

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 2026 is \$24,500.

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 for a grand total of 4% match on a 5% contribution.

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 \$8,000. 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.

Fidelity Brokerage Services LLC. Member NYSE. SIPC. 900 Salem Street, Smithfield, RI 02917

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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.

1

Fidelity NetBenefits

Verify your identity

Let's confirm some basic information about your account.

Your name

First name Last name

Date of birth

Month Day Year

Select

Month/dd/yyyy

Last 4 of SSN

Cancel

2

Required Contact Information

Help protect your account. Accurate contact information is how we alert you – and help stop – fraudulent activity.

Contact preferences can be changed on your Profile Page after registration.

Alternatively, you may enroll in your plan or access your existing account by calling a customer service representative.

Personal email

Phone type

Phone number

Electronic Disclosure

You agree to conduct business with Fidelity electronically and to electronic delivery of all documents and communications for all your Fidelity accounts as detailed in the [Electronic Delivery Agreement](#). You consent to Fidelity's use of your email and/or mobile number to message, call or text you to help secure your account, provide transactional alerts, and deliver other communications. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt-out of texts, log onto NetBenefits.com or reply STOP. If you choose not to provide an e-mail address and mobile phone number, you may click the "Cancel" button to end the registration process. You may enroll in your plan or access your existing account by calling a customer service representative.

Cancel

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.

The screenshot shows a registration form titled "Register now". It has two main sections: "Create a username" and "Create a password".

Create a username: There is a text input field labeled "Enter new username". To its right, a list of validation rules is shown: a red 'X' for "Use 8 to 15 letters and/or numbers", a green checkmark for "If your username is between 9 and 11 characters in length, it must contain at least two letters.", a green checkmark for "No symbols, punctuation marks, or spaces (e.g., #, @, /, %, -)", and a green checkmark for "No sequences (e.g., 12345 or 111)". A link "See more guidelines" is below.

Create a password: There is a text input field labeled "Create a new password" with a toggle icon. Below it, "Password strength: Letters are case-sensitive." is shown. The validation rules are: a red 'X' for "6 - 20 characters", a red 'X' for "Upper and lower case letters", a red 'X' for "At least one number", a red 'X' for "Special characters except for # & * < > () ' []", and a green checkmark for "No sequences (e.g., 12345 or 111)". A link "See more guidelines" is below.

At the bottom, there is a "Confirm your password" text input field with a toggle icon, and two buttons: "Cancel" and "Continue".

The screenshot shows a confirmation screen titled "You have successfully registered". It displays the message "Your new username is: testuser250" and a "Continue" button.

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.

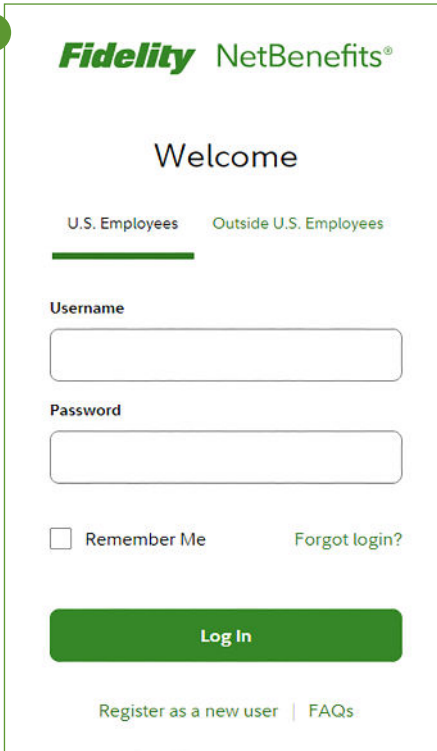
Please be assured that this information is used only to communicate with you regarding your benefits with Fidelity and will not be shared with any other parties. Fidelity Investments has always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted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

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.**



Fidelity NetBenefits®

Welcome

U.S. Employees Outside U.S. Employees

Username

Password

Remember Me [Forgot login?](#)

Log In

[Register as a new user](#) | [FAQs](#)

For illustrative purposes only.



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.

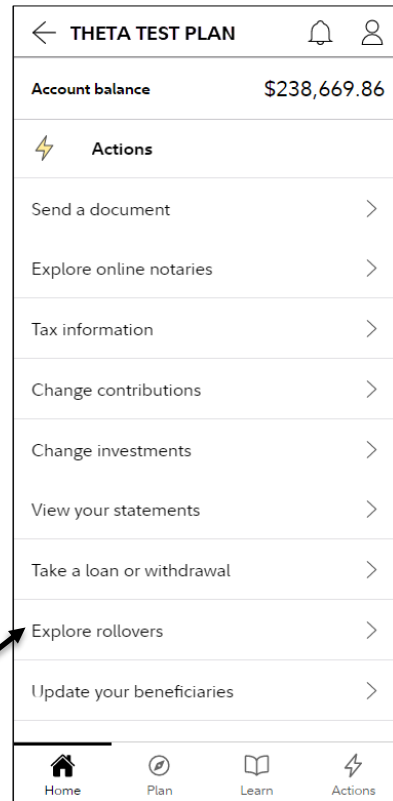
1. Log into the NB Smartphone app on your mobile device (available for Android and iOS).

The screenshot shows the Fidelity NetBenefits mobile app login interface. At the top, it says "Fidelity NetBenefits®". Below that is "Welcome". There are two tabs: "U.S. Employees" (which is selected) and "Outside U.S. Employees". Below the tabs are two input fields: "Username" and "Password". There is a "Remember Me" checkbox and a "Forgot login?" link. A green "Log In" button is at the bottom. At the very bottom, there are links for "Register as a new user" and "FAQs".

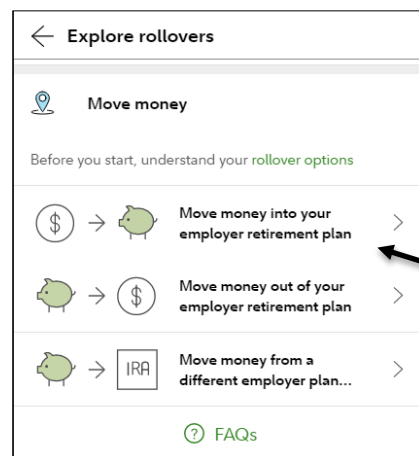
2. Select the account you'd like to roll money into.

The screenshot shows the account selection screen in the Fidelity NetBenefits mobile app. At the top, it says "THETA ORGANIZATION" with a bell icon and a person icon. Below that, it shows "Portfolio total" as "\$238,669.86" with a refresh icon. There is a section for "Retirement savings" with a piggy bank icon and a link to "View all retirement investments". At the bottom, there is a section for "THETA TEST PLAN" with "401(K)" below it, a balance of "\$238,669.86", and a right-pointing arrow. A black arrow points to the "THETA TEST PLAN" section.

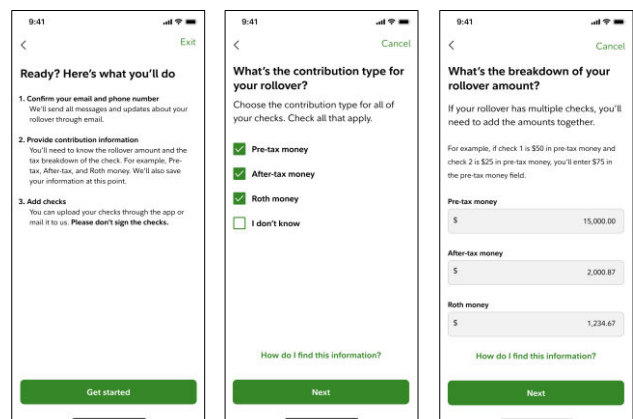
- On the DC summary page for the plan, scroll down to the Actions menu and tap on "Explore rollovers".



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

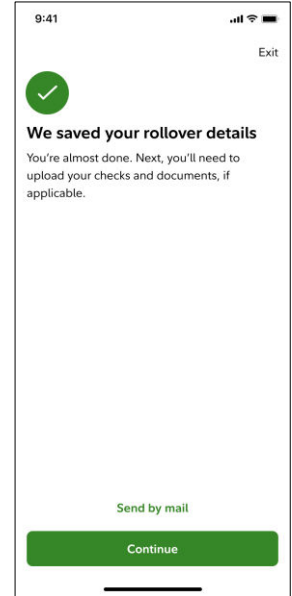
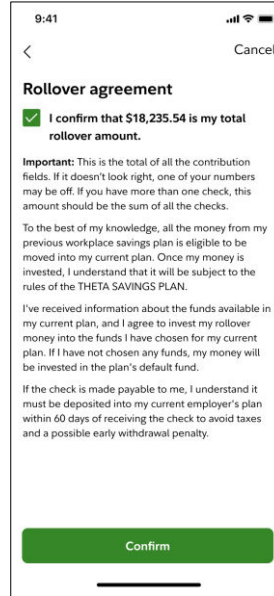


- You will need to provide answers to few questions related to your rollover like – type of contribution, rollover amount and the tax breakdown of the check.



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

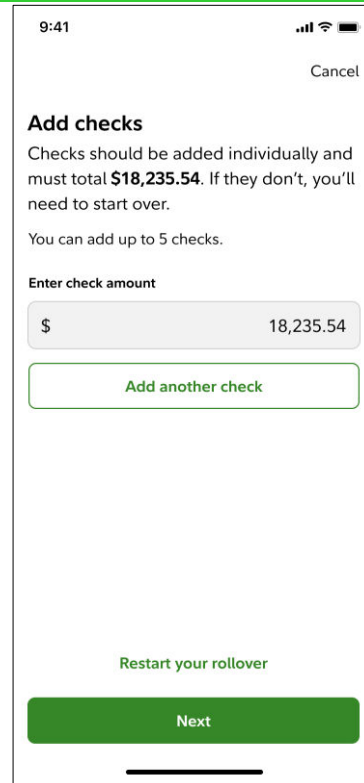


Part 2: Capturing Your Check

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.

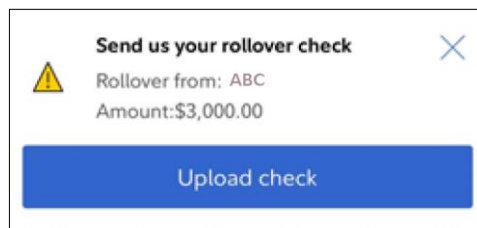


A screenshot of a mobile app interface. At the top, the time is 9:41 and there are icons for signal strength, Wi-Fi, and battery. A 'Cancel' link is in the top right. The main heading is 'Add checks'. Below it, text reads: 'Checks should be added individually and must total \$18,235.54. If they don't, you'll need to start over.' and 'You can add up to 5 checks.' There is a section titled 'Enter check amount' with a text input field containing '\$ 18,235.54'. Below the input is a green button labeled 'Add another check'. At the bottom, there is a green button labeled 'Next' and a link labeled 'Restart your rollover'.

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.

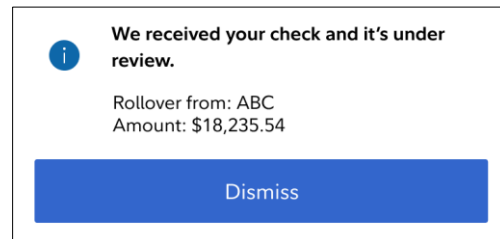
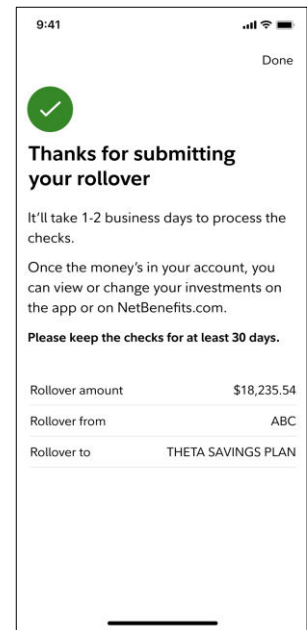
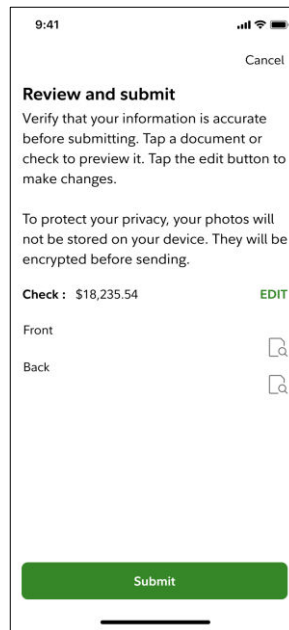


A screenshot of a mobile app notification or message box. The title is 'Send us your rollover check' with a close button (X) in the top right. Below the title is a yellow warning triangle icon, followed by the text 'Rollover from: ABC' and 'Amount: \$3,000.00'. At the bottom is a blue button labeled 'Upload 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.*

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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.



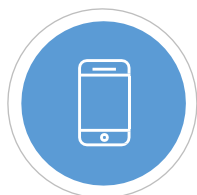
Take the Financial Wellness Checkup

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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