THE ONE ELARA CARING PLAN (76902)

Key Plan Details

When can I enroll in the Plan?

You are eligible to participate on the first business day of the quarter after you have completed 6 months of service. You must also be at least 21 years of age to participate.

How do I enroll in the Plan?

Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at 800-835-5097.

How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 100% of your eligible contributions. Sign up online by accessing the “Contribution Amount” section on NetBenefits®, or by calling the Fidelity Retirement Benefits Line at 800-835-5097.

What is the IRS contribution limit?

The IRS contribution limit for 2025 is $23,500.

When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

Does the organization contribute to my account?

ELARA CARING will match 100% of the first 3% of eligible pay you contribute to the plan, and 50% of the next 2% of eligible pay you contribute to the plan.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it’s time to consider your beneficiary designations. Fidelity’s Online Beneficiaries Service offers a straightforward, convenient process that takes just minutes. To make your elections, click on the “Profile” link, then select “Beneficiaries” and follow the online instructions.

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan’s investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What if I don't make an investment election?

We encourage you to take an active role in the One Elara Caring Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the American Funds Target Date Retirement Fund® Class R-6 with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of ELARA CARING.

If no date of birth or an invalid date of birth is on file at Fidelity, your contributions may be invested in the American Funds 2010 Target Date Retirement Fund® Class R-6. More information about the American Funds Target Date Retirement Fund® Class R-6 options can be found online.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

What catch-up contribution can I make?

If you have reached age 50 or will reach 50 during the calendar year January 1 – December 31 and are making the maximum plan or IRS contribution, you may make an additional catch-up contribution each pay period. The maximum annual catch-up contribution is $7,500. Going forward, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in $500 increments.

When am I vested?

You are immediately 100% vested in your own contributions to the One Elara Caring Plan, as well as in any of the organization's matching contributions and any earnings on them.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, have severe financial hardship, as defined by your plan.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Benefits Line at 800-835-5097.

Where can I find information about exchanges and other plan features?

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained by calling the Fidelity Retirement Benefits Line at 800-835-5097.

Additional Important Information

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

This information provides only a summary of the main features of the One Elara Caring Plan and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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Provided by Fidelity INVESTMENTS

How to register for access to your account on Fidelity NetBenefits®

If you have previously registered with Fidelity.com or NetBenefits®, you do not need to register again. Use your existing username and password to access your new account.

If you have not yet registered, use the instructions below to help you set up your workplace savings account on NetBenefits.

New user registration

During the new user registration process, you may be asked to take an additional security step to help us authenticate your account.

1 Verify your identity

Enter information in the following required fields:

- Your first and last name
- Your date of birth
- Last four digits of your Social Security number (SSN)

Select the **Continue** button.

2 Provide your contact information

Enter information in the following required fields:

- Personal email
- Phone type
- Personal info (SSN, phone #, DOB)
- Read our electronic disclosure

Select the **Continue** button.

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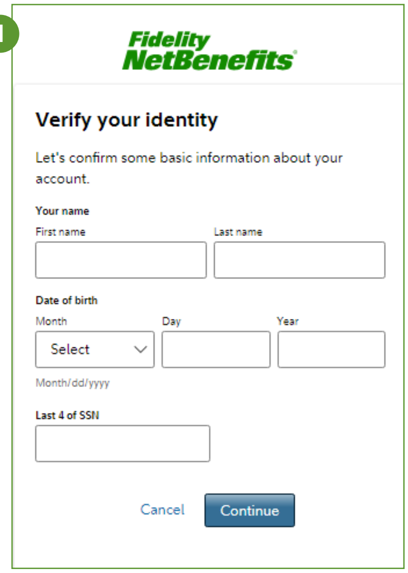

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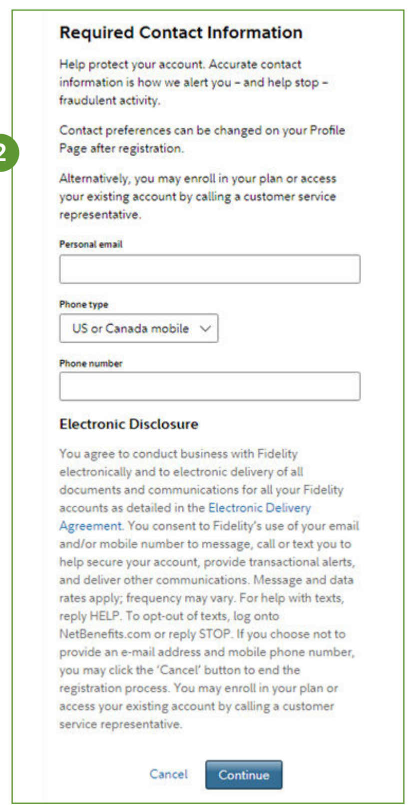


For illustrative purposes only.

3 Set up your username

We require that you create a unique username.

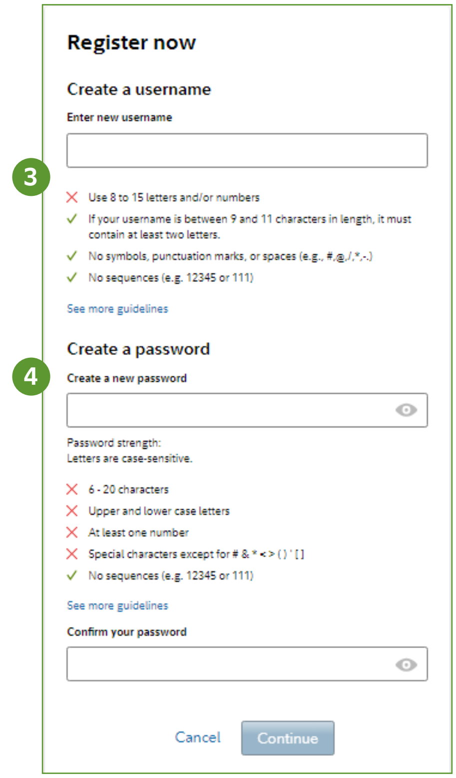
• Use 8–15 characters, including at least two letters.

You may **not** use:

• Special characters or symbols

• Sequences (e.g., 12345 or 11111)

• Personal info (SSN, phone #, DOB)



4 Create a password

Your password protects your account from unauthorized users.

• Use 6–20 characters

• Use at least one number

• Letters are case sensitive

You may **not** use:

• Special characters #&*<>{}'[]

• Sequences (e.g., 12345 or 11111)

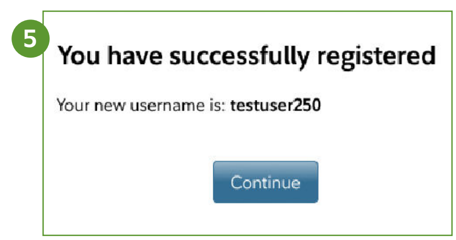
• Personal info (SSN, phone #, DOB)

• A password you've used before

After confirming your password, select **Continue.**

5 New user registration confirmed

You have successfully registered. If you have other accounts through Fidelity.com or NetBenefits, your new login information applies to these accounts, as well as to accessing your account by phone.



For illustrative purposes only.

Fidelity uses the contact information you provide to send you important communications about your benefits, as well as timely service-related and legal notifications, including messages about educational and new service offerings.

Please be assured that this information is used only to communicate with you regarding your benefits with Fidelity and will not be shared with any other parties. Fidelity Investments has always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by current and prospective customers.

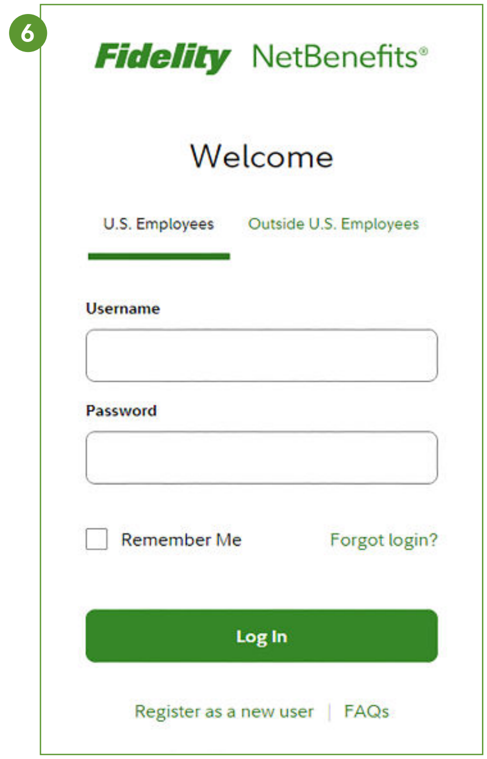
Fidelity INVESTMENTS

6 Begin using NetBenefits

After you log in with your new account username and password, and update your email address, email preferences, and mobile phone number, you can:

- Enroll in your plan, if you haven't already
- Check your account balances
- Update how much you set aside to save from your paycheck
- Make changes to your investments
- Plan for important financial goals, such as saving for retirement, college, and other personal goals (e.g., buying a home)
- Access educational resources to improve your financial know-how on a wide range of topics (Social Security, loans, budgeting, etc.)

Need help setting up your account? Call your Plan's toll-free number.



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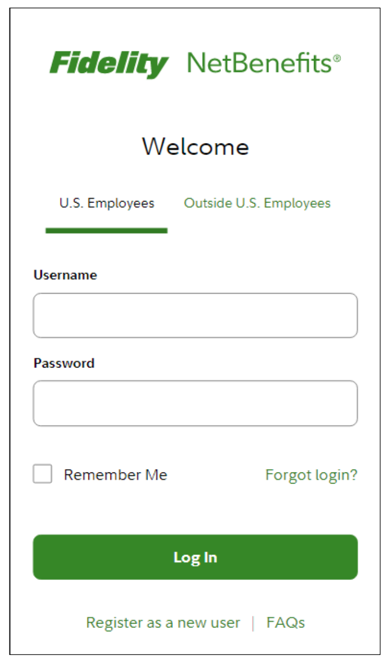
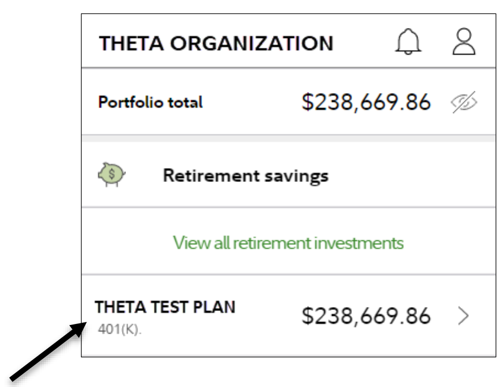
Deposit a Rollover check

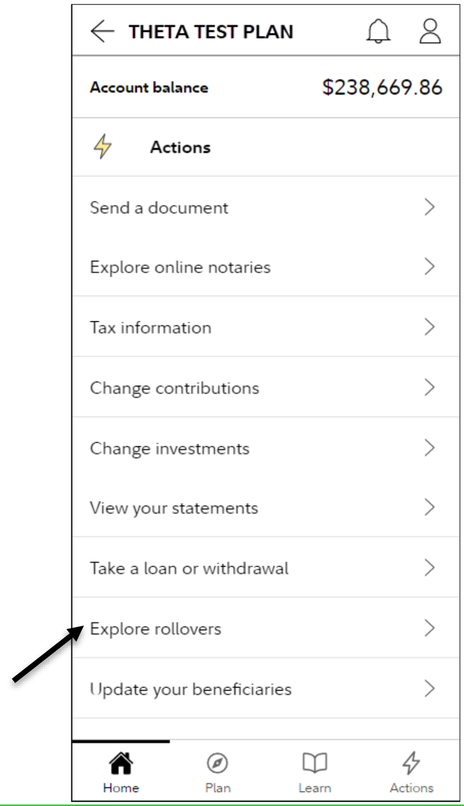
You can easily deposit a rollover check from a former workplace savings plan, to your current plan, using the NetBenefits® Mobile App. There are two phases to this process: *Entering Your Rollover Details* and *Capturing Your Check*.

Part 1: Entering Your Rollover Details

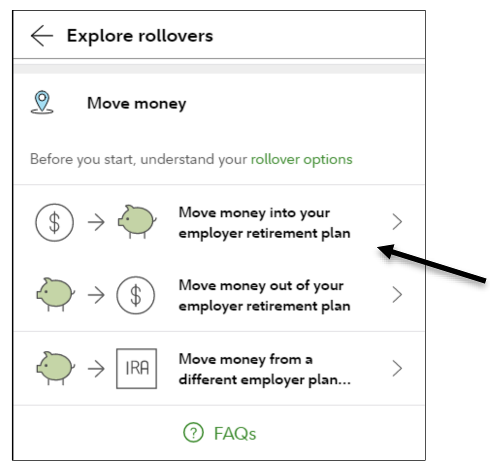
To begin, you need to capture the details of your rollover, including where the money is held today and the amount of your rollover.

1. Log into the NB Smartphone app on your mobile device (available for Android and iOS).	
2. Select the account you'd like to roll money into.	

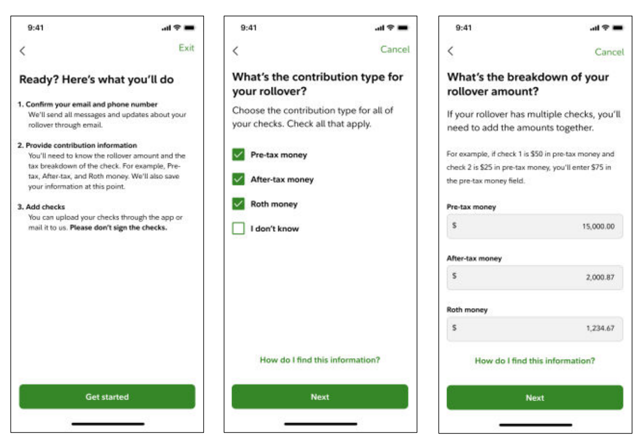
3. On the DC summary page for the plan, scroll down to the Actions menu and tap on "Explore rollovers".



4. From the "Explore rollovers page", select the option "Move money into your employer retirement plan".

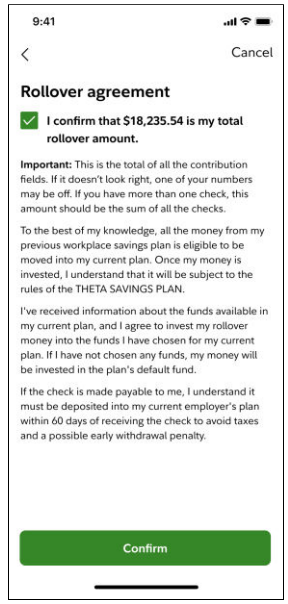


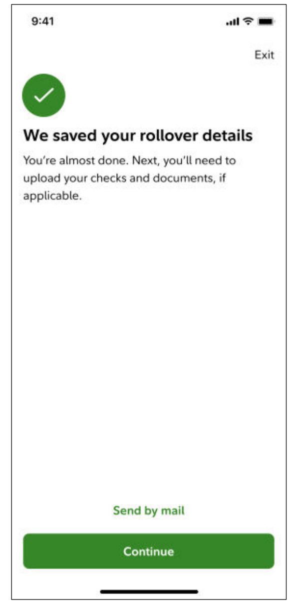
5. You will need to provide answers to few questions related to your rollover like – type of contribution, rollover amount and the tax breakdown of the check.



6. After confirming the rollover amount, you will continue in the app to upload your checks and any supporting documents.

   Note: You also have the option to send your documents by mail



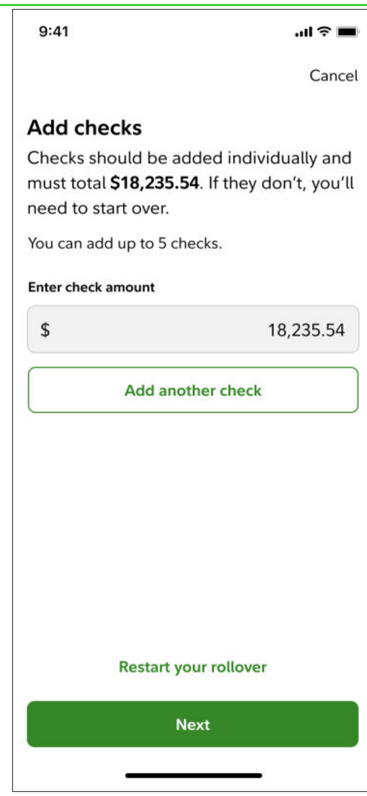


Part 2: Capturing Your Check

You can continue to use the NetBenefits app to submit your rollover check(s) and any supporting documents as indicated by your plan rules.

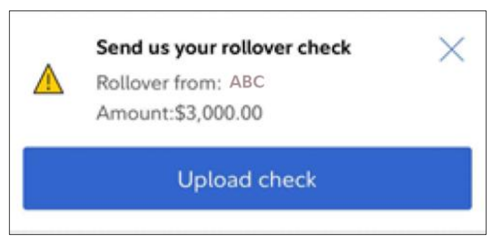
1. You'll enter the amount of your check(s), hit "Next", and use your device's camera to take photos of the front and back of the check.

   Note: You may be asked to take photos of additional required paperwork.



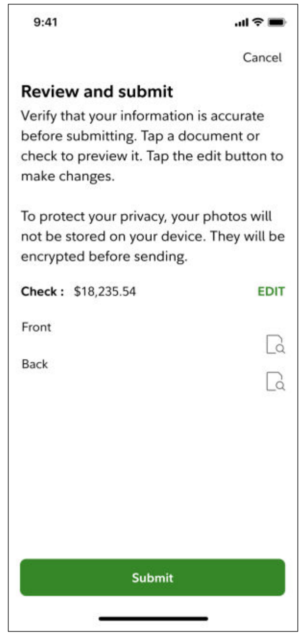
2. Alternatively, if you had started your rollover on NetBenefits website and saved your rollover information, you can use the NetBenefits app to submit your checks.
   You will see a message "Send us your rollover check" on the app's Home screen.

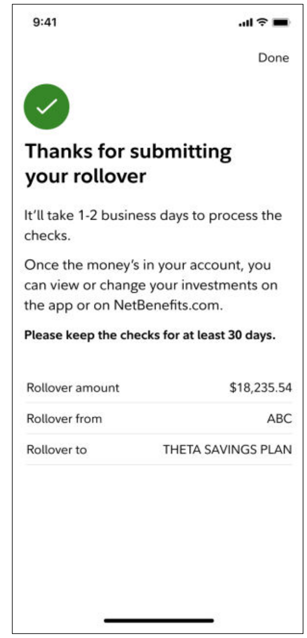
   Tap "Upload check" to deposit your check.

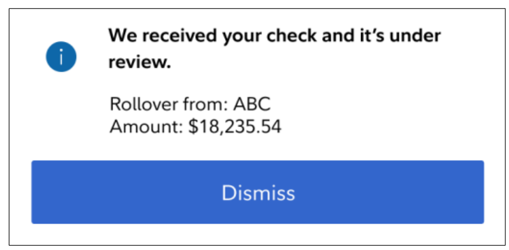


3. Next, tap on “Submit” to deposit the check(s).
   Once submitted, you will see a message on the app’s Home screen that the check is received and under review.

   Note - You can come back to the app anytime after submitting the check to see whether your rollover is completed or needs attention.







All screenshots are for illustrative purposes.
**Please note that availability of this feature may vary based on your plan rules.*

Five ways to kick-start your financial wellness journey

Log in to NetBenefits.com
Explore your personalized home page for ways to help manage your full financial picture.

Take the Financial Wellness Checkup
Go to NetBenefits.com/financialwellness and in 10 minutes see where you stand and how to improve.

Attend a free workshop
Visit NetBenefits.Fidelity.com/livewebmeetings and sign up for a workshop to help improve your financial know-how on a topic of your choice.

Call us at 800-603-4015
Talk to a registered Fidelity Phone Representative to get started and for help to stay on track.

Download the NetBenefits® app
Get instant, on-the-go access to all the helpful resources from NetBenefits.com.

Investing involves risk, including risk of loss.

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