This document summarizes the Plan's provisions based on information provided to John Hancock as of April 4, 2026 and is not the Plan's Summary Plan Description (SPD). To obtain the SPD, speak with your plan administrator. Where this summary conflicts with the SPD and/or plan document, the plan document governs. For questions about your plan, call Brian Reedy at 704-338-2308.

Eligibility

The following are excluded from participating in the Plan:

Money Type	Union	Nonresident Aliens
EMPLOYEE ELECTIVE DEFERRAL EMPLOYER MATCHING CONTRIBUTIONS EMPLOYER PROFIT SHARING QUALIFIED NON-ELECTIVE CONTRIBUTIONS SAFE HARBOR MATCHING CONTRIBUTIONS	X	X

Provided you are not excluded, you are eligible to join the Plan once you have met the following requirements:

Minimum age: 21
Hours of service: 1,000
Period of service (consecutive): 12 Months

Part-time employees may be eligible to participate in the plan. For more information about eligibility requirements, refer to the SPD.

Entry Dates

January 1, April 1, July 1, October 1

Your Contributions

You can make "before tax" 401(k) contributions between 1% and 90% of your compensation, subject to the annual maximum amount allowed by law ($24,500 in 2026). If you are 50 years of age or older, you can make an additional catch-up contribution (up to $8,000) and if you're between 60-63 you can contribute up to $11,250. If your FICA wages from last year exceeded the IRS Roth catch-up wage threshold ($150,000 for 2025), your catch-up contributions may be required to be made as Roth. The IRS limits (including the Roth catch-up wage threshold) are updated each calendar year and are available on the IRS website. You may contact your plan administrator or Manulife John Hancock for more information. Changes to your contribution amount can be made on January 1, April 1, July 1 or October 1.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

Rollovers from other eligible plans are allowed at any time.

Your Employer's Contributions

Money Type	Your Employer's Contribution
EMPLOYER MATCHING CONTRIBUTIONS	Your employer may make a discretionary contribution. Your employer's Matching Contributions will not exceed 4% of your compensation.
EMPLOYER PROFIT SHARING	Your employer may make a discretionary contribution. Your employer's Matching Contributions will not exceed 4% of your compensation.
QUALIFIED NON-ELECTIVE CONTRIBUTIONS	Your employer may make a discretionary contribution. Your employer's Matching Contributions will not exceed 4% of your compensation.

Money Type	Your Employer's Contribution
SAFE HARBOR MATCHING CONTRIBUTIONS	Your employer will match 100% of the first 3% of your contribution, plus 50% of the next 2%. Your employer's Matching Contributions will not exceed 4% of your compensation.

Vesting

Your contributions are always 100% vested.

Your employer's contributions are vested as follows:

Money Type	Vesting Percent by Years of Service						
	0	1	2	3	4	5	6+
EMPLOYER MATCHING CONTRIBUTIONS EMPLOYER PROFIT SHARING	0%	0%	20%	40%	60%	80%	100%
QUALIFIED NON-ELECTIVE CONTRIBUTIONS SAFE HARBOR MATCHING CONTRIBUTIONS	100%	100%	100%	100%	100%	100%	100%

Loans

You can borrow up to 50% of your vested account balance to a maximum of $50,000, subject to limits imposed by law. The minimum loan amount is $1,000. Only one loan can be outstanding at any time. Loans will be repaid by "after tax" payroll deductions.

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death, disability or financial hardship.

Withdrawals can be taken as follows: a lump-sum, installment payments or a partial withdrawal.

Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.

Investment Options

All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the Vanguard Target Retirement Funds, which is the default investment option selected by the Plan Trustee.

Reporting and Changes

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting www.myplan.johnhancock.com or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.