

PERSONIFY HEALTH, INC. 401(K) PLAN

ANNUAL NOTICE

INTRODUCTION

This Notice contains information related to the Personify Health, Inc. 401(k) Plan (the "Plan") for the plan year beginning on 01/01/2025. The plan year is each 12-month period ending on 12/31.

The automatic enrollment and qualified default investment alternative (QDIA) features apply to the Plan. This Notice gives you important information about these Plan features and how they will affect you. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the Plan Administrator at:

Benefit Solutions, Etc.

Address: 75 Fountain Street, Suite 310, Providence, RI 02902

Phone number: 612-659-3197

Email: askhr@virginpulse.com

AUTOMATIC ENROLLMENT

The automatic contribution arrangement (ACA) provisions apply to the Plan. This type of automatic enrollment allows the Plan Administrator to enroll certain employees in the Plan who have not previously elected to participate in the Plan.

Do the Plan's automatic enrollment features apply to me? If so, do they apply if I have already made a deferral election?

The automatic enrollment features only apply to Participants whose Plan entry date is on or after 01/01/2025. If your entry date is on or after 01/01/2025 and you have already made a deferral election, that amount will continue to be withheld from each of your paychecks until you make a new election.

What happens if I do not make a deferral election by 30 days after the form is received.?

If you are eligible to make 401(k) contributions and you do not make a deferral election by 30 days after the form is received., the Plan Administrator will begin deducting automatic deferrals from each of your paychecks and will submit those amounts to the Plan (automatic deferrals) on your behalf. An automatic deferral amount of 6% of your compensation will be withheld from each of your paychecks. The automatic deferral amount will be contributed as a pre-tax 401(k) contribution to the Plan.

If you do not wish to have automatic deferrals withheld from each of your paychecks or if you want to change the amount withheld, you must make a deferral election. If automatic deferrals have already started, you may make a deferral election to change the amount being withheld or to stop the deferrals entirely.

Will the amount of the automatic deferrals increase?

Yes, if you do not make a deferral election the initial automatic deferral amount of 6% will increase by 1% on the first day of the second plan year following the plan year during which the initial automatic deferral became effective.

Subsequent deferral increases will occur on the first day of each plan year until reaching the maximum automatic deferral amount of 10%.

Will the automatic deferrals start right away?

No, the automatic deferrals will start the payroll period following 30 days after the participant notification was distributed. Applies to those eligible after 01/01/2025 after you are eligible to make elective deferrals and subject to the automatic enrollment provisions.

401(K) CONTRIBUTIONS

Your 401(k) contributions are amounts that you choose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility" to determine if you are eligible to make 401(k) contributions and "Compensation" for the definition of compensation you may defer into the Plan.

How do I make or change my deferral election?

You may make or change your deferral election by going to the following web site: <https://participant.empower-retirement.com>

Once I make a deferral election, how often can I change, stop, or re-start the election?

You may change or re-start your deferral election once each pay period. You may stop your deferrals at any time.

If I make a deferral election is the amount withheld from my paychecks taxed?

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you choose to have your 401(k) contributions go into the Plan as pre-tax 401(k) contributions, you will not be taxed until you take the money out of the Plan. If you choose to have your 401(k) contributions go into the Plan as Roth 401(k) contributions, you will be taxed on that money when it is taken out of your paycheck, but it will not be taxed again when you take it out of the Plan. The earnings on those Roth 401(k) contributions may be taken out tax-free if certain conditions are met. Please see the SPD for more information on Roth 401(k) contributions.

Are there any limits to how much I can defer into the Plan?

Your 401(k) contributions are subject to the following limits:

- Your total amount of deferrals cannot be more than \$23,500 (for 2025).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to \$7,500 (for 2025).
- For 2025, if you are between the ages of 60 - 63, you may be able to defer an additional amount, increasing your catch-up limit to the "enhanced catch-up limit" of up to \$11,250 (for 2025).

The Plan Administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The Plan Administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by going to the following web site: <https://participant.empower-retirement.com>

How often can I change my investment election?

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

How will my account balances be invested if I do not make an investment election?

The Plan's default investments are intended to meet the requirements to be a qualified default investment alternative (QDIA).

Default Investment Information

Blackrock Target Date Series

Right to Self-Direct

The participant may transfer out of the QDIA on any business day. Information regarding fees can be found on Empower's website or the annual participant notice.

Additional Information

<https://participant.empower-retirement.com>