MANAGEMENT REGISTRY, INC. 401(K) PLAN

CONTRIBUTIONS:

Eligible employees will enter the plan on the January 1 or July 1 coincident with or immediately following attainment of 21 and completion of 12 months of employment (given that the employee works at least 1,000 hours during that 12 months).

EMPLOYEE CONTRIBUTIONS

Eligible employees are entitled to defer pre-tax and/or Roth contributions of 1-100% of compensation to their account (up to the 2025 IRS defined limit of $23,500 plus an additional $7,500 catch-up amount if over age 50).

Employees can make changes to their employee deferral contribution election quarterly through their Principal account.

EMPLOYER SAFE HARBOR MATCHING CONTRIBUTIONS

Management Registry, Inc., will contribute a Safe Harbor Matching Contribution to eligible employees equal to 100% of the first 3% of compensation deferred, plus 50% of the next 2% of compensation deferred by the participant. Both pre-tax and Roth contributions are matched. This is deposited each pay period. This is 100% vested.

DISTRIBUTIONS:

The Plan allows for the following options. Please see Management Registry, Inc., for more details about distributions and/or loans.

- Termination and/or Retirement
- Hardship Distributions
- In-service Distributions at age 59.5 and Rollover Account
- Loans

BARNES YOUNG
WEALTH ADVISORS

CONTACT

Barnes Young Wealth Advisors

EMAIL: BY-401k@nm.com

MAIN: 502-329-2112

DIRECT: 502-329-2116

SCAN THE QR CODE BELOW TO VIEW YOUR 401(K) ACCESS HUB

Your 401(k) Access Hub includes:

- **Plan Information**
- **Helpful Financial Wellness Videos**
- **Financial Advisor contact**
- **Link to the Principal website**

A complete Summary Plan Description is available by request from your Employer.

ACCOUNT & INVESTMENTS:

Your account is held at Principal and investments are allocated according to your fund selections. You have 24 hour access via website and this is where you can make investment and/or contribution changes:

Website: principal.com/welcome

Participant Service Line: 800.986.3343

Helping you manage your retirement goals

With 24/7 account access

Planning for retirement doesn't have to be complicated. Set up your account to stay on track with your retirement savings goals. And since your life is busy enough, we've made getting to your information simple and convenient. Use these resources to access your account when and how you want.

Online

First-time users

Go to **principal.com/welcome**

- Select **Get started**
- Enter your first name, last name, date of birth, mobile phone number (this is the quickest way to verify your identity), and your ID number (this is either your Social Security number or a specific ID provided by your employer) or ZIP code.
- Agree to do business electronically and click **Continue**.
- A security code will be sent to your phone number. You can choose to receive it by text or by call. Enter the code when you receive it.
- If Principal is unable to send a code to your phone, you will need to upload a photo of your ID and a selfie to confirm it's really you.
- Create a **unique username**, set a secure **password**, and add your **email address**.
- Select and answer **three security questions** to use if you need to call us.
- You now have access to your online account, and you'll get a confirmation email within a few minutes.
- Next, set up two-factor authentication (2FA) for your account. 2FA is a security step used to confirm your identity each time you log in. You may use an authenticator app such as Google Authenticator or a phone text or call. Follow the on-screen prompts to make your selection.

Ongoing account access

Go to **principal.com**

- Select **Log in**.
- Enter your **username** and **password** (click **Forgot username or Forgot password** if you need to reset) and click **Verify**.
- If you're logging in from a new device, resetting your username or password, or you've opted to use verification codes every time you log in, you'll receive a security code via text message, voice call, or authentication app.
- Enter the security code and click **Verify**.

Questions?

Having trouble setting up your login? Give us a call at **800-986-3343.**

Stay up to date!

Keeping your email address current helps you stay in the know with communications tailored to you.

- Click on the **retirement plan** link of the account you want to access. Use the tabs at the top of the page to navigate the website.