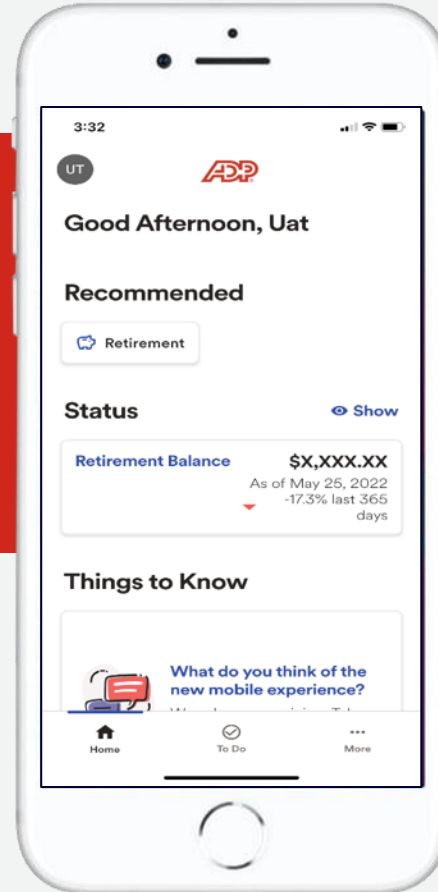
- Check current account balance
- View account performance
- Make changes to your contribution rate or account allocation
- Request loans and hardship withdrawals
- Receive targeted messages about your retirement plan and immediately take action



ADP, Inc. owns and operates the ADP participant websites and ADP Mobile Solutions App. Illustrations are representatives of technological features only and are not meant to reflect any specific investment strategies nor any account or investment options.

ADP MOBILE SOLUTIONS APP

The easy-to-navigate dashboard allows you access to account information and allows you to perform certain account transactions — all on your mobile device.



ADP MOBILE APP

ADP's Mobile Application provides a convenient and fast way to access to your retirement information. Download it today and get started.



Or scan the QR code from your camera or QR code reader:



ADP, Inc. owns and operates the ADP Mobile Solutions App. Illustrations are representative of technological features only and are not meant to reflect any specific investment strategies nor any account or investment options.

DON'T FORGET TO DESIGNATE YOUR BENEFICIARY

The screenshot shows a web interface with a sidebar menu under the heading 'Manage Your Account'. The menu items are: 'Manage your beneficiaries' (highlighted with a red box), 'Learn more about your plan', 'In-Plan Roth conversion', and 'Discover more account options'. The 'Manage your beneficiaries' item has a right-pointing chevron and the subtext 'Designate who will inherit your benefits.' Below the sidebar, a modal window titled 'Designate Your Beneficiaries' is open. It contains the instruction 'Choose from the following options based on your current marital status.' and three radio button options: 'I'm single.', 'I'm married and want to designate my spouse as my sole primary beneficiary.' (which is selected), and 'I'm married, but my spouse will not be the sole primary beneficiary.' Below these is a checkbox option: 'I attest that the information above reflects my current marital status.' At the bottom of the modal are 'Cancel' and 'Continue' buttons.

Manage Your Account

- Manage your beneficiaries**
Designate who will inherit your benefits. >
- Learn more about your plan**
Review plan highlights and features. >
- In-Plan Roth conversion**
Convert eligible funds to a
- Discover more account options**
Complete transactions, view

Designate Your Beneficiaries

Choose from the following options based on your current marital status.

- ☐ I'm single.
- ☒ I'm married and want to designate my spouse as my sole primary beneficiary.
- ☐ I'm married, but my spouse will not be the sole primary beneficiary.
This less common occurrence can't be completed online because it requires you and your spouse to complete and submit a signed notarized Beneficiary Designation Form to your employer. You'll be able to download the form and learn about the process in the next step.

☐ I attest that the information above reflects my current marital status.

Cancel **Continue**

Select your beneficiary

- Ensures assets are distributed to the person, people, or entities according to your wishes
- Review and update after major life events — marriage, divorce, death, birth or adoption of a child

CONSOLIDATE RETIREMENT ACCOUNTS

Reasons to consider making a rollover

- Consolidating can simplify retirement planning
- Investment flexibility
- Access to your assets



For more information
visit the Rollover resource
page
or scan the QR code



BASIC INFORMATION

OBTAIN CHECK & DOCS

ENTER ROLLOVER AMOUNT

REVIEW

Now that you've decided to consolidate accounts, let's collect some information

Where is the money coming from that you want to rollover? *

☐ Prior Employer Plan
Examples of company sponsored retirement plans include 401(k), 403(b), 457 plans

☐ Individual Retirement Account (IRA)
Please note that Roth IRA rollovers are not allowed

What provider are you rolling over from? *

Please select a provider ▼

Approximately how much money are you planning to rollover? *

Please select one ▼

For most efficient communication, please make sure your contact information below is up to date.

Email address	Phone Number	
participant@email.com	+(1) (123) 456-7890	Edit Contact Information

Consolidate Accounts



Simplify your life by rolling over your retirement savings into a single savings account

[Consider A Rollover](#)

Resources

Need a little more information about rollovers?

[Learn About Rollovers](#)

Be sure to review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over could help reduce your retirement costs. Retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

IMPORTANT INFORMATION/DISCLOSURE

Retirement Readiness makes no assumption about your tax status, savings, early withdrawal penalties, required minimum distributions and should not be used as the primary basis for any planning decisions. The likelihood of various retirement savings outcomes are hypothetical, do not reflect actual investment results, or market fluctuations and are not guarantees of future results. It does not portray actual investment results or guarantee future results. Results for potential savings scenarios may vary with each use and over time. The information used by Retirement Readiness to make projections is your age, current annual compensation, account balance, retirement age, retirement state, additional savings information, and deferral rate, which are all inputs that can be changed to present different scenarios. Retirement Readiness is provided for educational purposes only to understand retirement preparedness by continued participation in a retirement.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds are exempt from SEC registration, a prospectus is not available. Only registered representatives of ADP Broker Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ 07068 or, in the case of certain products, a broker-dealer firm that has executed a marketing agreement with ADP, Inc., may offer and sell ADP retirement products or speak to retirement plan features and/or investment options available in such ADP retirement products.

ADP, Inc. owns and operates the ADP participant websites and the ADP Mobile Solutions App. ADP, Inc. is a retirement plan record keeper and is not associated with your employer. By delivering this material, ADP, Inc., its affiliates and their employees ("ADP") are merely providing a service to clients of ADP Retirement Services and are not making any representations about or promoting the services of any third party, nor making any representations about or assuming any responsibility for the accuracy and/or content of these materials, except to the extent such materials specifically address or mention ADP and/or its services.

Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or plan. Registered representatives of ADP Broker-Dealer, Inc. do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.