

## **Apex Tech Solutions 401(k) Retirement Savings Plan REVISED: JANUARY 2026**

**Section 3.1: Eligibility** All full-time employees are eligible to participate in the Plan on the first day of the month following 30 days of service.

**Section 4.2: Employer Matching Contributions** To assist employees in reaching their retirement goals, Apex Tech Solutions provides a discretionary matching contribution. The company will match **100% of the first 4%** of an employee's elective deferrals. Additionally, the company will match **50% of the next 2%** of elective deferrals. The total maximum employer match is capped at **5%** of the employee's gross eligible compensation.

**Section 5.5: Vesting Schedule** Employee elective deferrals are always 100% vested. Employer matching contributions are subject to a **4-year graded vesting schedule** as follows:

- Less than 1 year: 0%
- 1 Year: 25%
- 2 Years: 50%
- 3 Years: 75%
- 4 Years: 100%