

Quick Start Guide

PENTAGON TECHNOLOGIES GROUP, INC. 401(K) PROFIT SHARING PLAN

Take a few minutes today, to save for tomorrow.

We are pleased to offer you this valuable retirement plan as part of your benefit package.

KNOW: You will be automatically enrolled in the plan.

DO: Nothing, unless you want to make changes.



YOUR PLAN HIGHLIGHTS

Good news!

Your plan has automatic enrollment.

Your contribution rate

You will be automatically enrolled in your retirement plan at a **3%** pre-tax contribution rate unless you make changes or opt-out.

Even if you miss the deadline, you can always opt out of saving in your plan at any time.

Automatic increase

Your contribution rate will also increase **1%** until you reach plan max contribution rate of **10%**.

You can stop automatic increases at any time.

Your default investment

Your pre-tax contributions will be invested in one of the plan's Target Date Model Portfolios based on your birth year.

You may transfer any portion or all of your balance out of the default investment at any time. You may build your own personal investment strategy from a range of options in your plan.

A closer look at your investments

The asset class, risk category and historical performance are all considerations when making your investment decisions.

| Target Date Portfolios | |
|--------------------------------|---|
| If you are expecting to retire | Consider this target maturity model portfolio |
| 2017 or earlier | Target Maturity Model 2015 |
| 2018 – 2022 | Target Maturity Model 2020 |
| 2023 – 2027 | Target Maturity Model 2025 |
| 2028 – 2032 | Target Maturity Model 2030 |
| 2033 – 2037 | Target Maturity Model 2035 |
| 2038 – 2042 | Target Maturity Model 2040 |
| 2043 – 2047 | Target Maturity Model 2045 |
| 2048 – 2052 | Target Maturity Model 2050 |
| 2053 – 2057 | Target Maturity Model 2055 |
| 2058 – 2062 | Target Maturity Model 2060 |
| 2063 or later | Target Maturity Model 2065 |

Other investment options...

If you do not choose to be automatically enrolled in your retirement plan, you have the option of building and managing your own retirement portfolio strategy from the other investment options within the plan.

Review the full investment menu online at secure.ascensus.com.

For more about your investments, including fund objectives, fees and performance information, log on to secure.ascensus.com.



You're in charge of your account, and can save and invest how you want.



Understand your options before you make any decisions.



YOUR PLAN HIGHLIGHTS

Your employer's plan has a lot to offer. Take a look below to see what's available and how it can help meet your retirement goals.

Saving

- Automatic payroll deductions allow you to save with every paycheck.
- Pre-tax contributions reduce your taxable income and Roth 401(k) contributions are made after income tax but are tax-free when withdrawn.*
- In 2025, you can contribute up to \$23,500. If you're 50 or older, you can make catch-up contributions up to \$7,500. If you are ages 60-63, you can make catch-up contributions up to \$11,250.
- You can make contributions into the plan as of the first day of the next month following 90 days of service from date of hire and attainment of age 21.
- Different eligibility requirements may apply if you are considered a Long-Term Part-Time employee (LTPT). Refer to your Summary Plan Description for more details.

**Earnings are tax-free after a required five-year holding period when withdrawn after age 59½.*

Investing

- You have access to a wide range of investments featuring target date model portfolios that automatically adjust over time as you get closer to retirement.
- Detailed investment information including fund performance and returns can be viewed on the fund fact sheets which are found online at secure.ascensus.com.

Free Money

- Your employer will make a 25% match on contributions up to 10% of your contributions. That's free money.
- If you are classified as a LTPT employee, you may not be eligible for certain employer contributions. Refer to your Summary Plan Description for more details.

Emergency Access

- Loans and in-service withdrawals are available based on certain conditions as outlined in your employer's plan.
- Hardship withdrawals are available in the event of heavy financial need, based on specific conditions as outlined in your employer's plan.



The Summary Plan Description (SPD) provides more detailed information about your plan.



Go to secure.ascensus.com for more information.



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Make Changes or Learn More

Your initial login information:

- **User ID:** Your SSN (No dashes) and
- **Password:** Your 8-digit birthdate (MMDDYYYY)

You will be prompted to change your login information during your initial session.

Online at secure.ascensus.com

- Make modifications to contribution amount or investments
- Choose your beneficiary
- Rollover balances from previous employer plans



By phone at 844-749-9981

- Speak with a participant service center representative weekdays 8 a.m. – 8 p.m. ET
- Automated phone system available 24/7



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