

TeamCraft Roofing 401(k) Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 401(k) Plan

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

Eligibility Requirements

Employee Before Tax

To enroll in the Plan, employees must meet the following criteria:

- Age 21 or older
- Completed 6 month(s) of service
- Completed at least 1 hour(s) of service

Eligible employees may enroll semi-annually, January 1, July 1 of each year.

Discretionary Match

To enroll in the Plan, employees must meet the following criteria:

- Age 21 or older
- Completed 6 month(s) of service

Eligible employees may enroll semi-annually, January 1, July 1 of each year.

Profit Sharing

To enroll in the Plan, employees must meet the following criteria:

- Age 21 or older
- Completed 6 month(s) of service

Eligible employees may enroll semi-annually, January 1, July 1 of each year.

Please contact your Plan Administrator for information regarding excluded employees.

Enrollment

You may enroll by using the online enrollment option available at empowermyretirement.com.

Contribution Limits

Before Tax

In 2023, the Before Tax amount is between 1% and 100% of your compensation or \$22,500.00, whichever is less.

Participants turning age 50 or older in 2023, may contribute an additional \$7,500.00.

Employer Contributions

Discretionary Match

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not

exceed a dollar amount or percentage of included compensation that is determined by the employer.

To be eligible for the discretionary match contribution into the Plan, employees must meet the following criteria:

- Employed on the last day of the Plan year and completed 1000 hour(s) or more

Profit Sharing

Your Plan may provide for a profit sharing contribution in an amount to be determined by your employer.

To be eligible for the profit sharing contribution into the Plan, employees must meet the following criteria:

- Employed on the last day of the Plan year and completed 1000 hour(s) or more

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of a distributable event. The value of your contributions to the Plan and any earnings they generate are always 100% vested (including rollovers from previous employers).

The value of employer discretionary match contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
0 - 2 Year(s)	0%
2 - 3 Year(s)	20%
3 - 4 Year(s)	40%
4 - 5 Year(s)	60%
5 - 6 Year(s)	80%
6 Years and over	100%

The value of employer profit-sharing contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
0 - 2 Year(s)	0%
2 - 3 Year(s)	20%
3 - 4 Year(s)	40%
4 - 5 Year(s)	60%
5 - 6 Year(s)	80%
6 Years and over	100%

Investment Options¹

A wide array of investment options are available through your Plan. Please review the Plan's Notice of Investment Returns & Fee Comparison for information on the investment options at empowermyretirement.com. Once you have enrolled, investment option information is also available through the website at empowermyretirement.com or call the Voice Response System toll free at 1-800-338-4015. The website and the Voice Response System are available to you 24 hours a day, 7 days a week.

¹Prospectuses, disclosure documents and investment-related options/services information are only available in English. Please have them translated prior to investing.

Transfers and Allocation Changes¹

You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested.

¹Transaction requests received in good order after the close of the New York Stock Exchange will be processed the next business day.

Rollovers¹

Only Plan Administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some plans may only allow rollovers from other 401(k) plans.

¹Governmental 457 funds rolled into another type of plan or account may become subject to the 10% early withdrawal penalty if taken before age 59 1/2.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59 1/2
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59 1/2 may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Please review the Plan's Notice of Investment Returns & Fee Comparison for information on Plan fees and expenses.

Loans

Your Plan allows you to borrow the lesser of \$50,000.00 or 50% of your eligible total vested account balance. The minimum loan amount is \$1,000.00 and you have up to 60 months to repay your general purpose loan or up to 360 months if the money is used to purchase your primary residence.

Portfolio Advisory Services

Your Plan offers a service called Portfolio Advisory Services. You can have Cota Street Investment Management, a registered investment adviser, manage your retirement account for you. Or, if you prefer to manage your retirement account on your own, you can use the Personalized Investment Advice tool. These services help create a personalized retirement strategy for you. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

For more detailed information about these services, including any applicable fees, visit your Plan's website at empowermyretirement.com or call the Voice Response System, toll free at 1-800-338-4015.

How do I get more information?

Visit the website at empowermyretirement.com or call the Voice Response System, toll free at 1-800-338-4015 for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Personalized Investment Advice and My Managed Portfolio are part of the Portfolio Advisory Services offered by Cota Street Investment Management. Empower Advisory Group, LLC provides subadvisory services. Cota Street Investment Management and EAG are unaffiliated registered investment advisers. Cota Street Investment Management may pay some or the entire participant My Managed Portfolio fees to EAG.

The Plan information contained in this document was provided by the Plan's third party administrator. Empower is not responsible for any content provided by the Plan's third party administrator.

©2021 Empower.

All rights reserved. Form# 515725-01PH 401(k)

RO1632507-0621