

swipejobs, Inc. 401(k) Plan

Discretionary Employer Match Notice

Date of Notice: December 1, 2024

This notice applies to the 2024 plan year and is intended to communicate specific information related to our retirement plan's employer match (the "match"). You can find more information about swipejobs, Inc. 401(k) Plan (the "Plan"), in the Summary Plan Description (SPD); a copy of the SPD can be obtained from swipejobs, Inc.

If you are an eligible employee, you may elect to defer a portion of your eligible compensation to the Plan. In addition, you may be entitled to receive an employer match for the 2024 plan year, based on the contributions you defer to the Plan. You are eligible to receive a matching contribution if you:

- Are at least age 21
- Have completed 1 year of service plus 1000 hours

For the plan year beginning on January 1, 2024, our match is: 25% of employee contribution (\$5k cap) deferred to the Plan. For purposes of calculating this match, your compensation is computed each payroll period. This is better known as the computation period.

In our Plan, you may elect to contribute as pre-tax, Roth, or a combination of these types:

- **Pre-tax:** Income taxes on contributions and earnings are deferred until distributed from the plan; upon distribution, the deferrals and any applicable earnings are subject to taxation
- **Roth:** Contributions are subject to income tax at the time of deferral (current year); however, qualified distributions are not taxed*

Your decision to contribute as pre-tax or Roth does not impact your eligibility to receive the match. However, the match is made on a pre-tax basis and is considered taxable upon distribution.

The match is also subject to a vesting schedule. Please review the SPD for information on vesting or view your vested account balance via Empower at [Empower-Retirement.com](https://empower-retirement.com) or 855.756.4738. The SPD also contains details specific to plan eligibility, the type(s) of compensation eligible for retirement plan deferrals and match, the match computation period, and more.

Periodically, we may make changes to the plan. Any changes to the information in the SPD will be described in a Summary of Material Modifications or revised SPD and available for your review.

If you have questions about this notice, please contact: Bella Jorgensen at bella@swipejobs.com or via phone at 319.512.7470.

* If a Roth distribution is considered qualified, any investment earnings will not be subject to income tax when distributed. Roth distributions will be considered qualified only if the distribution occurs after age 59.5, death or disability, and does not occur prior to the end of the 5-year period that begins with the first taxable year for which you make a Roth deferral to the Plan.