

**RETIRE4ONE DCG GROUP PLAN 401(K) PLAN
PLAN HIGHLIGHTS**

IMPORTANT: *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

Eligibility	
Excluded Employees:	<p>You are excluded from the Plan if you are a member of any of the following classes of employees:</p> <ul style="list-style-type: none"> • Employees covered by a collective bargaining agreement, for purposes of Elective Deferral Contributions, Voluntary Contributions, Safe Harbor Non-Elective Contributions and Non-Elective Contributions. • Any leased employee, for purposes of Elective Deferral Contributions, Voluntary Contributions, Safe Harbor Non-Elective Contributions and Non-Elective Contributions. • Non-resident aliens, for purposes of Elective Deferral Contributions, Voluntary Contributions, Safe Harbor Non-Elective Contributions and Non-Elective Contributions.
Elective Deferral Contributions, Safe Harbor Non-Elective Contributions, Voluntary Contributions and Non-Elective Contributions:	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> • Complete one (1) Year of Eligibility Service, during which you complete 1,000 hours of service.
Elective Deferral Contributions, Voluntary Contributions, Safe Harbor Non-Elective Contributions and Non-Elective Contributions:	<p>You will enter the Plan on the first day of the first month and seventh month of the Plan Year next following the time you meet the eligibility criteria specified above.</p>
Special Enrollment Date:	<p>If you were employed as an Eligible Employee with the Employer on 01/01/2024, effective 01/01/2024 you will be immediately eligible to participate in the Plan, subject to the following conditions or limitations: The provisions of this section will only apply as long as the company does not have other employees..</p>
Contributions	
Elective Deferral:	<p>You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan as of each pay period. Federal law also limits the amount you may elect to defer under the Plan (\$23,000 in 2024). However, if you are age 50 or over, you may defer an additional amount up to \$7,500 (in 2024). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.</p>
Safe Harbor Non-Elective Contributions:	<p>The Employer will make Safe Harbor Non-Elective Contributions to the Plan in an amount not less than 3% of your Plan Compensation. If you are a highly compensated employee you may not be eligible to receive a Safe Harbor Non-Elective Contribution.</p>
Non-Elective Contributions:	<p>The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated in an amount designated by the Employer to be allocated to similarly situated eligible Participants.</p>
Rollovers:	<p>The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan, regardless of whether such Employee has met the age and service requirements of the Plan. If you have money in a non-Roth account you may rollover/transfer the account balance to a Roth (after-tax) account under this plan.</p>
Vesting	
Fully Vested Accounts:	<p>You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Voluntary Contribution Account, Rollover Contribution Account, Safe Harbor Non-Elective Account and Non-Elective Contribution Account.</p>
Investing Plan Contributions	
Investments:	<p>You may direct the investment of all of your Accounts in one or more of the available Investment Funds. The Plan Administrator may also permit the Trustee to establish self-directed brokerage accounts on your behalf. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law. The Plan is</p>

	intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.
Distributions and Loans	
Distributions from the plan:	<p>You may receive a distribution from your account under the following circumstances:</p> <ul style="list-style-type: none"> • Immediately after your employment terminates • Normal Retirement Age (even if you are still working) • Hardship • After age 59.5 • From the Voluntary Contribution Account and Rollover Contribution Account at any time • Qualified birth or adoption distribution • Death • Disability
Loans:	The minimum loan amount is 1000 and the maximum number of loans outstanding is 2. Please see your Loan Procedures for additional details on taking a loan from the Plan.
Contact Information	
<p>Plan Administrator: Name: Fiduciary Wise, LLC Address: www.fiduciarywise.com Phone number: 888-402-9473 Email: tom.bick@fiduciarywise.com</p>	
<p><i>Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.</i></p>	