



EAH Inc. Retirement Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 403(b) Plan

A 403(b) plan is a retirement savings plan designed for employees of public schools and tax-exempt organizations. A 403(b) plan allows eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

Eligibility Requirements

Employee Before Tax

To enroll in the Plan, employees must meet the following criteria:

- No age requirement
- No service requirement
- Completed at least 1 hour(s) of service

Eligible employees may enroll immediately.

Discretionary Match

To enroll in the Plan, employees must meet the following criteria:

- Age 18 or older
- No service requirement

Eligible employees may enroll immediately.

Profit Sharing

To enroll in the Plan, employees must meet the following criteria:

- Age 18 or older
- No service requirement

Eligible employees may enroll immediately.

Please contact your Plan Administrator for information regarding excluded employees.

Enrollment

Once you are eligible to participate in the Plan, you will be automatically enrolled at 5% unless you select a different deferral amount or choose to opt out of the Automatic Enrollment during the time-frame specified. Please contact your Plan Administrator if you have any questions.

Contribution Limits

Before-tax Contributions

In 2024, the before-tax contribution amount is between 1% and 100% of your compensation or \$23,000.00, whichever is less.

Participants turning age 50 or older in 2024, may contribute an additional \$7,500.00.

Participants who have worked 15 years or more with the same organization may be able to contribute more than the normal limit. You may contact your retirement services representative

for more information. These limits may be reduced depending on the terms of your Plan.

Roth Contributions

The Roth option will give you the flexibility to designate all or part of your 403(b) elective deferrals as Roth contributions.

Roth contributions are made with after-tax dollars, as opposed to the pre-tax dollars you contribute to a traditional 403(b). In other words, with the Roth option, you've already paid income taxes on money you contribute. With the traditional 403(b), your contribution is made on a pre-tax basis and you pay income taxes only when you take a distribution.

Employer Contributions

Discretionary Match

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or percentage of included compensation that is determined by the employer.

Profit Sharing

Your Plan may provide for a profit sharing contribution in an amount to be determined by your employer.

To be eligible for the profit sharing contribution into the Plan, employees must meet the following criteria:

- Employed on the last day of the Plan year and completed 1000 hour(s) or more

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of a distributable event. The value of your contributions to the Plan and any earnings they generate are always 100% vested (including rollovers from previous employers).

The value of employer discretionary match contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
0 - 2 Year(s)	0%
2 - 3 Year(s)	50%
3 Years and over	100%

The value of employer profit-sharing contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
0 - 2 Year(s)	0%
2 - 3 Year(s)	50%
3 Years and over	100%

Investment Options

A wide array of investment options are available through your Plan. Please review the Plan's Notice of Investment Returns & Fee Comparison for information on the investment options at empowermyretirement.com. Once you have enrolled, investment option information is also available through the website at empowermyretirement.com or call the Voice

Response System toll free at 1-800-701-8255. The website and the Voice Response System are available to you 24 hours a day, 7 days a week.

Prospectuses, disclosure documents and investment-related options/services information are only available in English. Please have them translated prior to investing.

Transfers and Allocation Changes

You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested.

Rollovers¹

Only Plan Administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some plans may only allow rollovers from other 403(b) plans.

¹Governmental 457 funds rolled into another type of plan or account may become subject to the 10% early withdrawal penalty if taken before age 59 1/2.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59 1/2
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59 1/2 may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Please review the Plan's Notice of Investment Returns & Fee Comparison for information on Plan fees and expenses.

Loans

Your Plan allows you to borrow the lesser of \$50,000.00 or 50% of your eligible total vested account balance. The minimum loan amount is \$1000.00 and you have up to 60 months to repay your general purpose loan or up to 360 months if the money is used to purchase your primary residence.

SageView Retirement Advisory Services

Your Plan offers a service called SageView Retirement Advisory Services. You can have SageView Advisory Group, LLC, a registered investment adviser, manage your retirement account for you. Or, if you prefer to manage your retirement account on your own, you can use the SageView Online Advice tool. These services help create a personalized retirement strategy for you. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

For more detailed information about these services, including any applicable fees, visit your Plan's website at empowermyretirement.com or call the Voice Response System, toll free at 1-800-701-8255.

Advisory services materials, including the terms of service, regulatory documents, and ongoing communications, are available in English only. If you need translation assistance, please work with a qualified translator to ensure you fully understand your obligations upon enrollment.

How do I get more information?

Visit the website at empowermyretirement.com or call the Voice Response System, toll free at 1-800-701-8255 for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

SageView Online Advice and SageView Personalized Portfolios are part of the SageView Retirement Advisory Services offered by SageView Advisory Group, LLC. Empower Advisory Group, LLC provides subadvisory services. SageView Advisory Group, LLC and EAG are unaffiliated registered investment advisers. SageView Advisory Group, LLC may pay some or the entire participant SageView Personalized Portfolios fees to EAG. Past performance is not indicative of future returns. You may lose money.

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2023 Empower Annuity Insurance Company of America. All rights reserved.

Form# 522251-01PH 403(b)