

▶ **Make the most of your future**  
with your retirement plan from Fidelity



Enhance Therapies 401(k) Plan



**Save for retirement through Enhance Therapies 401(k) Plan easily, regularly, and automatically.**

With all the responsibilities and financial priorities you might be juggling – mortgage payments, parenthood, saving or paying for college, caring for parents, and more – it can be easy to overlook the need to save for retirement. But it's important to consider setting aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

As you consider enrolling in Enhance Therapies 401(k) Plan and selecting investment options for your account, please review this Enrollment Guide. It contains valuable information that may help you better understand the basics of investing, as well as help you make the most of your company's retirement savings plan.

**LOOK INSIDE FOR:**

- Participating in your plan
- Investment Options
- Next Steps

*Please review this information carefully.*

**FIDELITY RESOURCES TO HELP YOU MANAGE YOUR RETIREMENT SAVINGS ACCOUNT:**



Visit [www.netbenefits.com](http://www.netbenefits.com)



Contact Fidelity representatives at 1-800-294-4015 who are available to assist you from 8:30 a.m. to 8:00 p.m. ET any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



## PARTICIPATING IN YOUR **plan**

You can receive help reaching your financial goals for retirement with Enhance Therapies 401(k) Plan. For additional information about your Plan visit [www.netbenefits.com](http://www.netbenefits.com)

### **When am I eligible for the Plan?**

You are eligible to participate in the Plan if:

- you are employed by the Employer
- you are at least 19 years old
- and you are not:
  - covered by a collective bargaining agreement
  - a nonresident alien who does not receive any U.S. source earned income from your Employer

The Plan does not cover employees who are residents of Puerto Rico.

### **How do I enroll in the Plan?**

Once you have reviewed this enrollment guide and your investment options, refer to the Next Steps section of this guide for detailed instructions on how to enroll.

Remember to choose your investment options when you enroll. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a(n) T RowePrice target date fund that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to select your own investments, please contact Fidelity by logging onto [www.netbenefits.com](http://www.netbenefits.com) and indicate your elections.

### **When is my enrollment effective?**

Once you satisfy these requirements, you will become eligible to participate in the Plan on the first day of the following month.

### **How much can I contribute?**

Through automatic payroll deduction, you may contribute either a dollar amount or a percentage between 1% and 100% of your eligible pay on a pretax basis, up to the annual IRS dollar limit (2022 = \$20,500). If you select a specific dollar amount, it may not exceed the Plan percentage limits which are based on your compensation. You may

change your deferral dollar amount or percentage as applicable. Any changes made would take effect on the next Plan entry date (first day of each month).

If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch-up Contribution Limit (2022 = \$6,500).

### **What is the Roth 401(k) option?**

Unlike your traditional, pretax 401(k) deferrals, the Roth 401(k) feature allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified." A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die. If you are eligible to make traditional pretax 401(k) contributions, you can also make Roth 401(k) contributions. Your total contributions to the plan (both Roth 401(k) deferrals and traditional pretax contributions) cannot exceed IRS limits, or your plan's limit, if less.

### **Can I move money from another retirement plan into this one?**

You may be permitted to roll over eligible contributions into this Plan from a previous employer's retirement plan. For other eligible account types, please see your Summary Plan Description. Once you have confirmed that your Employer will accept your rollover contribution, you can get started in the "Rollovers" section online. **Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.**



**Does the Company contribute to my account?**

The Employer may make a discretionary matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors’ Resolution for each contribution period.

To be eligible for discretionary matching contributions you are required to:

- make employee pretax deferral contributions or Roth 401(k) after-tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit.
- be employed by the Employer as of the last day of the contribution period

The Employer may make discretionary profit sharing contributions, if any, on your behalf in an amount to be determined by the Board of Directors. This Plan provides for “permitted disparity”. This means that the Employer’s contribution is allocated to you based on a formula that takes into account the Employer’s contribution to Social Security. Please contact the Plan Administrator for further details.

To be eligible for discretionary profit sharing contributions you are required to:

- work a minimum of 1000 hours and be employed by the Employer as of the last day of the Plan Year

**When am I Vested?**

The term “vesting” refers to the portion of your account balance that you are entitled to under the plan’s rules. You are always 100% vested in your:

- employee deferral account(s)
- rollover account
- and any earnings thereon.

Employer profit sharing contributions, matching contributions and earnings will be vested in accordance with the following schedule:

Years of Service for Vesting	Percentage
less than 3	0
3	100

**Can I take a loan from my account?**

Although your plan account is intended for your retirement, you may borrow from your account.

**Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

**How do I access my account?**

Within NetBenefits®, you have access to your account information and retirement planning tools.

Account statements may be viewed and printed for any time period up to 24 previous months. A hard copy statement is also available to be automatically mailed to you four times a year. You can initiate or suppress these mailings within NetBenefits® by selecting Preferences under the Profile tab.

You may call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:30 p.m. ET each day the New York Stock Exchange is open. Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

**How do I change my investment options?**

You may request investment changes (exchanges) or redirect future contributions among investment options available to you within NetBenefits® or by calling the Retirement Benefits Line at 1-800-294-4015 any business day that the New York Stock Exchange is open.

**How do I manage my account once I am enrolled in the Plan?**

Within NetBenefits®, you have access to your account information, services and educational resources.



- **Self-paced learning workshops.**

These interactive workshops and tutorials can help you take advantage of educational resources online. The workshops cover a variety of topics including how to plan for your retirement savings, how to develop an investment strategy, and how to access your retirement goals. View the Learn section within NetBenefits®.

- **Automatic Rebalancing.** You may choose to participate in our Automatic Rebalancing program, which will alert you via email when your retirement savings account first diverges from the investment allocation you established by at least the percentage amount you specified. Go to the Investments section within NetBenefits® to learn more.

- **Beneficiary Tracking.** To update your beneficiary information, go to the Profile section within NetBenefits® and enter your beneficiary information at any time.

- **Educational updates.** To receive relevant, educational communications from Fidelity by email, go to the Profile section within NetBenefits® and enter your email address.



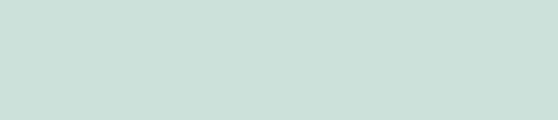
# INVESTMENT options

*Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity or your investment professional for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.*

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the Plan, including fees and expenses, log on to Fidelity NetBenefits® at [netbenefits.com](http://netbenefits.com).

**More Conservative**  
Investment Options to the top have potentially more inflation risk and less investment risk

Spectrum Category	Fund Name					
Money Market (or Short Term)	Government		Retail		Institutional	
Stable Value	<ul style="list-style-type: none"> <li>Galliard Stable Return Fund C</li> </ul>					
Bond	Government	Diversified	Municipal	Inflation-Protected	High Yield	International/Global
		<ul style="list-style-type: none"> <li>Fidelity® U.S. Bond Index Fund</li> <li>JPMorgan Core Plus Bond Fund Class R6</li> </ul>				
Balanced / Hybrid	Convertibles			International		
Domestic Equity	Large Value		Large Blend		Large Growth	
	<ul style="list-style-type: none"> <li>Columbia Dividend Income Fund Institutional 3 Class</li> </ul>		<ul style="list-style-type: none"> <li>Fidelity® 500 Index Fund</li> </ul>		<ul style="list-style-type: none"> <li>JPMorgan Large Cap Growth Fund Class R6</li> </ul>	
	Mid Value		Mid Blend		Mid Growth	
	<ul style="list-style-type: none"> <li>MFS Mid Cap Value CIT Fee Class CT</li> </ul>				<ul style="list-style-type: none"> <li>Fidelity® Extended Market Index Fund</li> <li>MFS Mid Cap Growth CIT Fee Class CT</li> </ul>	
International / Global Equity	Small Value		Small Blend		Small Growth	
	<ul style="list-style-type: none"> <li>Allspring Special Small Cap Value Fund - Class R6</li> </ul>				<ul style="list-style-type: none"> <li>Principal SmallCap Growth Fund I Class R-6</li> </ul>	
Specialty	Diversified		Regional	Emerging Markets	Specialty	
	<ul style="list-style-type: none"> <li>Fidelity® Total International Index Fund</li> <li>American Funds EuroPacific Growth Fund® Class R-6</li> </ul>					
	Long-Short					



## More

### Aggressive

Investment Options to the bottom have potentially less inflation risk and more investment risk

Company Stock

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.



## ADDITIONAL INVESTMENT **options**

**Target date funds** offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name.

<b>More Conservative</b> Investment Options to the left have potentially more inflation risk and less investment risk		<b>More Aggressive</b> Investment Options to the right have potentially less inflation risk and more investment risk
T. Rowe Price Retirement 2005 Trust Class E	T. Rowe Price Retirement 2030 Trust Class E	T. Rowe Price Retirement 2045 Trust Class E
T. Rowe Price Retirement 2010 Trust Class E	T. Rowe Price Retirement 2035 Trust Class E	T. Rowe Price Retirement 2050 Trust Class E
T. Rowe Price Retirement 2015 Trust Class E	T. Rowe Price Retirement 2040 Trust Class E	T. Rowe Price Retirement 2055 Trust Class E
T. Rowe Price Retirement 2020 Trust Class E		T. Rowe Price Retirement 2060 Trust Class E
T. Rowe Price Retirement 2025 Trust Class E		T. Rowe Price Retirement 2065 Trust Class E

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.





## NEXT **steps**

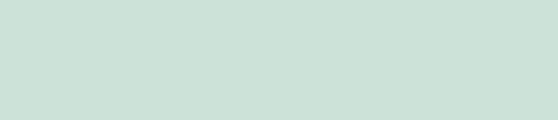
Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to [www.netbenefits.com](http://www.netbenefits.com) and we'll show you how to get started step by step.

**Step 1:** Enroll online today. Go to [www.netbenefits.com](http://www.netbenefits.com) and click on “Register Now” when logging in for the first time. Follow the instructions to enroll online. Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

**Step 2:** Decide how much to invest and enter your contribution per pay period.

**Step 3:** Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

**Enroll today, and start saving for your retirement.**



**IMPORTANT INFORMATION:**

This information provides only a summary of the main features of Enhance Therapies 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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Approved for use in Advisor and 401(k) markets. Firm review may apply.

**Not FDIC insured • May lose value • No bank guarantee**

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