

Notice: Changes To Employer Match Funding Timing

TheKey 401(k) Plan

Effective August 1, 2026

This notice provides important information regarding a change to the timing of employer matching contributions under TheKey 401(k) Plan. This change applies only to employees who are eligible to participate in and receive employer matching contributions under the Plan.

Effective August 1, 2026, TheKey will adjust the frequency with which employer matching contributions are deposited into participant accounts.

Currently, employer matching contributions are funded and deposited into participant accounts each pay period. Beginning August 1, 2026, matching contributions will continue to be calculated each pay period, but the funding and deposit of those contributions will move to an annual schedule and will be deposited no later than December 31 of each year.

What Is Changing?

The timing of employer match deposits will change from each pay period to an annual deposit made no later than December 31 of the applicable plan year.

What Is Not Changing?

- The employer match calculation remains the same and will continue to be calculated each pay period.
- The total employer match you are eligible to receive is not changing.
- The Plan's Safe Harbor status is not changing.
- Employer matching contributions will continue to be 100% vested.
- Your own 401(k) contributions will continue to be deducted from your paycheck and deposited each pay period as they are today.

If You Leave TheKey During the Year

Employees who separate from employment remain eligible to receive any earned employer matching contributions based on eligible deferrals made during their employment. These matching funds will be deposited during the annual funding cycle, no later than December 31.

If you have already rolled over or withdrawn your account balance before the annual match is deposited, you may need to complete a second distribution or rollover request to access those funds. Additional recordkeeper fees may apply.

Questions?

If you have questions regarding this change or your 401(k) benefits, please contact:

TheKey HR Service Center

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