

**TRANSACTLY 401(K) PLAN  
PLAN HIGHLIGHTS**

**IMPORTANT:** *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

<b>Eligibility</b>	
<b>Excluded Employees:</b>	<p>You are excluded from the Plan if you are a member of any of the following classes of employees:</p> <ul style="list-style-type: none"> <li>Employees covered by a collective bargaining agreement, for purposes of Elective Deferral Contributions, Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions.</li> <li>Any leased employee, for purposes of Elective Deferral Contributions, Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions.</li> <li>Non-resident aliens, for purposes of Elective Deferral Contributions, Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions.</li> </ul>
<b>Elective Deferral Contributions, Safe Harbor Matching Contributions, Employer Matching Contributions and Non-Elective Contributions:</b>	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> <li>Attain age 21</li> <li>Complete 3 month(s) of service.</li> </ul>
<b>Elective Deferral Contributions, Employer Matching Contributions, Safe Harbor Matching Contributions and Non-Elective Contributions:</b>	<p>You will enter the Plan on the date you meet the eligibility criteria specified above.</p>
<b>Contributions</b>	
<b>Elective Deferral:</b>	<p>You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan as of each pay period. Federal law also limits the amount you may elect to defer under the Plan (\$20,500 in 2022). However, if you are age 50 or over, you may defer an additional amount up to \$6,500 (in 2022). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.</p>
<b>Employer Matching Contributions:</b>	<p>The Employer may, in its sole discretion, make an Employer Matching Contribution on your behalf in an amount determined by the Employer.</p>
<b>Safe Harbor Matching Contributions:</b>	<p>The Employer will contribute a matching contribution to your Safe Harbor Matching Contribution Account in an amount equal to 100% of the Matched Employee Contributions that are not in excess of 4% of your Plan Compensation. Matching contributions will be allocated to the Safe Harbor Matching Contribution Accounts of Participants as soon as administratively feasible after the end of each pay period.</p>
<b>Non-Elective Contributions:</b>	<p>The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated in an amount designated by the Employer to be allocated to similarly situated eligible Participants. You must complete at least 1,000 hours of service during the Applicable Period and be employed by the Employer on the last day of the Applicable Period in order to receive a Non-Elective Contribution. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Non-Elective Contributions will be each Plan Year.</p>
<b>Rollovers:</b>	<p>The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan, regardless of whether such Employee has met the age and service requirements of the Plan. If you have money in a non-Roth account you may rollover/transfer the account balance to a Roth (after-tax) account under this plan.</p>
<b>Vesting</b>	
<b>Fully Vested Accounts:</b>	<p>You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account, Qualified Non-Elective Contribution Account, Employer Matching Contribution Account, Safe Harbor Matching Contribution Account and Non-Elective Contribution Account.</p>
<b>Investing Plan Contributions</b>	

<b>Investments:</b>	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. The Plan Administrator may also permit the Trustee to establish self-directed brokerage accounts on your behalf. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law.
<b>Distributions and Loans</b>	
<b>Distributions from the plan:</b>	<p>You may receive a distribution from your account under the following circumstances:</p> <ul style="list-style-type: none"> <li>• Immediately after your employment terminates</li> <li>• Normal Retirement Age (even if you are still working)</li> <li>• Hardship (limited accounts)</li> <li>• After age 59 1/2</li> <li>• From the Rollover Contribution Account at any time</li> <li>• Death</li> </ul>
<b>Loans:</b>	The minimum loan amount is \$1,000 and the maximum number of loans outstanding is 1. Please see your Loan Procedures for additional details on taking a loan from the Plan.
<p style="text-align: center;"><b>Contact Information</b></p> <p>Plan Administrator: Name: 401GO</p> <p>Plan Sponsor Contact Information: Address: 117 S Main St, St Charles, MO 63301 Phone number: 801-372-8044 Employer Identification Number: 84-4697585</p> <p>Plan Administrator Contact Information: Address: 8427 Old Bingham Hwy, Ste A, West Jordan, UT 84088 Phone number: 801-214-2125</p>	
<p><i>Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.</i></p>	