

Important Retirement Plan Notice for Unenrolled Participants

Alma 401(k) Retirement Plan and Trust (the "Plan")

You are receiving this notice because our records indicate you are currently eligible to participate in the Plan but have not enrolled. This notice tells you how to enroll and informs you of the key benefits and rights you would have by joining the Plan.

Arlozorov9, Inc. provides a retirement plan that allows you to save for retirement through payroll deduction contributions as well as any additional contributions made by your Company.

What are the advantages of enrolling/contributing?

Your company's retirement plan can help bridge the gap between your Social Security benefit and what you will need at retirement. If you saved \$5 a day or \$35 a week... in 40 years, you could have \$304,171 in savings.



For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$35, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investment may be worth more or less than its original cost.

Additional advantages to enrolling include:

- Amounts you contribute before-taxes will reduce your current income tax liability.
- Your contributions and any amounts you roll into the Plan, adjusted for gains and losses, are always 100% yours
- You may be able to withdraw from your account while employed. This can include loans, withdrawals for certain financial hardships, and withdrawals upon attaining a certain age (generally, 59 ½.) You can find your plan-specific options by logging into your plan account at My.ADP.com
- You can take your account with you when you leave your job through a rollover or plan distribution. (Plan distributions may include an automatic cash out of your balance depending on your plan provisions.)

There are no election deadlines.
You can **ENROLL right now** by:

Texting **Enroll 401k** to **72408**

Click on the link in the text message to enroll. If you are first time user, Register using the "Register Now" button.

Downloading the **ADP Mobile Solutions App**

Available in the app stores or by scanning the QR code below



What are the highlights of my Plan?

Your Plan allows you and your Company to contribute the following to your Plan account:

- Before-tax: 1% to 80% of eligible compensation.
- Roth 401(k): 1% to 80% of eligible compensation.
- The total maximum amount you may contribute to the Plan is 80% of eligible compensation.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- Catch-up contributions: If you're 50 years of age or older by December 31st, you may make additional catch-up contributions in excess of the Internal Revenue Code or Plan Limits. This year you can save an additional \$7500. Beginning in 2025, if you are ages 60 to 63 during the calendar year, you can defer a greater amount than the regular catch-up limit.
- Rollover contributions from another qualified retirement plan.
- Your Company may make a profit-sharing contribution each year.

- Contributions you make are always 100% vested. Your Company contribution account vests according to the following schedule:

Years of service	0	1	2	3	4	5	6	7
Employer NEC:			20%	40%	60%	80%	100%	

Please note that federal law limits the total amount you and your employer may contribute to the Plan in a taxable year. These limits may increase each year due to cost-of-living adjustments.

What investments are available in my Plan?

- Your Plan offers a variety of investment options to choose from. You may invest your retirement plan account assets in any of the investment options available in the Plan. You may change your investments for future contributions and current account balances at any time. If you fail to provide investment elections for your Plan account, your account will be invested in a default investment fund selected by your Plan's fiduciary. If your Plan account is invested by default in the Plan's default investment fund, you may elect out of that investment fund at any time. You may obtain further information about the investment options offered by the Plan by calling 1-800-MyK-Plan (1-800-695-7526). You may also obtain Plan investment information through the ADP Mobile Solutions App or by signing into your account at My.ADP.com.
- To help you determine your investor profile, which is how comfortable you feel with investing and your risk tolerance levels, ADP offers the **Personal Investor Profile**. Simply answer a short list of questions to determine your comfort level with risk and view sample asset allocation models that show what your investment portfolio could look like based on your investor profile.



Scan the QR code to access this tool.

All investments involve risk, including loss of principal, and there is no guarantee of profits. You should consider the objectives, risks, charges, and expenses of a fund before investing. For more information about the investments in your Plan, please read the free summary prospectus (if available) and/or prospectus. The summary prospectus, prospectus (or information statement, as applicable) contains this and other important information. Please read them carefully before you invest.

How do I enroll and make changes to my plan account?

Since you have already met the Plan's eligibility requirements, there are several ways you can **ENROLL**.

- Text **Enroll 401k** to **72408** to receive an enrollment link. Click on the link in the text message to enroll. If you are a first time user, you will need to register using the "Register Now" button.
- Download the ADP Mobile Solutions App to enroll. It also allows you to access and make changes to your account after enrollment. Download and install from the app stores or scan the QR code.



- Go to My.ADP.com or scan the QR code with your camera or QR reader. You will need your User ID and password. If you have not established one, you can do this online by selecting New User? Get Started.
- By calling 1-800-MyK-Plan (1-800-695-7526). You will need to enter your Social Security Number and Voice Response System PIN. If you have misplaced or need to change your PIN, you can access the Voice Response System to request a new one at any time. If you need additional assistance, ADP Participant Service Team Representatives are available Monday through Friday, 8am to 9pm, Eastern Time.

Where can I get more information about my Plan?

You can access Plan related documents by navigating to the Plan information tab from your retirement account homepage once you have signed into your account. You may also call 1-800-MyK-Plan (1-800-695-7526) to request a free copy.

The following documents, to the extent applicable to you and your plan, are available:

- Summary Plan Description
- Summary of Material Modification
- Summary Annual Report

- Participant Fee Disclosure Statement
- Safe Harbor Notice (if applicable)
- Supplemental Safe Harbor Employee Notice (if applicable)
- Qualified Automatic Contribution Arrangement ("QACA") Notice (if applicable)
- Eligible Automatic Contribution Arrangement ("EACA") Notice (if applicable)
- Default Investment Change Notice and Notice of Change to the Participant Fee Disclosure Statement
- Unenrolled Participant Notice

Please note that this is intended to be a brief summary of the key benefits and rights associated with participating in the Plan at the time you receive this notice. The Plan's rules and provisions are complex and are set forth in a formal legal document. In the event of any inconsistency between this notice and the Plan's formal document, the Plan document will control. The Employer has the right to terminate the Plan or change the Plan's terms at any time. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

ADP, Inc. owns and operates the ADP participant websites and the ADP Mobile Solutions App. ADP, Inc. is a retirement plan record keeper and is not associated with your employer. Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ 07068 or (in the case of certain investments) ADP, Inc. Registered representatives of ADP BD do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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