2025 Busco, Inc. 401(k) Plan Highlights - ID: 337-80015

- Participation Requirement:
    - Full-time team members must attain age 21 and can enroll in the plan on the first day of the month following 30 days of employment
    - Part time team members have a waiting period of one year and must attain age 21.

- Maximum contribution of $23,500 for 2025, $31,000 if over age 50. These amounts will increase based on inflation adjustments each year.

- Team member contributions can be made pre-tax (traditional) or after-tax (Roth) basis, depending on which is best for your tax situation.

- There is a match of 15% on the first 6% of the team member's contribution.

- All contributions must be made through payroll deductions. All contributions are sent in on a semi-monthly basis.

- You may change your contributions at any time.

- There is a 10% tax penalty plus current taxes if surrendered before age 59 ½.

- You will receive quarterly account statements.

- You can have up to 6 trades per quarter, 11 trades in two quarters, or 20 trades in a calendar year (Roth or Pre-tax). If a participant is submitting trades online via the participant website, Nationwide defines a trade as each time you hit submit. (If a participant moves from 4 funds into 8 funds and hits submit, Nationwide registers that as one trade.)

- Vesting: You are immediately 100% vested in your contributions or rollovers, plus any employer contributions made to the plan.

- Wide range of investment options to choose between from the fixed account to aggressive funds.

- The plan has a loan feature available.

- Monthly email newsletters are available, that cover a variety of economic, market & financial topics.

- Internet access to account information is available at: www.nationwide.com/login

- For questions, please contact: Foundation Wealth Advisors

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