PARTICIPATING IN YOUR **plan**

There are many benefits to participating in the David Lawrence Mental Health Center, Inc. 401(k) Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement. By reviewing the important information in this guide and visiting Fidelity NetBenefits® at www.401k.com, you can take advantage of what your company and Fidelity have to offer.

When am I eligible for the Plan?

You are eligible to make *deferrals* to the Plan if:

- you complete 2 months of service
- you are at least 21 years old
- you meet the long-term, part-time employee requirement(s)**
- and you are not:
  - PRN Employees

The Plan does not cover employees who are residents of Puerto Rico.

**Effective for plan years that begin on January 1, 2025, you are considered a long-term, part-time employee if you have two consecutive years with at least 500, but not more than 999, hours of service for each 12-month period. The 12-month period begins on your date of hire, however any service prior to plan year 2023 will not be counted for the two consecutive years requirement.

You are not eligible to participate as a long-term, part-time employee if you are:

- covered by a collective bargaining agreement
- a nonresident alien and do not receive any U.S. earned income

A service-based employee (e.g., part-time) who is otherwise excluded may now be eligible to participate in the plan if the requirement(s) identified in this section are satisfied.

You are eligible to receive *matching* contributions if:

- you complete one year of service*
- you are at least 21 years old
- and you are not:
  - PRN Employees

*You will receive credit each year you complete one year of service in which you worked at least 1000 hours during a 12-month period, beginning with your date of hire.

*Please refer to your Summary Plan Description for additional details on how your plan credits you with a year of service.

You are eligible to receive *profit sharing* contributions if:

- you complete one year of service*
- you are at least 21 years old
- and you are not:
  - PRN Employees

*You will receive credit each year you complete one year of service, in which you worked at least 1000 hours during a 12-month period, beginning with your date of hire.

*Please refer to your Summary Plan Description for additional details on how your plan credits you with a year of service.

How do I enroll?

To enroll, log on to Fidelity NetBenefits® at www.401k.com. You can also set up your beneficiary information by going to Fidelity NetBenefits® at www.401k.com or calling a Fidelity Representative at 1-800-835-5097 to request a Designation of Beneficiary Form to fill out and return to Fidelity.

Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled at 2%. If the automatic enrollment feature applies to you, you will receive a separate notification indicating when deferrals will begin to be made on your behalf. If you do not select an investment, your Plan Sponsor has directed Fidelity to place your contributions in the American Funds Target Date Retirement target date fund that most closely aligns with your projected retirement date based upon your birth year.

If you would prefer to elect not to participate at this time or to specifically elect a contribution rate and/or investment options, please contact Fidelity by logging onto www.401k.com or call 1-800-835-5097.

When is my enrollment effective?
Once you satisfy the *401(k) contribution* requirements, you will become eligible to participate in that portion of the Plan on the first day of the following month.

Once you satisfy the *matching* requirements, you will become eligible to participate in that portion of the Plan on the first day of the following month.

Once you satisfy the *profit sharing* requirements, you will become eligible to participate in that portion of the Plan on the first day of the following month.

If you are a long-term, part-time employee who satisfies the age and service requirements, you are eligible to enter the Plan on the next entry date listed above, but only for purposes of making deferral contributions. You will not be eligible to receive any employer contributions.

How much can I contribute?
Through automatic payroll deduction, you may contribute between 1% and 100% of your eligible pay on a pretax and/or Roth basis, up to the annual IRS dollar limit (2026 = $24,500). You may change your deferral percentage as applicable. Any changes made would take effect at the beginning of each payroll period.

Unlike your traditional, pretax 401(k) deferrals, the Roth 401(k) feature allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified." A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die.

If you are eligible to make traditional pretax 401(k) contributions, you can also make Roth 401(k) after-tax contributions. Your total contributions to the plan (both Roth 401(k) after-tax deferrals and traditional pretax contributions) cannot exceed IRS limits, or your plan's limit, if less.

In addition, you can *automatically* increase your retirement savings plan contributions each year through the Annual Increase Program. To sign up, access the Contributions section within NetBenefits®, or call the plan's toll-free number.

If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch-Up Contribution Limit (2026 = $8,000). Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2026 is $11,250.

Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded $150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were $150,000 or less, your catch-up contribution may be pretax or Roth.

Can I move money from another retirement plan into this one?
You may be permitted to roll over eligible contributions into this Plan from a previous employer's retirement plan. For other eligible account types, please see your Summary Plan Description. Once you have confirmed that your Employer will accept your rollover contribution, you can get started in the "Rollovers" section online. ***Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.***

If you have a former qualifying workplace retirement account – like a 401(k) – with a vested pre-tax balance of $7,000 or less, your old account might roll over automatically with Auto Portability. It's like an automatic rollover as you move from your old job to your new job, so you don't have to roll over the money yourself. To learn more about Auto Portability, visit the Learn section on

NetBenefits.com® and select the "Job changes" topic.

Does the Company contribute to my account?
The Employer may make a discretionary deferral matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution.

To be eligible for discretionary matching contributions you are required to:

- make employee pretax deferral contributions or Roth 401(k) after-tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit.

For purposes of determining your matching contributions under the Plan, your deferral contributions will include Age 50 and over Catch-Up Contributions described above.

Your Employer may designate all or a portion of any matching contributions for a Plan Year as "qualified matching contributions" and allocate them to employees to help the Plan pass one or more annually required Internal Revenue Code nondiscrimination test(s). Any such contributions will be allocated to those non-highly compensated Participants eligible to receive the Employer matching contributions described above who made deferral contributions during the Plan Year. Participants are 100% vested in these contributions and may not request a hardship withdrawal of these contributions.

Long-term, part-time employees are not eligible to receive any matching contributions.

The Employer may make a discretionary profit sharing contribution to only those participants who are eligible under the terms of the plan. Please refer to your employer or Summary Plan Description for more detailed information.

Long-term, part-time employees are not eligible to receive any profit sharing contributions.

When am I vested?
The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules.

You are always 100% vested in your:

- employee pretax account
- rollover account
- Roth 401(k) after-tax deferral account
- and any earnings thereon.

Employer profit sharing contributions, matching contributions and earnings will be vested in accordance with the following schedule:

Years of Service for Vesting	Percentage
less than 1	0
1	20
2	40
3	60
4	80
5	100

Can I take a loan from my account?
Although your plan account is intended for your retirement, you may take a loan from your account.

Can I make withdrawals from my account?
Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, as a Required Minimum Distribution (RMD), or death. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

Once you have left your employer and if you have a vested pre-tax balance of $7,000 or less, your old account might roll over automatically with Auto Portability. It's like an automatic rollover as you move from your old job to your new job, so you don't have to move the money yourself. To learn more about Auto Portability, visit the Learn section on NetBenefits.com® and select the "Job changes" topic.

How do I access my account?
Within NetBenefits® you have access to your account information, retirement planning tools, and e-Learning workshops® that provide you access to self-paced training on savings and investing principles.

You may call the Retirement Benefits Line at 1-800-835-5097 between 8:30 a.m. and 8:00 p.m. on any business day when the New York Stock Exchange is open. Fidelity Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

How do I learn more?
Within NetBenefits®, you have access to your account information and retirement planning tools including:

- **Live and self-paced learning workshops.** The workshops cover a variety of topics including determining your retirement savings needs, evaluating your investment options and keeping your investment strategy on track to help you achieve your retirement goals.

In addition, you can take advantage of local Investor Centers by scheduling time with a Fidelity Representative to discuss your total investment needs beyond your retirement savings plan. Or, if you prefer, call 1-800-Fidelity for a complimentary portfolio review.

How do I change my investment options?
You can make changes to your investment selections within NetBenefits® or by calling the Retirement Benefits Line at 1-800-835-5097.

Create an asset strategy that's right for you:

- Visit the Learn section within NetBenefits®

How do I manage my account?
Within NetBenefits®, you may sign up to receive alerts via email when your retirement savings account strays from the investment allocation you established.

To update your beneficiary information, go to the Profile section within NetBenefits® and enter your beneficiary information at any time.

Fidelity® Personalized Planning & Advice is a retirement goal based managed account service with a team of portfolio managers who manage the investments in your workplace savings plan account. Based on your unique needs and goals, our team of professionals will create a plan that considers your total financial situation, put the plan into action, and work for you putting in the time, resources, and knowledge needed to keep you on track for retirement.
This includes:

- Regularly monitoring and rebalancing of your account, as needed, to stay aligned to your investment strategy
- Strategy refinement that supports you as your financial situation evolves
- Quarterly check-ins, which include your progress toward key milestones
- Personal planning dashboard that includes progress to retirement and other profile details

To see if Personalized Planning & Advice is right for you, talk to one of our financial representatives at 866-811-6041.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**