

**PT SOLUTIONS HOLDINGS, LLC 401(K)**  
**PLAN PLAN HIGHLIGHTS 2024**

**IMPORTANT:** *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

<b>Eligibility</b>	
<b>Excluded Employees:</b>	<p>You are excluded from the Plan if you are a member of any of the following classes of employees:</p> <ul style="list-style-type: none"> <li>PRN employees (defined as an “as needed employee” who does not work a regular schedule) are not eligible for any/all contributions in the Plan for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions. This exclusion shall not apply to participants who become PRN after satisfying initial eligibility requirements and plan entry date for participation in the Plan.</li> </ul>
<b>Elective Deferral Contributions:</b>	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> <li>Attain age 21</li> <li>Complete 45 days of service.</li> </ul> <p>*Effective January 1, 2023, the service requirement for the Elective Contribution component is reduced from 2 months to 45 days.</p>
<b>Employer Matching Contributions:</b>	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> <li>Attain age 21</li> <li>Complete 45 days of service.</li> <li>Must make elective deferral contributions</li> </ul> <p>*Effective January 1, 2023, the service requirement for the Matching Contribution component is reduced from 2 months to 45 days.</p>
<b>Non-Elective Contributions (Profit Sharing):</b>	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> <li>Attain age 21</li> <li>Complete 45 days of service.</li> </ul> <p>*The following additional requirements apply to Non-Elective Contributions: Effective January 1, 2023, the service requirement for the Non-Elective Contribution component is reduced from 2 months to 45 days.</p>
<b>Elective Deferral Contributions:</b>	You will enter the Plan on the First day of the first month (January) and seventh month (July) of the Plan Year.
<b>Employer Matching Contributions:</b>	You will enter the Plan on the first day of the first month (January) and seventh month (July) of the Plan Year coincident with or next following the time you meet the eligibility criteria specified above.
<b>Non-Elective Contributions:</b>	You will enter the Plan on the first day of the first month (January) and seventh month (July) of the Plan Year coincident with or next following the time you meet the eligibility criteria specified above.
<b>Contributions</b>	
<b>Elective Deferral:</b>	<p>You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan semi-annually as of the first day of the Plan Year (January 1) and the first day of the seventh month (July 1) of the Plan Year. Federal law also limits the amount you may elect to defer under the Plan (\$23,000 in 2024). However, if you are age 50 or over, you may defer an additional amount up to \$7,500 (in 2024). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.</p>
<b>Employer Matching Contributions:</b>	<p>The Employer may, in its sole discretion, make an Employer Matching Contribution on your behalf in an amount determined by the Employer. You must be employed by the Employer on the last day of the Applicable Period in order to receive an Employer Matching Contribution. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Employer Matching Contributions will be each Plan Year.</p>

<b>Non-Elective Contributions (Profit Sharing):</b>	The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated to the Non-Elective Contribution Account of each Participant eligible on a pro rata basis based upon eligible Plan Year compensation. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Non-Elective Contributions will be each Plan Year. You must be employed by the Employer on the last day of the Plan Year in order to receive a Non-Elective Contribution.
<b>Rollovers:</b>	The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan, regardless of whether such Employee has met the age and service requirements of the Plan.
<b>Vesting</b>	
<b>Fully Vested Accounts:</b>	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account and Qualified Non-Elective Contribution Account.
<b>Employer Matching Contribution Account and Non-Elective Contribution Account:</b>	Your interest in your Employer Matching Contribution Account and Non-Elective Contribution Account will vest based on your Years of Vesting Service according to a 2-6 year graded vesting schedule (20% per year starting with two years of vesting service).
<b>Investing Plan Contributions</b>	
<b>Investments:</b>	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.
<b>Distributions</b>	
<b>Distributions from the plan:</b>	<p>You may receive a distribution from your account under the following circumstances:</p> <ul style="list-style-type: none"> <li>• Immediately after your employment terminates</li> <li>• Normal Retirement Age (even if you are still working)</li> <li>• Qualified Hardship (limited accounts)</li> <li>• After age 59-1/2</li> <li>• Death</li> </ul>
<b>Contact Information</b>	
<p>Plan Administrator:</p> <p>PT Solutions Holdings, LLC  Address: 1100 Circle 75 Parkway, #1400, Atlanta, Georgia 30339  Phone number: 678-459-3754  Fax number: 678-459-3754  Email: amy.scott.hr@ptsolutions.com</p> <p>Financial Advisor Contact Information:</p> <p>Name: Jeremy Plyler  Address: 9040 Garden Arbor Drive, Suite 206, Germantown, TN 38138  Phone number: 901-309-2680, Ext. 207  Fax: 901-620-6004  Email: jplyler@fcgtn.com</p>	
<p><i>Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.</i></p>	