

Overview: Team Quality Services Inc. 401(k) Plan

This document summarizes plan provisions. It is not the Plan's Summary Plan Description (SPD). To obtain the SPD, contact the Plan Administrator. Where this summary conflicts with the SPD and/or plan document(s), the plan document(s) governs.

- Eligibility** You will be eligible to participate in the plan on your date of hire.
- Entry Dates** Your entry date will be the date on which you satisfy the eligibility requirements.
- Enrollment** Eligible employees can enroll online at participant.empower-retirement.com or by calling (800) 338-4015.
- Employee Contributions** Eligible employees may make "before tax" salary-deferral 401(k) contributions up to the annual maximum amount allowed by law (\$23,500 in 2025).
- Participants 50 years of age and older, may make additional "catch-up" contributions (up to \$7,500 for a total of \$31,000 in 2025).
- Additional catch-up is available to people ages 60, 61, 62 or 63 in the amount of \$3,750 for a total catch-up of \$11,250 in 2025.
- Employees may also elect to make special "Roth" contributions to the plan on an after-tax basis. The combined total of "before tax" and "after tax" contributions cannot exceed the maximum above.
- You may revoke or make modifications to your salary deferral election in accordance with procedures that the employer provides. See the Plan Administrator for further information.
- Rollovers are accepted from a qualified retirement account.
- Employer Contributions** The employer currently makes a discretionary matching contribution of 0.25% up to 6% of the employee's compensation.

Employee contribution	Employer match
1%	0.25%
2%	0.50%
3%	0.75%
4%	1.00%
5%	1.25%
6%	1.50%

- Investment Options** Participants may invest in any of the investment options available under the Plan. If investment instructions are not provided, participant accounts will be invested into the default investment options selected by the Plan Trustee(s).

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Reporting and Changes

Participants receive quarterly retirement account statements that summarize account balance, investment option performance and personal rates of return. Participants may review account information, rebalance investments and make other changes by visiting:

empowermyretirement.com

Vesting

When you terminate employment, you will generally be entitled to the vested portion of each of your accounts. You will be 100% vested in the amounts you contribute to the plan, including any rollover contributions.

Your employer matched contributions are subject to a 2-6 year graded vesting schedule (20% per year starting with two years of vesting service).

Loans

Loans are not permitted in accordance with the Plan Loan Policy.

Withdrawals

Money can be withdrawn from a participant account under the following circumstances:

- Retirement at age 65 or older
- Termination of employment
- Death or Disability
- Financial hardship (from employee deferrals only)
- In-service at age 59 1/2 or older
- Any rollover funds

Note: Any taxable withdrawal received that is not rolled over to another qualified plan or IRA will be included as part of the participant's taxable income and will be subject to federal income tax withholding. Withdrawals taken before age 59 1/2 may be subject to an additional 10% penalty. State and local taxes may also apply.

Financial Advice

The trustees of the plan have selected Summit Financial Group as its Plan Representatives. Their role as the plan's financial advisors is to offer services to help employees with all issues concerning the retirement plan. Below are a few ways they may assist you:

- Assist in calculating how much you should be saving to reach your retirement goals.
- Advise how to allocate your investments.
- Answer any questions you may have concerning the plan provisions or procedures.

The advisors are being compensated to offer assistance to employees. If you choose to discuss your account with them, you will not be assessed any additional fees or costs.

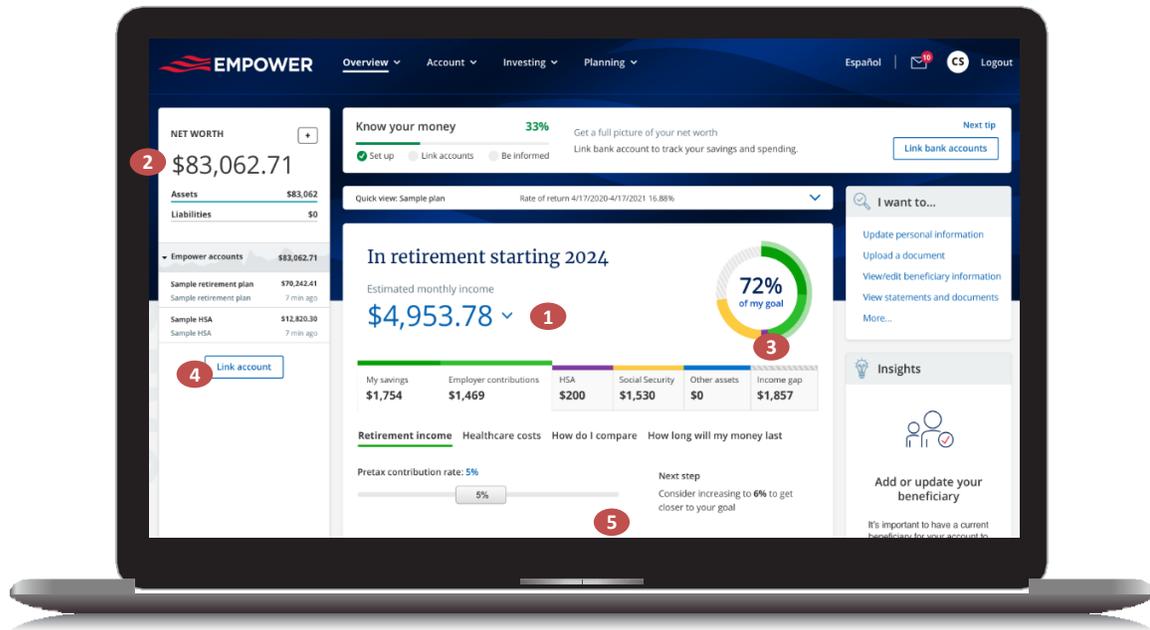
Financial Advisor Contact Information

Korey Grow, RICP®, QPFC®, CRPS
Retirement Plan Specialist
sbs@nm.com
(888) 320-4015



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As a part of your plan, your account dashboard gives you a real-time view of spending, saving, debt and more so you can track, manage and plan all your financial priorities in one place

1. Know your estimated monthly retirement income

- See what your retirement might look like and what percentage of your goal you're on track to reach.
- Adjust the sliders to see how changes affect your savings in real time.
- Put your savings in context.
- Make changes with just one click.

2. See and understand your net worth

Your net worth is a good measure of where you stand at a point in time. The more accounts you link, the clearer view you'll have of what you own (your assets) and what you owe (your liabilities).

3. Manage progress toward your goals

Your dashboard includes a progress meter and personalized next steps to help you reach your individual goals.

4. Easily and securely link other accounts

Advanced security measures are taken to protect your privacy and information and ensure your accounts can't be viewed by your employer or plan administrators.

5. Access an expanded financial toolbox

Designed to help you better plan and manage your finances, it includes a retirement planner, a savings planner, budgeting tools and more.

Log in to your account and start linking accounts

Take advantage of all the tools available to you and link outside accounts to enjoy a 360° view of your finances.

It's easy to create your account if you haven't already.

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.

Click *Español* to view the website and receive your statements in Spanish.

For more help, call **800-338-4015**.

Representatives are available weekdays from 6 a.m. to 8 p.m. Mountain time and Saturdays from 7 a.m. to 3:30 p.m. Mountain time.

View tips and best practices to protect yourself

See what you can do to help defend against cybersecurity threats. Visit **empowermyretirement.com** and click on the *Security Tips* link at the bottom of the page.



Get the Empower mobile app and connect to your plan whenever, wherever

Accessing the site from your smartphone or tablet? Download the Empower app to view your account and link your financial life.

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