

INFORMATION ABOUT 401K RETIREMENT PLAN

AFFORDABLE HOME CARE, LLC. 401K PLAN

Your Employer is sponsoring this Plan so that you may save for retirement. As a Participant under the Plan, you may elect to reduce your compensation by a specific percentage or dollar amount and have that amount contributed to the Plan on a pre-tax basis.

Your employer will match 100% for the first 2% of your contribution. For example:

- 1% contribution from your payroll will be matched with 1% by employer
- 2% contribution from your payroll will be matched with 2% by employer

You are always 100% vested which means that you are entitled to all of the amounts from your payroll contributions. Your interest in your Employer Matching Contribution will vest 100% after 3 years of vesting service (3 years of employment).

You may become a "Participant" in the Plan once you have satisfied the eligibility requirements:

- completing 3 months of service and then reaching your "Entry Date" (January 1st or July 1st).

If you were employed with Employer on 12/31/2022, effective 01/01/2023 you will be immediately eligible to participate in the Plan.

You may direct the investment of all of your Accounts in one or more of the available Investment Funds.

You may receive a distribution from your account under the following circumstances:

- immediately after your employment terminates
- during your employment after age 59.5

How to enroll in 401k plan?

Eligible employee of Affordable Home Care, LLC. can enroll to 401k plan in two ways:

1. Online: **WWW.PCSRETIREMENT.COM** (see instructions on other side)
2. Phone: (888) 621-5491 (Customer Service Representative will help you to enroll 24 hours 7 days a week)

Online enrollment steps:

- **Register for Web Access**

Go to **WWW.PCSRETIREMENT.COM** and select “Register for web access”. The participant will need the last four digits of their social security number, legal last name, date of birth, and current zip code. To safeguard personal information, Multifactor Authentication (MFA) may be used for increased account security that includes the use of one-time passcodes (OTP) sent via SMS text messages or email.

- **Account Setup**

Review and confirm personal information. If needed, provide any missing information or correct any mistakes.

- **Select Beneficiaries**

- **Contribution Election:** This step allows you to enter the amount you wish to contribute per pay period either as a percentage or a flat dollar amount. There is also a paycheck calculator included so that you can analyze the impact of any contribution level on your take home pay. Your employer will match 100% for the first 2% of your contribution.
- **Investment Selection:** This step allows you to review fund performance and prospectus information and select your investments. Please read the prospectuses of the funds you’ve chosen before investing. Your total allocation percentages must equal 100%. If you choose to not select investments at this time, any contributions made will be invested in the Default Investment Alternatives (Target Retirement Funds). Those funds designed for investors planning to retire and leave the workforce in or within a few years of the target year. For example: for participant who was born on 1980 with retirement at 65 years old, the Vanguard Target Fund 2045 (year of retirement) will be automatically chosen.
- **Confirmation:** This final screen allows you to review the information entered into the system and make any necessary changes to the content. Once you are comfortable with the information, click “**Finish**”.

Contact information:

Question about 401k retirement benefits provided by Affordable Home Care, LLC?

Call Affordable Home Care, LLC., 215-372-0100, HR department,

Questions about online enrollment and your online account?

Call PCS Retirement, LLC at (888) 621-5491

Questions about Investment Selection or about this plan?

Call Universe, Inc., Dmitriy Dolgin at 718-375-7631 or email ddolgin@universeinc.com

For full information about Affordable Home Care, LLC. 401k plan please refer to the Summary Plan Description provided on your company website or you can pick up a copy at Human Resources office. Summary Plan Description ("SPD") contains information regarding when you may become eligible to participate in the Plan, your Plan benefits, your distribution options, and many other features of the Plan. You should take the time to read SPD to get a better understanding of your rights and obligations under the Plan.