



10/14/2021

COUNTRYWIDE HOME CARE, INC. 401K PLAN
SAFE HARBOR CONTRIBUTION NOTICE
For the 2022 Plan Year

The Countrywide Home Care, Inc. 401k Plan (the "Plan") contains a "safe harbor" feature in order to satisfy certain "nondiscrimination" testing requirements of the Internal Revenue Code. This notice, as provided by (hereafter referred to as the "Employer" or "We"), is intended to satisfy the safe harbor notice requirements that will apply for the Plan's 2022 Plan Year.

Safe Harbor Contributions:

If you are eligible to make participant contributions under the Plan, we will satisfy the safe harbor requirements by making a safe harbor matching contribution to the Plan that matches a certain amount of the salary you defer to the Plan. For the 2022 Plan Year, this special matching contribution is 100% of the first 3% you defer and 50% of the next 2% you defer. This safe harbor matching contribution is 100% vested when made to your account.

Participant Contributions: You may make 401(k) pre-tax participant contributions to the Plan. At your election, you may defer out of your pay into your Plan account via withholding from your paycheck by making a contribution election on the participant website or completing an election form provided by the Plan Administrator. The Internal Revenue Service (IRS) limits the amount of contributions you can make to the Plan. The contribution limits are outlined in a table, which you can reference on the participant website under the Learning Center. You may change your deferral election on the first day of each calendar month. You may stop your contributions at any time. You may make investment election changes daily. Your participant contributions are 100% vested at all times.

Other Employer Contributions: In addition to the safe harbor contribution, your Employer may be permitted to make other types of contributions to the Plan. The Plan's Summary Plan Description (SPD) describes any other contributions your Employer may make to the Plan.

Compensation for Plan Purposes: Generally, you can make participant contributions into the Plan based on your gross compensation as listed on your W-2. Your Plan may exclude certain types of compensation (such as moving expenses, car allowances, etc.) from being included as part of plan compensation. In addition, a special election may be provided on any bonus compensation. The Plan's SPD explains Plan compensation.

Withdrawal Provisions: In general, any contributions we make to the Plan on your behalf will not be available for withdrawal from your account until you terminate employment with the Employer. In-Service withdrawals are permitted from your participant contributions and safe harbor contributions at age 59.5. You will be required to pay any federal or state income taxes that apply to your distribution. Also, you may be required to pay an extra 10% tax on distributions taken before you reach age 59.5.

Vesting Provisions: Your participant contributions and safe harbor contributions are always 100% vested. This means that the contributions (together with any investment gain or loss) will always belong to you and you will not lose them if you terminate employment. For more information about years of service, you can review the Plan's SPD.

Please note that while the Employer anticipates making the safe harbor contribution to the Plan for the full Plan Year, the Employer reserves the right to amend the Plan mid-year to reduce or suspend the safe harbor contribution in the event that circumstances change. A supplemental notice will be provided if a reduction or suspension occurs and the reduction or suspension will not apply until at least 30 days after the supplemental notice is provided.

If you have any questions regarding this notice or wish to obtain an additional copy of the Summary Plan Description, please contact:

PCS Retirement, LLC
1801 Market Street
Suite 1000
Philadelphia, PA 19103
888-621-5491

Need Help? Contact a Participant Services Representative at 888-621-5491.
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