



Prepare for your future **TODAY**

This guide is designed to help you learn about your retirement plan and help you develop your own savings strategy.



Start saving for your future.

Take control of your retirement account online.

1. Go to sentinelgroup.com and select "Login."
2. From the login box dropdown menu select "Retirement Accounts."
3. If you are logging in for the first time, click "New User."
4. Enter Plan Access Code: **SHnEwf2Q**
5. Enroll by selecting your contribution amount and your investments.

It all starts with your homepage.

Good Morning, Sample Employee
Last Login: September 16, 2023 4:12 PM EDT

Dashboard View Investments Manage My Account Plan Statements, Reports & Forms Financial Education Contact Us Request a Distribution

My Dashboard

Print

Projected Retirement Income

Needed at age 67: \$4,722/mo
Strategy estimate: \$3,630/mo

81% of goal

Monthly Income Sources

- Social Security \$1,244
- Outside Savings \$0
- This Plan \$1,244
- Spouse's \$486

REVIEW YOUR STRATEGY

Account Balance

\$36,040.58

\$14,993 Vested Balance

MANAGE INVESTMENTS

Contribution Rate

Pre-Tax 5% Both 5%

Autodisable On: 9/11, 9/17, 9/24, 10/1, 10/8, 10/15, 10/22, 10/29, 11/5, 11/12, 11/19, 11/26, 12/3

Contributions: Current 30-day Year-to-Date

CHANGE CONTRIBUTION RATE

My Portfolio

performance information is as of the end of the last calendar month. For more details, [click here](#)

View: Overview | Performance Model: 1-year

| Investment Name | Fund ID | Price | Performance | From My Paycheck | Balance |
|--------------------------------------|---------|----------|-------------|------------------|----------------------|
| Moderate Lifestyle Portfolio | PURZK | \$17.25 | 5.20% | 0% | 0.92% \$1,600.33 |
| PIM Global Real Estate 2 | PURZK | \$17.25 | -2.21% | 0% | 0.11% \$61.27 |
| Fidelity® S20 Index | FDEX | \$100.44 | 15.84% | 20% | \$0.00 |
| Columbia Large Cap Growth Opp Inv | HCGRX | \$14.44 | 15.6% | 50% | \$0.00 |
| American Beacon Large Cap Value Inv | AAGPX | \$21.72 | 10.94% | 30% | 3.38% \$1,308.24 |
| Fidelity® US Bond Index Investor | FBIIX | \$11.02 | -2.34% | 0% | 0.25% \$63.33 |
| Fidelity® Contrafund | FCONX | \$14.34 | 23.07% | 0% | 0.21% \$76.48 |
| Fidelity® Extended Market Index Inv. | FEXTX | \$22.97 | 2.87% | 0% | 48.00% \$17,320.82 |

Recent Activity

| Date | Type | Amount | Status |
|----------|-----------------------------------|--------|--------|
| 08/19/23 | Electronic Statement Option | n/a | ✓ |
| 08/19/23 | Electronic Statement Option | n/a | ✓ |
| 08/01/23 | Contribution Rate Change | 10% | ✓ |
| 08/01/23 | Personal Information Change | n/a | ✓ |
| 08/01/23 | Default Contribution Acceleration | n/a | ✓ |
| 08/01/23 | Investment Decision Change | 100% | ✓ |
| 07/19/23 | Personal Information Change | n/a | ✓ |
| 07/19/23 | Contribution Rate Change | 10% | ✓ |

VIEW WEBSITE ACTIVITY | VIEW TRANSACTIONS

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Menu

Simple navigation at your fingertips

My Plan Dashboard

Designed to summarize your entire retirement plan account and display commonly requested information in a clear and concise manner

My Portfolio

Provides a comprehensive look at your investments through different view options (including portfolio by fund, asset class, performance and source), and also allows you to select the performance model to use

Recent Activity

Displays your 10 most recent transactions

Learn More

Explore additional educational and account management resources available to you

Questions?
Call (888) 762-6088

Importance of Saving for Retirement

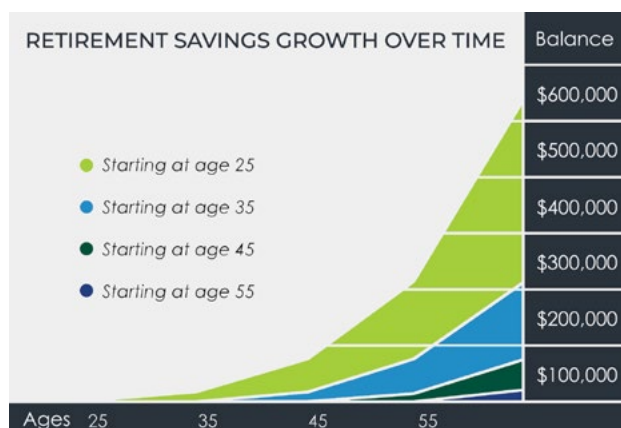
If you're like most people, you spend so much time working it's hard to give much thought to the time when you won't have to. But it's definitely worth your time now—especially when you consider you'll need about 80% of your income to maintain your current standard of living in retirement.¹

Think about the retirement you want

The first step is figuring out the kind of retirement you want to have and how much money you will need to save. Begin by asking yourself the following questions:

- ✓ **At what age do I plan to retire?** The younger you retire, the longer your retirement will be, and the more money you'll need to carry you through it.
- ✓ **What kind of lifestyle do I hope to maintain during my retirement years?** Will I travel or take up a new hobby?
- ✓ **What rate of growth can I expect from my investments now and during retirement?** Be conservative when projecting rates of return.
- ✓ **Do I expect to dip into my principal?** If so, you may deplete your retirement savings faster than if you just live off investment earnings.

When you figure out your projected needs, don't forget about inflation. The average annual rate of inflation over the past 10 years has been approximately 2.87%.² Depending on how far away you are from retirement, this could be a significant number!



possible. The example assumes an annual income of \$40,000 (without increases), 6% contribution, 8-10% rate of return, and monthly compounding. This chart is hypothetical and for illustrative purposes only. It is not intended to represent the performance of any specific investment. Actual returns will vary and principal value will fluctuate. Taxes are due when money is withdrawn.

Getting Started

Beginning to save for retirement as soon as you can and saving as much as you can afford on a regular basis are two of the best ways to make sure you're able to live the way you want to in your golden years. You may not notice the money being set aside each week from your paycheck, but even a small amount has the potential to grow over time.

| Compensation | 3% DEFERRAL RATE | | 5% DEFERRAL RATE | |
|--------------|----------------------|---------------------------|----------------------|---------------------------|
| | Pre-Tax Contribution | Weekly Paycheck Reduction | Pre-Tax Contribution | Weekly Paycheck Reduction |
| 35,000.00 | \$20.00 | \$16.00 | \$34.00 | \$27.00 |
| 45,000.00 | \$26.00 | \$18.00 | \$43.00 | \$30.00 |
| 55,000.00 | \$32.00 | \$22.00 | \$53.00 | \$36.00 |
| 65,000.00 | \$38.00 | \$26.00 | \$63.00 | \$43.00 |
| 75,000.00 | \$43.00 | \$30.00 | \$72.00 | \$50.00 |

This chart assumes (1) 15% federal tax rate for the \$35,000 compensation band and 25% of \$45,000-\$75,000 (2) 6% state tax rate and (3) weekly payroll deductions

CHECK OUT OUR
UPCOMING WEBINARS
AND EVENTS!



You ultimately want to look at your long-term goal and give your retirement account the potential to grow at a rate faster than inflation. Need some help determining how much money you may need in retirement? Our [Retirement Planning Calculator](https://sentinelgroup.balancepro.org/resources/calculators/401k-calculator) can help.

(<https://sentinelgroup.balancepro.org/resources/calculators/401k-calculator>)*

¹ Will Your Retirement Income Be Enough? By Jean Folger, Updated February 14, 2024, Investopedia.

² Current US Inflation Rates: 2000-2024, © 2008-2024 COINNEWS MEDIA GROUP LLC

*You are solely responsible for the accuracy of any data you enter into this calculator as the calculations are based on the data provided. The simplified tax calculations also do not take into account any other pre-tax deferrals, such as reimbursement accounts for health plans or dental insurance, or other payroll taxes, such as FICA.

Creating your savings strategy

Creating a savings and investment strategy that will help you meet your retirement objectives is extremely important. And there's no better place to start than with your company-sponsored retirement plan.

Participating in your company's retirement plan has many advantages, but most importantly, you can benefit from tax savings either when you contribute to the plan or when you withdraw your money at retirement, and earnings on your contributions will be either tax-deferred or tax-free (see below for more information about taxes related to pre-tax and Roth deferrals). Consider the following:

- ✓ For regular (pre-tax) deferrals, you'll be taxed on a smaller gross income, which means a smaller income tax bill
- ✓ Typically the costs to invest through your employer's plan are much lower than investing on your own
- ✓ You'll enjoy the convenience of automatic deductions that are regularly deposited into your retirement account by your employer
- ✓ You can take your retirement savings with you when you change jobs
- ✓ If your company offers a match and you're not taking advantage of it, you're losing out on free money!

Save at least 15%
of your income for future needs and goals.

What is the difference between a regular deferral (pre-tax) and a Roth deferral?

With either a regular (pre-tax) deferral or a Roth deferral, you make a deferral contribution by electing to set aside part, either a percentage or dollar amount (if applicable) of your pay each pay period. For a **pre-tax deferral**, the taxable wages on your W-2 are reduced by the deferral contribution; therefore, you pay less current income tax. The tax on the pre-tax deferrals and earnings is postponed, or deferred, meaning you will pay tax on them when the plan distributes them to you.

A **Roth deferral** is an after-tax contribution, which means you pay current income tax on the deferral. Since you have already paid tax on the deferral, you won't pay tax on it again when you receive a distribution. In addition, if you satisfy certain distribution conditions, you won't have to pay tax on the earnings either. This means that the distribution of the Roth earnings can be tax-free, not just tax-deferred.

*Not all plans permit employee contributions and some do not allow for Roth deferrals. Also, not all plans offer an employer match. See your plan's Summary Plan Description or Plan Highlight for more information.



Creating your investment strategy

Evaluate your risk tolerance.

Getting the most from your retirement plan requires you to understand how much risk you are able to tolerate as an investor. Keep in mind, aggressive growth opportunities come with more risk. In general, the closer you are to retirement, the less risk you should take with your investment choices. This is why it is always better to start sooner rather than later.

Risk is defined as the amount that the investment's value fluctuates over time. "Risky" investments go up and down more steeply than "safer" investments. Risk and return have a direct relationship. Usually as an investment's potential return increases, its level of risk increases too. Conversely, "safer" investments tend to have lower return potential

Diversification

"Don't put all your eggs in one basket" is as sound advice as you can get. Diversifying among several investments or asset classes is another way to reduce potential risk. It's important to build an appropriate mix of investments so that your overall mix – or portfolio – of investments can achieve maximum potential returns without exposure to more risk than you're comfortable taking. Why is diversification important?

- ✓ It helps reduce the volatility of your investment portfolio by spreading the risk across multiple investments or asset classes.
- ✓ It increases potential returns or decreases potential losses since a down period in one investment or asset class can be offset by gains in another.

Select your investments

Now that you've identified your retirement savings goals and are comfortable with your risk tolerance, you are ready to select your investments. In this guide you will find information about the investments that are available to you within the retirement plan. The investments offered have been chosen by your company's investment committee. The goal for their selection is to offer a variety of investments to provide opportunity for diversification. How your retirement plan performs will depend on how much money is contributed to your account and how well you invest your account. Before you invest, take the time to review the fund information carefully. It describes each investment manager, investment type, return characteristics, and risk and performance history. For more complete information on mutual funds associated with your retirement program, including charges and expenses, you may obtain a prospectus from our website. Please read all the materials carefully before you invest.

Check out our [Savings Calculator](#)

(<https://sentinelgroup.balancepro.org/resources/calculators/savings-goals-calculator>) that was designed to help you create a savings plan. Your current savings, expected rate of return and target years to save are used to calculate when you may achieve your savings goal.

Consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus and, if available, the summary prospectus contain this and other information about the investment company. A prospectus can be obtained by contacting your investment professional. The prospectus should be read carefully before investing. Diversification neither assures a profit nor guarantees against a loss in a declining market. There are no assurances that any strategy will meet its objective. 3692982. Last updated: 7/11/2024



Plan Highlight

Bowman Consulting Group, Ltd. Retirement Plan

Plan Year 1/1/2024 to 12/31/2024

Important information about my Plan Highlight

This Plan Highlight is provided as a quick reference to certain key provisions of your retirement plan. Since the plan is based on a complex legal document, the Plan Highlight does not attempt to describe every aspect of the plan or to detail all of its terms. For more complete descriptions of plan provisions, refer to the Summary Plan Description (SPD). If there is a conflict between this Plan Highlight and the SPD, the SPD will prevail.

Can I participate?

Unless you are part of an excluded class of employees, you are eligible for the plan when you have attained age 18.

Please review your Summary Plan Description (SPD) to determine if you are a member of an excluded class of employees.

When can I start contributing?

Once you are eligible for this program, you may begin participating on the Plan's "Entry Date." The entry date(s) will be **monthly**. Your Entry Date will be the first day of the month on or following the date the eligibility requirements are satisfied. Your Employer has elected automatic enrollment therefore 2.00% of your compensation each payroll period will be contributed to the Plan as an elective deferral. You may change this percent or choose to not participate in this program by following your employer's opt out procedures.

How much can I contribute?

You may defer as much as **100%** of your eligible wages up to the indexed IRS dollar limitation which is \$23,000 in 2024. If you are age 50 or older by the end of plan year, you are also eligible to make additional 'catch-up' contributions up to the IRS limitations of \$7,500 this year. All contributions are made on a pre-tax basis for federal income tax purposes and may be made on a pre-tax basis for state income tax purposes, if applicable in your state. Contributions are not made before Federal payroll tax (FICA).

You can also designate your salary deferrals as Roth after-tax contributions. Roth contributions will be included as taxable income. Earnings on the Roth contributions will accumulate tax free and retirement withdrawals may be exempt from federal income tax.

Can I rollover existing retirement accounts into my account?

Yes, if you have an existing pre-tax individual retirement account (IRA), Roth account or qualified retirement plan with a prior employer, you may rollover that account into the Plan. To rollover your existing accounts please complete the Participant Rollover Form. If you have any questions please contact our Participant Service Center at 888-762-6088, Monday through Friday 8AM-7PM EST.

How does Bowman Consulting Group, LTD contribute to my account?

Your Employer may make a Profit Sharing contribution. The amount of this contribution, if any, will be determined by your Employer. You will be eligible for your company's Profit Sharing contribution when you meet the initial entry requirements for the plan. To receive a contribution in subsequent years, you must continue to work 1,000 hours. You must also be employed on the last day of the Plan Year.

Your Employer may make a Match contribution. The amount of this contribution, if any, will be determined by your Employer. You will be eligible for your company's Match contribution when you meet the initial entry requirements for the plan.

Plan Highlight

Bowman Consulting Group, Ltd. Retirement Plan

Plan Year 1/1/2024 to 12/31/2024

How do I become vested?

Vesting is your ownership in your retirement account balance. You are always 100% vested in your Employee Deferrals, Rollover Contributions and in the associated investment gains. However, money contributed by the Employer may be subject to a vesting schedule.

Unless exclusions apply, service for vesting purposes starts from your original date of hire. For each year that you complete 1,000 hours of service, you will be credited with one Year of Service for vesting purposes. Should you leave the company prior to the required service to be fully vested in your entire account balance, you will be entitled to receive an applicable percentage of the employer's contribution as shown below, plus the entire balance of your deferral contributions, Rollover Account(s) and any Employer Contributions made to a fully vested account (examples include Safe Harbor contributions).

Please review your Summary Plan Description (SPD) to determine if there are vesting exclusions.

| Source | Vesting Schedule |
|----------------|----------------------------------|
| Profit Sharing | 100% after 3 years of employment |
| Match | 100% after 3 years of employment |

When can money be withdrawn from my account?

You may receive a distribution from the Plan upon separation of service.

Your plan also allows in-service distributions. You may be permitted to take a distribution of all or a portion of your vested account while still an active employee. Please review your SPD to determine if you are eligible for this type of distribution.

May I withdraw funds in the case of a financial hardship?

You may take a distribution from your account if a heavy financial burden can be demonstrated to the Plan Administrator. You must demonstrate that you are unable to obtain funds from any other source. The IRS has provided guidance to assist Plan Administrators in identifying a qualified hardship. A hardship distribution may be distributed only from eligible accounts for the following reasons.

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

May I borrow money from my account?

Yes, your Plan allows participant loans. The amount the Plan may loan to you is limited by IRS rules. The maximum loan is 50% of your vested balance up to \$50,000.

- The minimum loan is \$1,000.
- A personal loan may be taken for 5 year(s).
- A loan for a primary residence may be taken for 30 year(s).
- The maximum number of outstanding loans is two.
- The interest rate will be 1.00 point(s) (%) over the prime rate in effect at the time the loan is granted.

Please review your loan policy as there may be limitations on the reasons and sources you may borrow from your account.

Disclaimer: This Plan Highlight is not your Summary Plan Description. This material is intended to provide you with general information about the Plan. Should information in this Plan Highlight conflict with your Plan Document or Summary Plan Description, the Plan Document is the legally controlling document. This Plan Highlight was created on 9/18/2024.



Automatic Contribution Notice

Bowman Consulting Group, Ltd. Retirement Plan

Important information about your Plan's Automatic Contribution Arrangement

Automatic deferral. This notice advises you of certain rights and obligations you have under the Plan. The Plan includes an Automatic Contribution Arrangement (ACA), effective 7/1/2012. Under the ACA provisions of the Plan, your Employer will automatically withhold a portion of your compensation from your pay each payroll period. This contribution will be made pre-tax. If you wish to defer the automatic deferral percentage, you do not need to make a deferral election. If you do not wish to defer any of your compensation, or you wish to defer a percentage of your compensation different from (either more or less than) the automatic deferral percentage, you may elect within a reasonable time after receipt of this notice, and before the first automatic deferral to which this notice applies, to defer a different percentage of your compensation (including zero), using the enrollment options made available by the Plan Administrator. Your election will be effective as soon as the Plan Administrator reasonably can implement your election after receipt. Your election will remain in effect unless you elect otherwise.

How will the automatic deferral provisions apply?

The automatic deferral provisions will only apply to the following Participants:

Application to new Participants. If you are a new participant in the Plan, then the automatic deferral provisions apply if your Entry Date is on or following the effective date of the automatic deferral provisions.

What is the automatic deferral amount?

The following provisions apply to these automatic deferrals:

The amount to be automatically withheld from your pay will be equal to 2% of your compensation for each payroll period. This contribution will be made pre-tax. You may choose to not participate in this program by following your employer's opt out procedures.

How can you direct investments?

You have the right to direct the investment of your deferrals (whether the deferrals result from the Plan's automatic deferral or from a salary reduction agreement) and also other accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

How will your contributions be invested?

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

How can you receive additional information?

This notice is not a substitute for the Summary Plan Description. The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact the Plan Administrator.

The Plan Administrator is the Employer. You may contact the Employer at:

Contact: Bowman Consulting Group, Ltd.
Address: 12355 Sunrise Valley Dr, Suite 520
City/State/Zip: Reston, VA 20191
Telephone: (703) 464-1000



Plan Information & Expenses

Bowman Consulting Group, Ltd. Retirement Plan

Why am I receiving this document?

You are receiving this document because you are a participant or beneficiary in the Bowman Consulting Group, Ltd. Retirement Plan or you are eligible for participation. This disclosure provides important information about the general operations of the Plan, administrative charges or expenses of the Plan, individual expenses you may be charged, and if applicable, a chart of Plan investment options with associated expenses and comparative index information.

What information may I obtain about the Plan?

As a Plan participant or beneficiary, you may request from your Plan Administrator the following information about the Plan: (1) annual operating expenses of the Plan investments; (2) copies of prospectuses, financial statements, reports, or other materials relating to Plan investments; (3) a list of assets contained in each Plan investment portfolio; (4) the value of those assets and fund units or shares; and (5) the past and current performance of each Plan investment.

To request additional information, please contact:
Bowman Consulting Group, Ltd.
12355 Sunrise Valley Dr, Suite 520
Reston, VA 20191
(703) 464-1000

How do I receive my account statements?

You will be emailed each quarter when your account statement is available online at www.sentinelgroup.com. The statement shows your account balance, rate of return, contributions and investment allocations. If you are currently receiving your Plan statements electronically and wish to receive them by mail, you may make this change by logging into your account online at www.sentinelgroup.com or by calling the Sentinel Service Center at (888) 762-6088. You have 24 hour access to your account through www.sentinelgroup.com which is designed to give you current information about your account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data.

How may I direct my investments?

The Plan is intended to be an ERISA Section 404(c) Plan. This simply means that you may exercise control over some or all of the investments in your Plan account. The fiduciaries of the Plan are generally relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions. The investment choices available in the Plan are determined by Bowman Consulting Group, Ltd.. You may provide investment directions for some or all of your account balance as determined by the Plan. Unless otherwise noted, you may make changes to your investments on a daily basis.

Investment performance & expenses - The Fund Report includes important information to help you compare the investment options under your retirement Plan. If you want additional information about your investment options, you can go to the specific internet website shown on the Fund Report or you can contact your Plan Administrator. A free paper copy of the information available on the website[s] can be obtained by contacting your Plan Administrator.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>. Please visit https://www.ici.org/pdf/pub_401k_glossary.pdf for a glossary of investment terms relevant to the investment options under the Plan. This glossary is intended to help you better understand your options.

What are the expenses associated with participating in the Plan?

Administration expenses - These are charges for services such as legal, accounting, recordkeeping, and, if applicable to the Plan, investment advisory expenses. The Plan pays certain outside service providers for these administrative expenses. The cost for these expenses may vary from year to year. In any given year, the Plan Sponsor may elect at its own discretion how to pay for some or all of these expenses. Revenue sharing may offset some of the administrative expenses of the Plan. In the absence of revenue sharing, a participant's share of these expenses might be higher. If available, forfeitures may be used toward paying Plan administration expenses.

Individual expenses - These are expenses for transactional services you may incur if you take advantage of certain Plan features.

Plan Information & Expenses

Bowman Consulting Group, Ltd. Retirement Plan

ADMINISTRATION FEES

Your Employer has hired **Sentinel Group** (Sentinel) to provide administration and recordkeeping services for your retirement Plan.

A portion of the administrative expenses are paid by the Plan. These expenses may be deducted from individual accounts from the Plan, either equally from all accounts or proportionally based on account balance.

Based on information and direction Sentinel had on file at the time this document was prepared, the following Plan administration fee may be deducted from Plan accounts. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in certain circumstances. Your quarterly account statement will reflect any administrative fees charged to your account.

| Description | Annual Fee Amount per \$10k |
|------------------------------------|-----------------------------|
| Administration & Recordkeeping Fee | \$9.85 |

ADDITIONAL ADMINISTRATION SERVICES

The following service fees may apply based on additional activities within the plan. These fees are applied proportionally based on account balance. Your share of the fee will vary.

| Name | Amount | What you pay Per \$10k |
|--|----------------------|---------------------------|
| Charged Per Occurrence For Each Quarterly Billing Cycle | | |
| Plan Document Subscription | \$125 Per Occurrence | \$0.25* |

*Assumes a plan asset balance of \$5,000,000

INDIVIDUAL EXPENSES

The following service fees may apply based on additional activities within the Plan. The cost of the services is charged at the time the service takes place. The amount will be deducted from your account balance.

| Name | Unit of Measure | Amount |
|---|-----------------|----------|
| Qualified Domestic Relations Order (QDRO) | Per Occurrence | \$650.00 |
| Loan Initiation | Per Occurrence | \$100.00 |
| Loan Maintenance | Per Occurrence | \$50.00 |
| Retirement Plan Distribution | Per Occurrence | \$125.00 |

CUSTODIAN PARTNER PASS THROUGH FEES

Your Employer has hired **Fidelity Institutional Wealth Services** to provide custodial services for the retirement Plan which may include custody of Plan assets, Trustee and paying agent services. The below section reflects the fees paid to the Custodian for these services.

Based on information and direction Sentinel had on file at the time this document was prepared, the following Investment Custodian Partner Fee may be deducted from Plan accounts. As you review this information, please keep in mind that fees are subject to change and that certain fees may not be deducted from accounts in certain circumstances. Your quarterly account statement will reflect any custodian fees charged to your account.

| Description | Annual Fee Amount per \$10k |
|------------------------|-----------------------------|
| Custodian Partner Fees | \$2.35 |

Plan Information & Expenses

Bowman Consulting Group, Ltd. Retirement Plan

INVESTMENT ADVISOR FEES

Based on information and direction Sentinel had on file at the time this document was prepared, the following Investment Advisory Services fee may be deducted from Plan accounts. As you review this information, please keep in mind that fees are subject to change and that certain fees may not be deducted from accounts in certain circumstances. The actual amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement.

Below we have estimated the fees that will be charged to your account on an annual basis. The estimation below is calculated using basis points, which is equivalent to 0.01%. If you are paying 10 basis points, that is the same as 0.10%. For instance if your account balance is \$1,000 and your estimated fee is 10 basis points, you would be paying \$1 in fees.

The Advisor is a Fiduciary to the Plan. Sentinel Benefits Group and the Advisor are not affiliated. Any investment advisor fee is deducted from plan participant accounts on a pro-rata basis.

| Expense Type | Quarterly Basis Points (bps) | Quarterly Fee per \$10k | Est. Annual Fee per \$10k |
|-------------------------|------------------------------|-------------------------|---------------------------|
| Investment Advisory Fee | 0.99 bps | \$0.99 | \$3.96 |

*Estimated expenses are calculated using fees applied during the previous quarter and the current total plan balance.

These quarterly estimates result in an annual estimated fee of 3.96 bps.

| Fund | Ticker | Average Annual Total Returns | | | | | | | | Expenses | |
|---|--------|------------------------------|---------|--------|--------|--------|---------|--------------|-------------|----------|----------------------|
| | | YTD | 3 Month | 1 Year | 3 Year | 5 Year | 10 Year | Since Incept | Incept Date | Net Exp. | Net Exp. per \$1,000 |
| Money Market - Taxable: (609 Funds) | | | | | | | | | | | |
| Fidelity Government MMkt | SPAXX | 3.38 | 1.27 | 5.12 | 3.15 | 2.03 | 1.35 | 2.66 | 2/5/90 | 0.42 | \$4.20 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=31617H102 | | | | | | | | | | | |
| Index: Bloomberg US Treasury Bill 6-9 M TR USD | | 3.34 | 1.52 | 5.37 | 2.67 | 1.99 | 1.50 | | | | |
| Morningstar Category Average | | 3.35 | 1.24 | 5.09 | 3.13 | 2.03 | 1.35 | 0.40 | | | |
| Inflation-Protected Bond: (157 Funds) | | | | | | | | | | | |
| Fidelity Inflation-Prot Bd Index | FIPDX | 3.57 | 3.39 | 6.12 | -1.34 | 2.00 | 2.07 | 1.72 | 5/16/12 | 0.05 | \$0.50 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=31635T104 | | | | | | | | | | | |
| Index: Bloomberg US Treasury US TIPS TR USD | | 3.30 | 3.39 | 6.17 | -1.30 | 2.04 | 2.13 | | | | |
| Morningstar Category Average | | 3.39 | 3.35 | 6.05 | -1.25 | 1.56 | 1.68 | 0.69 | | | |
| Intermediate Core-Plus Bond: (643 Funds) | | | | | | | | | | | |
| PGIM Total Return Bond Z | PDBZX | 4.25 | 4.88 | 9.16 | -1.80 | 0.38 | 2.36 | 4.90 | 9/16/96 | 0.49 | \$4.90 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=74440B405 | | | | | | | | | | | |
| Index: Bloomberg US Agg Bond TR USD | | 3.07 | 4.79 | 7.30 | -2.11 | -0.04 | 1.64 | | | | |
| Morningstar Category Average | | 3.85 | 4.77 | 8.18 | -1.86 | 0.47 | 1.81 | 0.76 | | | |
| High Yield Bond: (678 Funds) | | | | | | | | | | | |
| PGIM High Yield R6 | PHYQX | 6.44 | 4.60 | 12.16 | 2.18 | 4.31 | 4.91 | 5.98 | 10/31/11 | 0.38 | \$3.80 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=74440Y884 | | | | | | | | | | | |
| Index: Bloomberg US Corporate High Yield TR USD | | 6.29 | 4.59 | 12.55 | 2.55 | 4.46 | 4.65 | | | | |
| Morningstar Category Average | | 5.97 | 3.89 | 11.43 | 2.42 | 3.99 | 3.82 | 0.90 | | | |
| Global Bond-USD Hedged: (110 Funds) | | | | | | | | | | | |
| Vanguard Total Intl Bd Idx Admiral™ | VTABX | 2.12 | 3.30 | 6.98 | -1.50 | -0.57 | 2.00 | 2.31 | 5/31/13 | 0.11 | \$1.10 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=92203J308 | | | | | | | | | | | |
| Index: Bloomberg Global Aggregate TR Hdg USD | | 3.19 | 3.94 | 7.48 | -0.92 | 0.24 | 2.18 | | | | |
| Morningstar Category Average | | 3.26 | 3.57 | 8.01 | -1.33 | 0.09 | 1.73 | 0.70 | | | |
| Large Value: (1,204 Funds) | | | | | | | | | | | |
| T. Rowe Price Value | TRVLX | 17.93 | 5.44 | 25.54 | 6.65 | 12.35 | 9.84 | 11.04 | 9/30/94 | 0.71 | \$7.10 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=779578103 | | | | | | | | | | | |
| Vanguard Equity-Income Adm | VEIRX | 14.36 | 6.11 | 20.32 | 8.97 | 12.02 | 10.25 | 8.77 | 8/13/01 | 0.18 | \$1.80 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=921921300 | | | | | | | | | | | |
| Index: Russell 1000 Value TR USD | | 15.08 | 6.92 | 21.15 | 7.25 | 11.16 | 8.85 | | | | |
| Morningstar Category Average | | 14.54 | 6.38 | 21.17 | 7.83 | 11.74 | 8.96 | 0.90 | | | |
| Large Blend: (1,478 Funds) | | | | | | | | | | | |
| T. Rowe Price Dividend Growth | PRDGX | 16.25 | 7.03 | 23.00 | 8.02 | 12.91 | 12.23 | 10.40 | 12/30/92 | 0.64 | \$6.40 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=779546100 | | | | | | | | | | | |
| Fidelity 500 Index | FXAIX | 19.51 | 7.39 | 27.12 | 9.37 | 15.90 | 12.97 | 13.51 | 5/4/11 | 0.02 | \$0.20 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=315911750 | | | | | | | | | | | |
| Vanguard FTSE Social Index Admiral | VFTAX | 18.95 | 7.73 | 27.91 | 7.72 | 15.93 | 13.42 | 16.15 | 2/7/19 | 0.14 | \$1.40 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=921910717 | | | | | | | | | | | |
| Index: S&P 500 TR USD | | 19.53 | 7.39 | 27.14 | 9.38 | 15.92 | 12.98 | | | | |
| Morningstar Category Average | | 17.18 | 6.60 | 24.59 | 7.74 | 14.28 | 11.43 | 0.78 | | | |
| Large Growth: (1,179 Funds) | | | | | | | | | | | |
| Fidelity Contrafund | FCNTX | 28.62 | 6.93 | 38.78 | 9.37 | 18.15 | 14.87 | 12.97 | 5/17/67 | 0.39 | \$3.90 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=316071109 | | | | | | | | | | | |
| JPMorgan Large Cap Growth R6 | JLGMX | 24.62 | 6.83 | 33.00 | 8.70 | 19.86 | 17.36 | 16.98 | 11/30/10 | 0.44 | \$4.40 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=48121L841 | | | | | | | | | | | |
| Index: Russell 1000 Growth TR USD | | 21.12 | 7.11 | 30.75 | 8.87 | 19.08 | 16.03 | | | | |
| Morningstar Category Average | | 19.04 | 6.43 | 28.28 | 4.57 | 15.37 | 13.24 | 0.94 | | | |

| Fund | Ticker | Average Annual Total Returns | | | | | | | Expenses | | |
|---|--------|------------------------------|---------|--------|--------|--------|---------|--------------|-------------|----------|----------------------|
| | | YTD | 3 Month | 1 Year | 3 Year | 5 Year | 10 Year | Since Incept | Incept Date | Net Exp. | Net Exp. per \$1,000 |
| Mid-Cap Value: (400 Funds) | | | | | | | | | | | |
| MFS Mid Cap Value R6 | MVCKX | 15.17 | 6.23 | 22.72 | 8.31 | 12.59 | 9.46 | 11.21 | 2/1/13 | 0.62 | \$6.20 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=55273W475 | | | | | | | | | | | |
| Index: Russell Mid Cap Value TR USD | | 12.95 | 6.31 | 20.19 | 5.40 | 10.80 | 8.31 | | | | |
| Morningstar Category Average | | 11.64 | 5.48 | 18.88 | 6.92 | 11.64 | 8.06 | 0.97 | | | |
| Mid-Cap Blend: (442 Funds) | | | | | | | | | | | |
| Vanguard Mid Cap Index Admiral | VIMAX | 11.88 | 5.99 | 19.46 | 2.96 | 11.12 | 9.57 | 10.07 | 11/12/01 | 0.05 | \$0.50 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=922908645 | | | | | | | | | | | |
| Index: S&P Midcap 400 TR | | 12.24 | 4.05 | 18.75 | 5.62 | 12.20 | 9.68 | | | | |
| Morningstar Category Average | | 12.36 | 5.36 | 19.35 | 4.69 | 11.31 | 8.80 | 0.90 | | | |
| Mid-Cap Growth: (534 Funds) | | | | | | | | | | | |
| T. Rowe Price New Horizons | PRNHX | 1.89 | 5.53 | 5.26 | -10.20 | 7.21 | 11.39 | 11.48 | 6/3/60 | 0.78 | \$7.80 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=779562107 | | | | | | | | | | | |
| MFS Mid Cap Growth R6 | OTCKX | 10.64 | 3.72 | 18.34 | -0.93 | 9.46 | 11.52 | 13.12 | 1/2/13 | 0.66 | \$6.60 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=552987554 | | | | | | | | | | | |
| Index: Russell Mid Cap Growth TR USD | | 9.27 | 4.83 | 19.07 | -0.46 | 10.50 | 10.61 | | | | |
| Morningstar Category Average | | 10.04 | 4.65 | 16.75 | -2.30 | 9.64 | 9.73 | 1.08 | | | |
| Small Value: (489 Funds) | | | | | | | | | | | |
| Victory Sycamore Small Company Opp I | VSOIX | 5.33 | 4.47 | 11.21 | 4.78 | 10.01 | 9.60 | 9.16 | 8/31/07 | 0.89 | \$8.90 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=92646A815 | | | | | | | | | | | |
| Index: Russell 2000 Value TR USD | | 9.15 | 8.23 | 19.25 | 3.05 | 10.38 | 7.46 | | | | |
| Morningstar Category Average | | 8.51 | 5.22 | 17.08 | 5.76 | 12.01 | 7.47 | 1.12 | | | |
| Small Blend: (613 Funds) | | | | | | | | | | | |
| Fidelity Small Cap Index | FSSNX | 10.45 | 7.53 | 18.55 | 0.72 | 9.78 | 8.18 | 11.00 | 9/8/11 | 0.03 | \$0.30 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=316146182 | | | | | | | | | | | |
| Index: Russell 2000 TR USD | | 10.39 | 7.51 | 18.47 | 0.60 | 9.68 | 8.03 | | | | |
| Morningstar Category Average | | 10.19 | 6.02 | 17.61 | 3.25 | 10.62 | 7.99 | 0.98 | | | |
| Foreign Large Growth: (413 Funds) | | | | | | | | | | | |
| MFS International Growth R6 | MGRDX | 13.72 | 7.19 | 17.88 | 3.71 | 9.26 | 7.73 | 6.44 | 5/1/06 | 0.71 | \$7.10 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=552746356 | | | | | | | | | | | |
| MFS International Intrinsic Value R6 | MINJX | 14.61 | 4.41 | 20.58 | 1.95 | 8.71 | 8.30 | 7.35 | 5/1/06 | 0.67 | \$6.70 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=552746349 | | | | | | | | | | | |
| Index: MSCI ACWI Ex USA Growth NR USD | | 11.23 | 5.24 | 17.08 | -1.48 | 6.80 | 5.24 | | | | |
| Morningstar Category Average | | 11.84 | 4.62 | 18.62 | -1.83 | 7.69 | 6.04 | 1.01 | | | |
| Target-Date 2000-2010: (97 Funds) | | | | | | | | | | | |
| American Funds 2010 Trgt Date Retire R6 | RFTTX | 8.56 | 5.85 | 13.88 | 3.01 | 5.97 | 5.29 | 7.48 | 7/13/09 | 0.29 | \$2.90 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=02630T282 | | | | | | | | | | | |
| Index: S&P Target Date 2010 TR USD | | 7.34 | 4.72 | 12.24 | 1.97 | 5.11 | 4.73 | | | | |
| Morningstar Category Average | | 7.26 | 4.44 | 12.12 | 1.21 | 4.82 | 4.57 | 0.53 | | | |
| Target-Date 2020: (147 Funds) | | | | | | | | | | | |
| American Funds 2020 Trgt Date Retire R6 | RRCTX | 9.29 | 5.95 | 15.16 | 3.11 | 6.75 | 6.05 | 8.58 | 7/13/09 | 0.31 | \$3.10 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=02630T316 | | | | | | | | | | | |
| Index: S&P Target Date 2020 TR USD | | 8.44 | 4.96 | 13.74 | 2.42 | 6.01 | 5.54 | | | | |
| Morningstar Category Average | | 8.29 | 4.86 | 13.56 | 1.44 | 5.66 | 5.28 | 0.60 | | | |
| Target-Date 2030: (213 Funds) | | | | | | | | | | | |
| American Funds 2030 Trgt Date Retire R6 | RFETX | 10.67 | 5.90 | 17.25 | 3.45 | 8.66 | 7.61 | 10.38 | 7/13/09 | 0.33 | \$3.30 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=02630T332 | | | | | | | | | | | |
| Index: S&P Target Date 2030 TR USD | | 10.13 | 5.43 | 16.06 | 3.39 | 8.03 | 6.83 | | | | |
| Morningstar Category Average | | 10.02 | 5.29 | 15.97 | 2.20 | 7.43 | 6.44 | 0.67 | | | |

| Target-Date 2040: (207 Funds) | | | | | | | | | | | |
|---|--------|-------|------|-------|------|-------|------|---------|---------|--------|--------|
| American Funds 2040 Trgt Date Retire R6 | RF GTX | 13.56 | 6.24 | 21.14 | 4.61 | 11.15 | 9.22 | 10.99 | 7/27/09 | 0.37 | \$3.70 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=02630T357 | | | | | | | | | | | |
| Index: S&P Target Date 2040 TR USD | | 12.72 | 5.89 | 19.44 | 4.75 | 10.17 | 8.10 | | | | |
| Morningstar Category Average | | 12.64 | 5.66 | 19.39 | 3.65 | 9.70 | 7.75 | 0.70 | | | |
| Target-Date 2050: (205 Funds) | | | | | | | | | | | |
| American Funds 2050 Trgt Date Retire R6 | RFITX | 14.08 | 6.31 | 21.93 | 4.53 | 11.44 | 9.45 | 11.70 | 7/13/09 | 0.38 | \$3.80 |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=02630T373 | | | | | | | | | | | |
| Index: S&P Target Date 2050 TR USD | | 13.91 | 6.09 | 20.97 | 5.43 | 11.06 | 8.64 | | | | |
| Morningstar Category Average | | 14.11 | 5.84 | 21.23 | 4.39 | 10.65 | 8.25 | 0.71 | | | |
| Target-Date 2060: (201 Funds) | | | | | | | | | | | |
| American Funds 2060 Trgt Date Retire R6 | RFUTX | 14.11 | 6.16 | 22.11 | 4.37 | 11.36 | 9.75 | 3/27/15 | 0.39 | \$3.90 | |
| https://documents.securewebdelivery.com/Fundsolutions/LandingPage.aspx?token=57D1E5A3-3E3C-4105-9D85-304D6FB4703E&cusip=02631C320 | | | | | | | | | | | |
| Index: S&P Target Date 2060 TR USD | | 14.01 | 6.16 | 21.09 | 5.49 | 11.18 | 8.77 | | | | |
| Morningstar Category Average | | 14.37 | 5.83 | 21.59 | 4.52 | 10.89 | 8.35 | 0.71 | | | |

Disclaimer:

Investing involves the risk of loss that investors must be prepared to bear. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Performance data current to the most recent month end is available by calling 1-888-880-1330 or by visiting www.sentinelgroup.com and logging into your account. Performance data is supplied by Morningstar, but in certain instances where Morningstar was unable to provide the data, Sentinel gathered information directly from the investment manager. Consider the investment objectives, risks, and charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other information about the investment company. A prospectus can be obtained by contacting your investment professional. The prospectus should be read carefully before investing.

Investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Index returns are unmanaged, do not reflect the deduction of any fees or expenses, and reflect all items of income, gain and loss, and the reinvestment of dividends and other income. Investors cannot invest directly in an index.

The Morningstar blended benchmark represents a custom index comprised of six broad based indexes: Fixed-income benchmarks utilized in the custom benchmark are the Barclay's 1-3 Yr Gov't / Credit TR index and the Barclay's Aggregate Bond TR index. Equity benchmarks utilized in the custom benchmark are the Russell 1000 TR index, the Russell 2500 TR index, the MSCI ACWI ex USA NR index and the Morningstar Multistrategy category average.

Barclay's 1-3 Yr Gov't / Credit TR: The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 1-3 years, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index. Barclay's Aggregate Bond TR: The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass throughs), ABS, and CMBS. Russell 1000 TR: The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership. Russell 2500 TR: The index measures the performance of the small to mid-cap segment of the US equity universe. It is a subset of the Russell 3000 index and includes approximately 2500 of the smallest securities based on the combination of their market cap and current index membership. MSCI ACWI Ex USA NR: The index measures the performance of the large and mid-cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted. Morningstar Multistrategy: A simple average of the returns of all funds that are characterized as Multistrategy by Morningstar.

Sentinel Pension Advisors, Inc., a SEC-registered Investment Advisor, may act as the Investment Manager, Adviser or Investment Consultant to a Plan (Client). As the Investment Adviser, SPA will provide investment advisory services to the Client. As the Investment Consultant, SPA does not provide investment advice to the participants but does provide consulting services in accordance with the Investment Consulting Services Agreement entered into by the Client and SPA.

Please note that Sentinel Pension Advisors, Inc. is not affiliated with the investment adviser providing investment advice to the Client.

Date of first use: 6/15/2024

Qualified Default Investment Alternative Notice

Bowman Consulting Group, Ltd. Retirement Plan

Why am I receiving this notice?

As a participant or Beneficiary of Bowman Consulting Group, Ltd. Retirement Plan, you have the right to direct the investment of some or all of the assets in your Plan account. You may invest your account(s) in any of the investment choices offered in the Plan. The purpose of this Notice is to describe how your Plan account will be invested if you fail to provide instructions regarding its investment. If you do not make an election from the different investment alternatives, your Plan account will automatically be invested in the Plan's default investment fund.

What is the Plan's default investment?

If you do not make an election as to how the Plan should invest any of your future contributions (e.g., rollover, employee or employer contribution) by making elections online or returning the election form to the Plan Administrator, the Plan Trustee will invest those contributions in the "default" investment that the Plan officials have selected. The default investment is the **American Funds Target Date Retirement (RFETX, RFGTX, RFITX, RFTTX, RFUTX, RRCTX)**. Your date of birth will be used to determine the appropriate default investment from this list. This investment option is designed to provide varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed income exposures based on the participant's age and target retirement date. Such products and portfolios change their asset allocations and associated risk levels over time with the objective of becoming more conservative (i.e., decreasing risk of losses) with increasing age.

This default investment is intended to meet the requirements of a Qualified Default Investment Alternative ("QDIA") under Department of Labor regulations.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money. You should carefully consider the objectives, risks, charges, and expenses of any investments in your plan. This and other important information are contained in the funds' prospectuses, which are available through your account access on the Sentinel website, www.sentinelgroup.com.

What are my rights to alternative investments?

Even if the Plan Trustee invests some or all of your contributions in the default investment, you have the continuing right to direct the investment of your account in one or more of the other investment choices available to you under the Plan. You may change your investments at any time by logging into your account at www.sentinelgroup.com. You are entitled to invest in any of the alternative investment choices without incurring a financial penalty.

Where can I find additional investment information?

You can obtain further investment information about the Plan's investment alternatives other than the default investment by logging into your account on the Sentinel website, www.sentinelgroup.com or by contacting your human resources department.

Important Considerations for Distributions & Rollover IRAs

Important Considerations for Distributions and Rollover IRAs

There are important factors that plan participants should consider before deciding whether to take a distribution from their 401(k) plan (or other qualified retirement plan) and whether and how to rollover their benefits into another retirement plan or to an individual retirement account (IRA).

This brochure discusses some, but not all, of the important considerations that participants should assess before making those decisions.

What Are Your Options?

When you retire or leave a job where you have a retirement plan, in most cases you have four options:

- ✓ Take a lump sum taxable distribution;
- ✓ Keep your money in the plan, if the plan permits;
- ✓ Move it to another qualified retirement plan; or
- ✓ Transfer it directly to an IRA (which is called a direct rollover).

Fees and Expenses

When considering whether to take a distribution, you should always consider the fees and expenses. Are the fees and costs low, or at least reasonable . . . in your old plan, in a new employer's plan, in a rollover IRA?

Some questions to ask are: Does the plan or an IRA offer greater opportunity to invest in low-cost investments, like index mutual funds? Does the IRA impose an administrative charge? If so, is it higher than the charges in the plan?

You should also consider administration fees, trading fees, share classes of available funds, and advisory and investment management fees.

However, fees and expenses are not the only consideration. For example, a retirement plan may offer services to help you with your investing and planning. You should compare the services available through an employer's plan to an IRA, as well as any costs, before making a decision to take your money out of your current plan.

If so ask: Is a professional investment advisory or management service available in the plan? In the IRA? Is the cost of those services in the IRA higher than in the plan? Which plan or IRA has the services and flexibility that you need? Where is the value for you?

Compare the costs to the investments and services that work the best for you and make sure that your expenses are reasonable.

Investment Flexibility

IRAs often offer more investments than retirement plans, such as 401(k) or 403(b) plans. (However, some retirement plans allow participants to invest through individual brokerage accounts, which would be similar to a typical IRA and may have similar costs.) In many IRAs you can invest in stocks, bonds, ETFs, and a broad range of mutual funds.

However, some participants want the benefit of the plan fiduciaries prudently selecting and monitoring a more limited investment line-up. If that applies to you, you might want to leave your money in the plan. If you have company stock in your savings plan, you should talk to your tax adviser before taking a distribution.

Conclusion

This is your retirement money, and you need to make sure it is invested prudently at a reasonable cost. In some cases, your current retirement plan will be the best blend of value and cost for you. In other cases, it may be better to transfer the money (a "direct" rollover) to a new employer's plan or to an IRA. If you decide on an IRA, there is an almost unlimited number of IRA providers and advisers with a wide range of costs, services and investments. Consider your needs and make the choice that is right for you.



Update Your Beneficiary Online

Enter your beneficiary information online in 3 easy steps!

Did you know that you have the ability to elect, view and change your retirement account beneficiary right from your online account at sentinelgroup.com? If you would like to update your beneficiary information and/or be able to view who you have designated as your beneficiary online, log on to your account and follow these 3 simple steps:

✓ Step 1: Confirm Your Marital Status

Click 'Manage My Personal Information' from your My Plan Dashboard screen and confirm or update your marital status.

✓ Step 2: Confirm Your Email Address

On the same page, review the 'Email Preferences' section and be sure that your email address is listed and that you have selected the radio button to indicate your preferred email address for email notifications. This is important because if you are married and designate a primary beneficiary other than your spouse, a confirmation will be emailed to you the following morning to provide information about the signatures required to complete your election.

✓ Step 3: Update Your Beneficiaries

Select 'View/Update Beneficiaries' from the Manage My Account menu. Click the 'Add Beneficiary' button to add a beneficiary to your account. The beneficiary type, name and percentage are required fields, but we recommend that you provide as much of the other information as possible, too. If additional primary or contingent beneficiaries need to be added, click 'Add Beneficiary' again until all designations have been made. Click the 'Save' button to save your changes.

At the end of the day, you will receive an email confirmation of your beneficiary changes. If you are married and designate a primary beneficiary other than your spouse, the confirmation will provide information about the signatures required to complete your election. Otherwise, the confirmation will be for your records and your elections will be complete.



Rollover Contributions

A Guide to Consolidating your Retirement Accounts with Sentinel Group

At Sentinel Group, our goal is to make planning for retirement as simple as possible. Get started by consolidating your other retirement assets into your Sentinel account.

Follow the 3 steps below, or log in to your account at sentinelgroup.com and visit "Forms" to complete the online rollover process.

Step 1



Step 2



Step 3

Request a check from your current provider.

Inform your current provider that you would like a direct rollover of your retirement account balance into your qualified retirement account with Sentinel Group. Request a check made payable to Bowman Consulting Group, Ltd. Retirement Plan for the benefit of you (see example) to be mailed to your attention.

Example: Bowman Consulting Group, Ltd. Retirement Plan FBO John Smith

Send your rollover form to us.

Once you receive your rollover check, complete the Sentinel Benefits Rollover Form (see your Human Resources or Benefits Department for the Plan Sponsor signature) and return it to us together with a Letter of Authorization from the financial institution providing your rollover check or a copy of your most recent statement.

Email:
operations@sentinelgroup.com

Fax:
(781) 213-7303

Mail your rollover check to your plan's custodian.

Mail your rollover check to your plan's custodian:

Regular Mail:
Fidelity Personal Trust Co.
PO Box 5396
Mail Stop 7100
Carol Stream, IL 60197-5396

Overnight Mail:
Fidelity Personal Trust Co.
Box 5396
Mail Stop 7100
270 Remington Blvd Suite B
Bolingbrook, IL 60440

Need help? Contact our Service Center at 888-762-6088.



Participant Information:

Participant Name

Social Security Number

Email Address

Phone Number

Type of Rollover:

I am rolling from (select only one):

401 (a) (Including 401 (k))

403(b)

Governmental 457(b)

IRA Rollover (Not available for Roth IRA)

SIMPLE IRA

Spousal Rollover

Rollover Amount:

\$ _____ + \$ _____ + \$ _____ = \$ _____

Pre-tax Rollover

The total of any pre-tax contributions, including all employer contributions, with earnings on those contributions

Roth Basis

The total of your Roth (after-tax) contributions, excluding earnings on those contributions

Roth Earnings

The total of any earnings on Roth (after-tax) contributions

Total Rollover Amount

Tax year for initial Roth contribution:
(Required for Roth rollover)

Check Information:

Payable to: **Bowman Consulting Group, Ltd. Retirement Plan FBO Your Name**
Memo line: **251-164102**

Send Rollover Form to Sentinel Benefits:

Email: **operations@sentinelgroup.com**
Fax: **781-213-7303**

Mail Rollover Check to:

Regular Mail

Fidelity Personal Trust Co.
PO Box 5396
Mail Stop 7100
Carol Stream, IL 60197-5396

Overnight Mail

Fidelity Personal Trust Co.
Box 5396
Mail Stop 7100
270 Remington Blvd Suite B
Bolingbrook, IL 60440

Acceptance:

(See your Human Resources or Benefits Department for Plan Sponsor Signature)

By signing below, I confirm that I have consulted the Bowman Consulting Group, Ltd. benefits department and certify that to the best of my knowledge, this is a valid rollover. I understand that if I later determine the rollover was invalid, I am responsible for informing Sentinel Benefits and Bowman Consulting Group, Ltd. I understand that my rollover will be invested in the plan's default fund if I have not made any investment elections.

Participant Signature

Date

Plan Sponsor Signature

Print Name

Date

We're here to help.

If you have questions
about your plan, call
(888) 762-6088,
Monday – Friday,
8 a.m. – 7 p.m. ET
or visit us online at
sentinelgroup.com.



 **sentinel**group

BOWMAN CONSULTING GROUP, LTD. RETIREMENT PLAN
SUMMARY PLAN DESCRIPTION

June 15, 2024

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BOWMAN CONSULTING GROUP, LTD. RETIREMENT PLAN

SUMMARY PLAN DESCRIPTION

INTRODUCTION TO YOUR PLAN

What kind of Plan is this?

Bowman Consulting Group, Ltd. Retirement Plan ("Plan") has been adopted to provide you with the opportunity to save for retirement on a tax-advantaged basis. This Plan is a type of qualified retirement plan commonly referred to as a 401(k) Plan.

What information does this Summary provide?

This Summary Plan Description ("SPD") contains information regarding when you may become eligible to participate in the Plan, your Plan benefits, your distribution options, and many other features of the Plan. You should take the time to read this SPD to get a better understanding of your rights and obligations under the Plan.

In this Summary, your Employer has addressed the most common questions you may have regarding the Plan. If this SPD does not answer all of your questions, please contact the Administrator or other Plan representative. The Administrator is responsible for responding to questions and making determinations related to the administration, interpretation, and application of the Plan. The name and address of the Administrator can be found at the end of this SPD in the Article entitled "General Information About the Plan."

This SPD describes the Plan's benefits and obligations as contained in the legal Plan document, which governs the operation of the Plan. The Plan document is written in much more technical and precise language and is designed to comply with applicable legal requirements. If the non-technical language in this SPD and the technical, legal language of the Plan document conflict, the Plan document always governs. If you wish to receive a copy of the legal Plan document, please contact the Administrator.

The Plan and your rights under the Plan are subject to federal laws, such as the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code, as well as some state laws. The provisions of the Plan are subject to revision due to a change in laws or due to pronouncements by the Internal Revenue Service (IRS) or Department of Labor (DOL). Your Employer may also amend or terminate this Plan. Your Employer will notify you if the provisions of the Plan that are described in this SPD change.

Types of contributions. The following types of contributions may be made under this Plan:

- Employee salary deferrals including Roth 401(k) deferrals
- Employer matching contributions
- Employer profit sharing contributions
- Employee "rollover" contributions

ARTICLE I PARTICIPATION IN THE PLAN

How do I participate in the Plan?

Provided you are not an Excluded Employee, you may become a "Participant" in the Plan once you have satisfied the eligibility requirements and reached your "Entry Date." The following describes the eligibility requirements and Entry Dates that apply. You should contact the Administrator if you have questions about the timing of your Plan participation.

All Contributions

Excluded Employees. If you are a member of a class of employees identified below, you are an Excluded Employee and you are not entitled to participate in the Plan. The Excluded Employees are:

- union employees whose employment is governed by a collective bargaining agreement under which retirement benefits were the subject of good faith bargaining, unless the collective bargaining agreement requires the employee to be included within the Plan
- certain nonresident aliens who have no earned income from sources within the United States
- leased employees
- employees who are residents of Puerto Rico

- interns

Eligibility conditions. You will be eligible to participate in the Plan when you have satisfied the following eligibility condition(s). However, you will actually become a Participant in the Plan once you reach the Entry Date as described below.

- attainment of age 18.

Entry Date. Your Entry Date will be the first day of the month coinciding with or next following the date you satisfy the eligibility requirements.

What happens if I'm a Participant, terminate employment and then I'm rehired?

If you are no longer a Participant because you terminated employment, and you are rehired, then you will be able to participate in the Plan on your date of rehire provided you are otherwise eligible to participate in the Plan.

ARTICLE II EMPLOYEE CONTRIBUTIONS

What are salary deferrals and how do I contribute them to the Plan?

Salary deferrals. As a Participant under the Plan, you may elect to reduce your compensation by a specific percentage or dollar amount and have that amount contributed to the Plan as a salary deferral. There are two types of salary deferrals: Pre-Tax 401(k) deferrals and Roth 401(k) deferrals. For purposes of this SPD, "salary deferrals" generally means both Pre-Tax 401(k) deferrals and Roth 401(k) deferrals. Regardless of the type of deferral you make, the amount you defer is counted as compensation for purposes of Social Security taxes.

Pre-Tax 401(k) deferrals. If you elect to make Pre-Tax 401(k) deferrals, then your taxable income is reduced by the deferral contributions so you pay less in federal income taxes. Later, when the Plan distributes the deferrals and earnings, you will pay the taxes on those deferrals and the earnings. Therefore, with a Pre-Tax 401(k) deferral, federal income taxes on the deferral contributions and on the earnings are only postponed. Eventually, you will have to pay taxes on these amounts.

Roth 401(k) deferrals. If you elect to make Roth 401(k) deferrals, the deferrals are subject to federal income taxes in the year of deferral. However, the deferrals and, in most cases, the earnings on the deferrals are not subject to federal income taxes when distributed to you. In order for the earnings to be tax free, you must meet certain conditions. See "What are my tax consequences when I receive a distribution from the Plan?" below.

Deferral procedure. The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Administrator. You may elect to defer a portion of your salary as of your Entry Date or on any day thereafter. Such election will become effective as soon as administratively feasible after it is received by the Administrator. Your election will generally remain in effect until you modify or terminate it.

Deferral modifications. You are permitted to revoke your salary deferral election at any time during the Plan Year. You may make any other modification as of each payroll period or in accordance with any other procedure that your Employer provides. Any modification will become effective as soon as administratively feasible after it is received by the Administrator.

Deferral Limit. As a Participant, you may elect to defer an amount from your compensation each year instead of receiving that amount in cash. You may defer a percentage of your compensation. Such election will also apply to irregular pay.

Your total deferrals in any taxable year may not exceed a dollar limit which is set by law. The limit for 2024 is \$23,000. After 2024, the dollar limit may increase for cost-of-living adjustments. See the paragraph below on Annual dollar limit. The Administrator will notify you of the maximum percentage you may defer.

Catch-up contributions. Effective January 1, 2002, if you are at least age 50 or will attain age 50 before the end of a calendar year, then you may elect to defer additional amounts (called "catch-up contributions") to the Plan as of the January 1st of that year. The additional amounts may be deferred regardless of any other limitations on the amount that you may defer to the Plan. The maximum "catch-up contribution" that you can make in 2024 is \$7,500. After 2024, the maximum may increase for cost-of-living adjustments.

Automatic Deferral. Effective as of July 1, 2012, the Plan includes an automatic salary deferral feature. Your Employer will automatically withhold a portion of your compensation from your pay each payroll period and contribute that amount to the Plan as a Pre-Tax 401(k) deferral. The Automatic Deferral provisions apply to all Participants who become a Participant in the Plan after the effective date of the Automatic Deferral provisions.

Automatic Deferral provisions. The following provisions apply to these Automatic Deferrals:

- You may complete a salary deferral agreement to elect an alternative deferral amount or to elect not to defer under the Plan in accordance with the deferral procedures of the Plan. Your election will generally remain in effect until you modify or terminate it.

- The amount to be automatically withheld from your pay each payroll period will be equal to 2% of your compensation.

Contact the Administrator if you have any questions concerning the application of Automatic Deferrals.

Annual dollar limit. You should also be aware that each separately stated annual dollar limit on the amount you may defer (the annual deferral limit and the "catch-up contribution" limit) is a separate aggregate limit that applies to all such similar salary deferral amounts and "catch-up contributions" you may make under this Plan and any other cash or deferred arrangements (including tax-sheltered 403(b) annuity contracts, simplified employee pensions or other 401(k) plans) in which you may be participating. Generally, if an annual dollar limit is exceeded, then the excess must be returned to you in order to avoid adverse tax consequences. For this reason, it is desirable to request in writing that any such excess salary deferral amounts and "catch-up contributions" be returned to you.

If you are in more than one plan, you must decide which plan or arrangement you would like to return the excess. If you decide that the excess should be distributed from this Plan, you must communicate this in writing to the Administrator not later than the March 1st following the close of the calendar year in which such excess deferrals were made. However, if the entire dollar limit is exceeded in this Plan or any other plan your Employer maintains, then you will be deemed to have notified the Administrator of the excess. The Administrator will then return the excess deferrals and any earnings to you by April 15th.

Allocation of deferrals. The Administrator will allocate the amount you elect to defer to an account maintained on your behalf. You will always be 100% vested in this account (see the Article in this SPD entitled "Vesting"). This means that you will always be entitled to all amounts that you defer. This money will, however, be affected by any investment gains or losses. If there is an investment gain, then the balance in your account will increase. If there is an investment loss, then the balance in your account will decrease.

Distribution of deferrals. The rules regarding distributions of amounts attributable to your salary deferrals are explained later in this SPD. However, if you are a highly compensated employee (generally more than 5% owners and certain family members (regardless of how much they earn), or individuals receiving wages in excess of certain amounts established by law), a distribution of amounts attributable to your salary deferrals or certain excess contributions may be required to comply with the law. The Administrator will notify you when a distribution is required.

What are "rollover" contributions?

Rollover contributions. At the discretion of the Administrator, if you are a Participant who is currently employed or an Eligible Employee, you may be permitted to deposit into the Plan distributions you have received from other retirement plans and certain IRAs. Such a deposit is called a "rollover" contribution and may result in tax savings to you. You may ask the Administrator or Trustee of the other plan or IRA to directly transfer (a "direct rollover") to this Plan all or a portion of any amount that you are entitled to receive as a distribution from such plan. Alternatively, you may elect to deposit any amount eligible to be rolled over within 60 days of your receipt of the distribution. You should consult qualified counsel to determine if a rollover is in your best interest.

Rollover account. Your "rollover" contribution will be accounted for in a "rollover account." You will always be 100% vested in your "rollover account" (see the Article in this SPD entitled "Vesting"). This means that you will always be entitled to all amounts in your "rollover account." Rollover contributions will be affected by any investment gains or losses.

Withdrawal of "rollover" contributions. You may withdraw the amounts in your "rollover account" at any time.

ARTICLE III EMPLOYER CONTRIBUTIONS

In addition to any deferrals you elect to make, your Employer may make additional contributions to the Plan. This Article describes Employer contributions that may be made to the Plan and how your share of the contribution is determined.

What is the Employer matching contribution and how is it allocated?

Rigid Discretionary Matching contribution. Your Employer may make a discretionary matching contribution equal to a percentage of your salary deferrals. Your Employer will select the allocation method for this Contribution in the Adoption Agreement. A Rigid Discretionary Match is not subject to a separate notice requirement.

Limit on matching contribution. Your Employer has the option to apply the matching contribution by disregarding (i.e., not matching) salary deferrals made each year that exceed a certain dollar amount or a certain percentage of your compensation for such period. The Administrator will inform you of this limit.

Allocation conditions. You will always share in the matching contribution regardless of the amount of service you complete during the Plan Year.

What is the Employer profit sharing contribution and how is it allocated?

Profit sharing contribution. Each year, your Employer may make a discretionary profit sharing contribution to the Plan. Your share of any contribution is determined below.

Your share of the contribution. The profit sharing contribution will be "allocated" or divided among Participants eligible to share in the contribution for the Plan Year.

The contribution will be allocated to your account in the same proportion that your compensation plus your compensation in excess of the Social Security Taxable Wage Base (also called "excess compensation") bears to the total compensation plus "excess compensation" of all eligible Participants. However, the maximum amount which can be allocated to you in this first step is 5.7% of your compensation plus your "excess compensation."

If after the first step of the allocation process there still remains a portion of the contribution which has not yet been allocated, then the remainder will be allocated to you in the same proportion that your compensation bears to the total compensation of all Participants.

Allocation conditions. In order to share in the profit sharing contribution for a Plan Year, you must satisfy the following conditions:

- If you are employed on the last day of the Plan Year, you will share if you completed at least 1,000 Hours of Service during the Plan Year.
- If you terminate employment (not employed on the last day of the Plan Year), you will not share regardless of the amount of service you completed during the Plan Year.

How is my service determined for allocation purposes?

Hour of Service. You will be credited with your actual Hours of Service for:

- (a) each hour for which you are directly or indirectly compensated by the Employer for the performance of duties during the Plan Year;
- (b) each hour for which you are directly or indirectly compensated by the Employer for reasons other than the performance of duties (such as vacation, holidays, sickness, disability, lay-off, military duty, jury duty or leave of absence during the Plan Year); and
- (c) each hour for back pay awarded or agreed to by the Employer.

You will not be credited for the same Hours of Service both under (a) or (b), as the case may be, and under (c). For Employees for whom records of actual Hours of Service are not maintained or available (e.g., salaried Employees) the monthly equivalency method (190 hours per month) will be used.

What are forfeitures and how are they allocated?

Definition of forfeitures. In order to reward employees who remain employed with the Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be "vested" in (entitled to) all of the contributions until you have been employed with the Employer for a specified period of time (see the Article entitled "Vesting"). If a Participant terminates employment before being fully vested, then the non-vested portion of the Terminated Participant's account balance remains in the Plan and is called a forfeiture.

Allocation of forfeitures. The Employer may use forfeitures to pay Plan expenses. In some cases, remaining forfeitures will be used to reduce Employer contributions.

**ARTICLE IV
COMPENSATION AND ACCOUNT BALANCE**

What compensation is used to determine my Plan benefits?

Definition of compensation. For the purposes of the Plan, compensation has a special meaning. Compensation is generally defined as your total compensation that is subject to income tax and paid to you by your Employer during the Plan Year. In addition, salary reductions to this Plan and to any other plan or arrangement (such as a cafeteria plan) will be included in Compensation. If you are a self-employed individual, your compensation will be equal to your earned income. The following describes the adjustments to compensation that may apply under the Plan.

All Contributions

Adjustments to compensation. The following adjustments to compensation will be made:

- reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits will be excluded.
- bonuses will be excluded.
- Stock Grants and Stock Option Income shall be excluded
- compensation paid after you terminate employment is generally excluded for Plan purposes. However, the following amounts will be included in compensation even though they are paid after you terminate employment, provided these amounts would otherwise have been considered compensation as described above and provided they are paid within 2 1/2 months after you terminate employment, or if later, the last day of the Plan Year in which you terminate employment:
 - compensation for services performed during your regular working hours, or for services outside your regular working hours (such as overtime or shift differential) or other similar payments that would have been made to you had you continued employment
 - compensation paid for unused accrued bona fide sick, vacation or other leave, if such amounts would have been included in compensation if paid prior to your termination of employment and you would have been able to use the leave if employment had continued
 - nonqualified unfunded deferred compensation if the payment is includible in gross income and would have been paid to you had you continued employment

Is there a limit on the amount of compensation which can be considered?

The Plan, by law, cannot recognize annual compensation in excess of a certain dollar limit. The limit for the Plan Year beginning in 2024 is \$345,000. After 2024, the dollar limit may increase for cost-of-living adjustments.

Is there a limit on how much can be contributed to my account each year?

Generally, the law imposes a maximum limit on the amount of contributions (excluding "catch-up contributions") that may be made to your account and any other amounts allocated to any of your accounts during the Plan Year, excluding earnings. Beginning in 2024, this total cannot exceed the lesser of \$69,000 or 100% of your annual compensation. After 2024, the dollar limit may increase for cost-of-living adjustments.

How is the money in the Plan invested?

The Trustee of the Plan has been designated to hold the assets of the Plan for the benefit of Plan Participants and their beneficiaries in accordance with the terms of this Plan. The Trust Fund established by the Plan's Trustee will be the funding medium used for the accumulation of assets from which Plan benefits will be distributed.

Participant directed investments. You will be able to direct the investment of your entire interest in the Plan. The Administrator will provide you with information on the investment choices available to you, the procedures for making investment elections, the frequency with which you can change your investment choices and other important information. You need to follow the procedures for making investment elections and you should carefully review the information provided to you before you give investment directions. If you do not direct the investment of your applicable Plan accounts, then your accounts will be invested in accordance with the default investment alternatives established under the Plan. These default investments will be made in accordance with specific rules under which the fiduciaries of the Plan, including the Employer, the Trustee and the Administrator, will be relieved of any legal liability for any losses resulting from the default investments. The Administrator has or will provide you with a separate notice which details these default investments and your right to switch out of the default investment if you so desire.

The Plan is intended to comply with Section 404(c) of ERISA (the Employee Retirement Income Security Act). If the Plan complies with Section 404(c), then the fiduciaries of the Plan, including your Employer, the Trustee(s) and the Administrator, will be relieved of any legal liability for any losses which are the direct and necessary result of the investment directions that you give.

Earnings or losses. When you direct investments, your accounts are segregated for purposes of determining the earnings or losses on these investments. Your account does not share in the investment performance of other Participants who have directed their own investments. You should remember that the amount of your benefits under the Plan will depend in part upon your choice of investments. Gains as well as losses can occur and your Employer, the Administrator, and the Trustee will not provide investment advice or guarantee the performance of any investment you choose.

Periodically, you will receive a benefit statement that provides information on your account balance and your investment returns. It is your responsibility to notify the Administrator of any errors you see on any statements within 30 days after the statement is provided or made available to you.

Will Plan expenses be deducted from my account balance?

Expenses allocated to all accounts. The Plan permits the payment of Plan expenses to be made from the Plan's assets. If expenses are paid using the Plan's assets, then the expenses will generally be allocated among the accounts of all Participants in the Plan. These expenses will be allocated either proportionately based on the value of the account balances or as an equal dollar amount based on the number of Participants in the Plan. The method of allocating the expenses depends on the nature of the expense itself. For example, certain administrative (or recordkeeping) expenses would typically be allocated proportionately to each Participant. If the Plan pays \$1,000 in expenses and there are 100 Participants, your account balance would be charged \$10 (\$1,000/100) of the expense.

Terminated employee. After you terminate employment, your Employer reserves the right to charge your account for your pro rata share of the Plan's administration expenses, regardless of whether your Employer pays some of these expenses on behalf of current employees.

Expenses allocated to individual accounts. There are certain other expenses that may be paid just from your account. These are expenses that are specifically incurred by, or attributable to, you. For example, if you are married and get divorced, the Plan may incur additional expenses if a court mandates that a portion of your account be paid to your ex-spouse. These additional expenses may be paid directly from your account (and not the accounts of other Participants) because they are directly attributable to you under the Plan. The Administrator will inform you when there will be a charge (or charges) directly to your account.

Your Employer may, from time to time, change the manner in which expenses are allocated.

**ARTICLE V
VESTING**

What is my vested interest in my account?

In order to reward employees who remain employed with the Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be entitled ("vested") in all of the contributions until you have been employed with the Employer for a specified period of time.

100% vested contributions. You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- salary deferrals including Roth 401(k) deferrals and "catch-up contributions"
- "rollover" contributions

Vesting schedules. Your "vested percentage" for certain Employer contributions is based on vesting Years of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will actually receive from the Plan.

Employer Profit Sharing Contributions

Your "vested percentage" in your account attributable to profit sharing contributions is determined under the following schedule. You will always, however, be 100% vested in your profit sharing contributions if you are employed on or after your Normal Retirement Age or if you die or become disabled.

| Vesting Schedule Profit Sharing Contributions | |
|--|------------|
| Years of Service | Percentage |
| Less than 3 | 0% |
| 3 | 100% |

Employer Matching Contributions

Your "vested percentage" in your account attributable to matching contributions is determined under the following schedule. You will always, however, be 100% vested in your matching contributions if you are employed on or after your Normal Retirement Age or if you die or become disabled.

| Years of Service | Vesting Schedule Matching Contributions Percentage |
|------------------|--|
| Less than 3 | 0% |
| 3 | 100% |

Special Vesting Provisions

- The vesting schedule for Employees hired prior to January 1, 2019 is 100% vested after completing 1 Year of Service.

How is my service determined for vesting purposes?

Year of Service. To earn a Year of Service, you must be credited with at least 1,000 Hours of Service during a Plan Year. The Plan contains specific rules for crediting Hours of Service for vesting purposes. The Administrator will track your service and will credit you with a Year of Service for each Plan Year in which you are credited with the required Hours of Service, in accordance with the terms of the Plan. If you have any questions regarding your vesting service, you should contact the Administrator.

Hour of Service. You will be credited with your actual Hours of Service for:

- each hour for which you are directly or indirectly compensated by the Employer for the performance of duties during the Plan Year;
- each hour for which you are directly or indirectly compensated by the Employer for reasons other than the performance of duties (such as vacation, holidays, sickness, disability, lay-off, military duty, jury duty or leave of absence during the Plan Year); and
- each hour for back pay awarded or agreed to by the Employer.

You will not be credited for the same Hours of Service both under (a) or (b), as the case may be, and under (c). For Employees for whom records of actual Hours of Service are not maintained or available (e.g., salaried Employees) the monthly equivalency method (190 hours per month) will be used.

What service is counted for vesting purposes?

Service with the Employer. In calculating your vested percentage, all service you perform for the Employer will generally be counted. However, there are some exceptions to this general rule.

Break in Service rules. If you terminate employment and are rehired, you may lose credit for prior service under the Plan's Break in Service rules.

For vesting purposes, you will have a 1-Year Break in Service if you complete less than 501 Hours of Service during the computation period used to determine whether you have a Year of Service. However, if you are absent from work for certain leaves of absence such as a maternity or paternity leave, you may be credited with enough Hours of Service to prevent a Break in Service.

Five-year Break in Service rule. The five-year Break in Service rule applies only to employees who had no vested interest in the Plan when employment had terminated. If you were not vested in any amounts when you terminated employment and you have five 1-Year Breaks in Service (as defined above), all the service you earned before the 5-year period no longer counts for vesting purposes. Thus, if you return to employment after incurring five 1-Year Breaks in Service, you will be treated as a new employee (with no service) for purposes of determining your vested percentage under the Plan.

Service with another Employer. For vesting purposes, your Years of Service with any entity the Employer acquires will be counted, but only if you were an employee of the acquired entity at the time of the acquisition.

Military service. If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with the Employer. If you may be affected by this law, ask the Administrator for further details.

What happens to my non-vested account balance if I'm rehired?

If you have no vested interest in the Plan when you leave, your account balance will be forfeited. However, if you are rehired before incurring five 1-Year Breaks in Service, your account balance as of your termination date will be restored, unadjusted for any gains or losses.

If you are partially vested in your account balance when you leave, the non-vested portion of your account balance will be forfeited on the earlier of the date:

- (a) of the distribution of your vested account balance, or
- (b) when you incur five consecutive 1-Year Breaks in Service.

If you received a distribution of your vested account balance and are rehired, you may have the right to repay this distribution. If you repay the entire amount of the distribution, your Employer will restore your account balance with your forfeited amount. You must repay this distribution within five years from your date of reemployment, or, if earlier, before you incur five 1-Year Breaks in Service. If you were 100% vested when you left, you do not have the opportunity to repay your distribution.

What happens if the Plan becomes a "top-heavy plan"?

Top-heavy plan. A retirement plan that primarily benefits "key employees" is called a "top-heavy plan." "Key employees" are certain owners or officers of your Employer. A plan is generally a "top-heavy plan" when more than 60% of the plan assets are attributable to "key employees." Each year, the Administrator is responsible for determining whether the Plan is a "top-heavy plan."

Top-heavy rules. If the Plan becomes top-heavy in any Plan Year, then non-key employees may be entitled to certain "top-heavy minimum benefits," and other special rules will apply. These top-heavy rules include the following:

- Your Employer may be required to make a contribution on your behalf in order to provide you with at least "top-heavy minimum benefits."
- If you are a Participant in more than one Plan, you may not be entitled to "top-heavy minimum benefits" under both Plans.

ARTICLE VI DISTRIBUTIONS PRIOR TO TERMINATION AND HARDSHIP DISTRIBUTIONS

Can I withdraw money from my account while working?

In-service distributions. You may be entitled to receive an in-service distribution. However, this distribution is not in addition to your other benefits and will therefore reduce the value of the benefits you will receive at retirement. This distribution is made at your election and will be made in accordance with the forms of distributions available under the Plan.

Conditions and limitations. Generally you may receive a distribution from the Plan from certain accounts prior to your termination of employment provided you satisfy the condition described below:

- you have attained age 55 (age 59 1/2 with respect to Elective Deferrals)

The following limitations apply to in-service distributions from certain accounts:

- In-service distributions can only be made from accounts which are 100% vested.

The law restricts any in-service distributions from certain accounts which are maintained for you under the Plan before you reach age 59 1/2. These accounts are the ones set up to receive your salary deferral contributions and other Employer contributions which are used to satisfy special rules for 401(k) plans. Ask the Administrator if you need more details.

Qualified reservist distributions. If you were/are: (i) a reservist or national guardsman; (ii) called to active duty after September 11, 2001; and (iii) called to duty for at least 180 days or for an indefinite period, you may take a distribution of your elective deferrals under the Plan while you are on active duty, regardless of your age. The 10% premature distribution penalty tax, normally applicable to Plan distributions made before you reach age 59 1/2, will not apply to the distribution. You also may repay the distribution to an IRA, without limiting amounts you otherwise could contribute to the IRA, provided you make the repayment within 2 years following your completion of active duty.

Can I withdraw money from my account in the event of financial hardship?

Hardship distributions. You may withdraw money for financial hardship if you satisfy certain conditions. This hardship distribution is not in addition to your other benefits and will therefore reduce the value of the benefits you will receive at retirement.

Qualifying expenses. A hardship distribution may be made to satisfy certain immediate and heavy financial needs that you have. A hardship distribution may only be made for payment of the following:

- expenses for medical care (described in Section 213(d) of the Internal Revenue Code) previously incurred by you, your spouse, your dependents or your beneficiaries or necessary for you, your spouse, your dependents or your beneficiaries to obtain medical care.
- costs directly related to the purchase of your principal residence (excluding mortgage payments).
- tuition, related educational fees, and room and board expenses for the next twelve (12) months of post-secondary education for yourself, your spouse, your dependents or your beneficiaries.
- amounts necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence.
- payments for burial or funeral expenses for your deceased parent, spouse, children, other dependents or beneficiaries.
- expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under the Internal Revenue Code without regard to the limit on casualty losses that are deductible for income tax purposes under IRC 165(h).
- expenses for disasters arising from federally declared disasters, such as your expenses and losses (including loss of income) attributable to that disaster, provided your principal residence or place of employment was in an area FEMA designates as qualifying for individual assistance.

A beneficiary is someone you designate under the Plan to receive your death benefit who is not otherwise your spouse or dependent.

Conditions. If you have any of the above expenses, a hardship distribution can only be made if you certify and agree that all of the following conditions are satisfied:

- (a) The distribution is not in excess of the amount of your immediate and heavy financial need. The amount of your immediate and heavy financial need may include any amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the distribution.
- (b) You have obtained all distributions, other than hardship distributions, currently available under all retirement plans that the Employer maintains.
- (c) You certify (via a form for that purpose) that you have insufficient cash or other liquid assets reasonably available to satisfy the need.

Limitations. The following limitations apply to hardship distributions:

- You must be employed with the Employer at the time of the hardship distribution.

Account restrictions. There are restrictions placed on hardship distributions which are made from certain accounts. The Employer contributions which are used to satisfy special rules that apply to 401(k) plans, may not be distributed to you on account of a hardship. Ask the Administrator if you need further details.

ARTICLE VII BENEFITS AND DISTRIBUTIONS UPON TERMINATION OF EMPLOYMENT

When can I get money out of the Plan?

You may receive a distribution of the vested portion of some or all of your accounts in the Plan for the following reasons:

- termination of employment for reasons other than death, disability or retirement
- normal retirement
- disability
- death

This Plan is designed to provide you with retirement benefits. However, distributions are permitted if you die or become disabled. In addition, certain payments are permitted when you terminate employment for any other reason. The rules under which you can receive a distribution are described in this Article. The rules regarding the payment of death benefits to your beneficiary are described in "Benefits and Distributions Upon Death."

You may also receive distributions while you are still employed with the Employer. (See the Article entitled "Distributions Prior to Termination and Hardship Distributions" for a further explanation.)

Military service. If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with the Employer. There may also be benefits for employees who die or become disabled while on active duty. Employees who receive wage continuation payments while in the military may benefit from various changes in the law. If you think you may be affected by these rules, ask the Administrator for further details.

Distributions for deemed severance of employment. If you are on active duty for more than 30 days, then the Plan generally treats you as having severed employment for distribution purposes. This means that you may request a distribution from the Plan. If you request a distribution on account of this deemed severance of employment, then you are not permitted to make any contributions to the Plan for six (6) months after the date of the distribution.

What happens if I terminate employment before death, disability or retirement?

If your employment terminates for reasons other than death, disability or normal retirement, you will be entitled to receive only the "vested percentage" of your account balance.

You may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment. However, if the value of your vested account balance does not exceed \$5,000, then a distribution will be made to you regardless of whether you consent to receive it. (See the question entitled "How will my benefits be paid to me?" for additional information.)

Treatment of "rollover" contributions for consent to distribution. In determining if the value of your vested account balance exceeds the \$5,000 threshold described above used to determine whether you must consent to a distribution, your "rollover account" will not be considered as part of your benefit.

What happens if I terminate employment at Normal Retirement Date?

Normal Retirement Date. You will attain your Normal Retirement Age when you reach age 65. Your Normal Retirement Date is the date on which you attain your Normal Retirement Age.

Payment of benefits. You will become 100% vested in all of your accounts under the Plan once you attain your Normal Retirement Age. However, the actual payment of benefits generally will not begin until you have terminated employment and reached your Normal Retirement Date. In such event, a distribution will be made, at your election, as soon as administratively feasible. If you remain employed past your Normal Retirement Date, you may generally defer the receipt of benefits until you actually terminate employment. In such event, benefit payments will begin as soon as feasible at your request, but generally not later than age 70 1/2. (See the question entitled "How will my benefits be paid to me?" for an explanation of how these benefits will be paid.)

What happens if I terminate employment due to disability?

Definition of disability. Under the Plan, disability is defined as a physical or mental condition resulting from bodily injury, disease, or mental disorder which renders you incapable of continuing any gainful occupation and which has lasted or can be expected to last for a continuous period of at least twelve (12) months. Your disability must be determined by a licensed physician. However, if your condition constitutes total disability under the federal Social Security Act, then the Administrator may deem that you are disabled for purposes of the Plan.

Payment of benefits. If you become disabled while an employee, you will become 100% vested in all of your accounts under the Plan. Payment of your disability benefits will be made to you as if you had retired. However, if the value of your account balance does not exceed \$5,000, then a distribution of your account balance will be made to you, regardless of whether you consent to receive it. (See the question entitled "How will my benefits be paid to me?" for an explanation of how these benefits will be paid.)

How will my benefits be paid to me?

Forms of distribution. If your vested account balance does not exceed \$5,000, then your vested account balance may only be distributed to you in a single lump-sum payment. In determining whether your vested account balance exceeds the \$5,000 threshold, "rollover" contributions (and any earnings allocable to "rollover" contributions) will not be taken into account.

In addition, if your vested account balance exceeds \$5,000, you must consent to any distribution before it may be made. If your vested account balance exceeds \$5,000, you may elect to receive a distribution of your vested account balance in:

- a single lump-sum payment
- partial withdrawals or installments but only with respect to Participants or beneficiaries who must receive minimum required distributions, over a period of not more than your assumed life expectancy (or the assumed life expectancies of you and your beneficiary). (See below "Delaying distributions." for an explanation of minimum required distributions.)

Delaying distributions. You may delay the distribution of your vested account balance unless a distribution is required to be made, as explained earlier, because your vested account balance does not exceed \$5,000. However, if you elect to delay the distribution of your vested account balance, there are rules that require that certain minimum distributions be made from the Plan. If you are a 5% owner, distributions are required to begin not later than the April 1st following the end of the year in which you reach age 70 1/2. If you are not a 5% owner, distributions are required to begin not later than the April 1st following the later of the end of the year in which you reach age 70 1/2 or retire. You should contact the Administrator if you think you may be affected by these rules.

Medium of payment. Benefits under the Plan will generally be paid to you in cash only, except for the following: Participant loans.

ARTICLE VIII BENEFITS AND DISTRIBUTIONS UPON DEATH

What happens if I die while working for the Employer?

If you die while still employed by the Employer, then your vested account balance will be used to provide your beneficiary with a death benefit.

Who is the beneficiary of my death benefit?

Married Participant. If you are married at the time of your death, your spouse will be the beneficiary of the entire death benefit unless an election is made to change the beneficiary. IF YOU WISH TO DESIGNATE A BENEFICIARY OTHER THAN YOUR SPOUSE, YOUR SPOUSE (IF YOU ARE MARRIED) MUST IRREVOCABLY CONSENT TO WAIVE ANY RIGHT TO THE DEATH BENEFIT. YOUR SPOUSE'S CONSENT MUST BE IN WRITING, BE WITNESSED BY A NOTARY OR A PLAN REPRESENTATIVE AND ACKNOWLEDGE THE SPECIFIC NONSPOUSE BENEFICIARY.

If you are married and you change your designation, then your spouse must again consent to the change. In addition, you may elect a beneficiary other than your spouse without your spouse's consent if your spouse cannot be located.

Unmarried Participant. If you are not married, you may designate a beneficiary on a form to be supplied to you by the Administrator.

Divorce. If you have designated your spouse as your beneficiary for all or a part of your death benefit, then upon your divorce, the designation is no longer valid. This means that if you do not select a new beneficiary after your divorce, then you are treated as not having a beneficiary for that portion of the death benefit (unless you have remarried).

No beneficiary designation. At the time of your death, if you have not designated a beneficiary or your beneficiary is also not alive, the death benefit will be paid in the following order of priority to:

- (a) your surviving spouse
- (b) your children, including adopted children in equal shares (and if a child is not living, that child's share will be distributed to that child's heirs)
- (c) your surviving parents, in equal shares
- (d) your estate

How will the death benefit be paid to my beneficiary?

Form of distribution. If the death benefit payable to a beneficiary does not exceed \$5,000, then the benefit may only be paid as a lump-sum. If the death benefit exceeds \$5,000, your beneficiary may elect to have the death benefit paid in:

- a single lump-sum payment
- partial withdrawals or installments that do not exceed the limitations on when the entire death benefit must be paid. (See below "When must the last payment be made to my beneficiary?")

When must the last payment be made to my beneficiary?

The law generally restricts the ability of a retirement plan to be used as a method of retaining money for purposes of your death estate. Thus, there are rules that are designed to ensure that death benefits are distributable to beneficiaries within certain time periods.

Regardless of the method of distribution selected, if your designated beneficiary is a person (rather than your estate or some trusts) then minimum distributions of your death benefit will begin by the end of the year following the year of your death ("1-year rule") and must be paid over a period not extending beyond your beneficiary's life expectancy. If your spouse is the beneficiary, then under the "1-year rule," the start of payments will be delayed until the year in which you would have attained age 70 1/2 unless your spouse elects to begin

distributions over his or her life expectancy before then. However, instead of the "1-year rule" your beneficiary may elect to have the entire death benefit paid by the end of the fifth year following the year of your death (the "5-year rule"). Generally, if your beneficiary is not a person, your entire death benefit must be paid under the "5-year rule."

Since your spouse has certain rights to the death benefit, you should immediately report any change in your marital status to the Administrator.

What happens if I'm a Participant, terminate employment and die before receiving all my benefits?

If you terminate employment with the Employer and subsequently die, your beneficiary will be entitled to your remaining interest in the Plan at the time of your death. The provision in the Plan providing for full vesting of your benefit upon death does not apply if you die after terminating employment.

ARTICLE IX TAX TREATMENT OF DISTRIBUTIONS

What are my tax consequences when I receive a distribution from the Plan?

Generally, you must include any Plan distribution in your taxable income in the year in which you receive the distribution. The tax treatment may also depend on your age when you receive the distribution. Certain distributions made to you when you are under age 59 1/2 could be subject to an additional 10% tax.

You will not be taxed on distributions of your Roth 401(k) deferrals. In addition, a distribution of the earnings on the Roth 401(k) deferrals will not be subject to tax if the distribution is a "qualified Roth distribution." A "qualified distribution" is one that is made after you have attained age 59 1/2 or is made on account of your death or disability and the distribution cannot be made prior to the expiration of a 5-year participation period. The 5-year participation period is the 5-year period beginning on the calendar year in which you first make a Roth 401(k) deferral to our Plan (or to another 401(k) plan or 403(b) plan if such amount was rolled over into our Plan) and ending on the last day of the calendar year that is 5 years later.

Qualified reservist distributions. If you were/are: (i) a reservist or National Guardsman; (ii) called to active duty after September 11, 2001; and (iii) called to duty for at least 180 days or for an indefinite period, you may take a distribution of your elective deferrals under the Plan while you are on active duty, regardless of your age. The 10% premature distribution penalty tax, normally applicable to Plan distributions made before you reach age 59 1/2, will not apply to the distribution. You also may repay the distribution to an IRA, without limiting amounts you otherwise could contribute to the IRA, provided you make the repayment within 2 years following your completion of active duty.

Can I elect a rollover to reduce or defer tax on my distribution?

Rollover or direct transfer. You may reduce, or defer entirely, the tax due on your distribution through use of one of the following methods:

60-day rollover. The rollover of all or a portion of the distribution to an individual retirement account or annuity (IRA) or another employer retirement plan willing to accept the rollover. This will result in no tax being due until you begin withdrawing funds from the IRA or other qualified employer plan. The rollover of the distribution, however, MUST be made within strict time frames (normally, within 60 days after you receive your distribution). Under certain circumstances, all or a portion of a distribution (such as a hardship distribution) may not qualify for this rollover treatment. In addition, most distributions will be subject to mandatory federal income tax withholding at a rate of 20%. This will reduce the amount you actually receive. For this reason, if you wish to roll over all or a portion of your distribution amount, then the direct transfer option described below would be the better choice.

Direct rollover. For most distributions, you may request that a direct transfer (sometimes referred to as a "direct rollover") of all or a portion of a distribution be made to either an individual retirement account or annuity (IRA) or another employer retirement plan willing to accept the transfer. A direct transfer will result in no tax being due until you withdraw funds from the IRA or other employer plan. Like the rollover, under certain circumstances all or a portion of the amount to be distributed may not qualify for this direct transfer. If you elect to actually receive the distribution rather than request a direct transfer, then in most cases 20% of the distribution amount will be withheld for federal income tax purposes.

Automatic IRA rollover. If a mandatory distribution is being made to you because your vested interest in the Plan exceeds \$1 but does not exceed \$5,000, then the Plan will rollover your distribution to an IRA if you do not make an affirmative election to either receive or roll over the distribution. The IRA provider selected by the Plan will invest the rollover funds in a type of investment designed to preserve principal and provide a reasonable rate of return and liquidity (e.g., an interest-bearing account, a certificate of deposit or a money market fund). The IRA provider will charge your account for any expenses associated with the establishment and maintenance of the IRA and with the IRA investments. You may transfer the IRA funds to any other IRA you choose. You will be provided with details regarding the IRA at the time you are entitled to a distribution. However, you may contact the Administrator at the address and telephone number indicated in this SPD for further information regarding the Plan's automatic rollover provisions, the IRA provider, and the fees and expenses associated with the IRA.

Tax Notice. WHENEVER YOU RECEIVE A DISTRIBUTION THAT IS AN ELIGIBLE ROLLOVER DISTRIBUTION, THE ADMINISTRATOR WILL DELIVER TO YOU A MORE DETAILED EXPLANATION OF THESE OPTIONS. HOWEVER, THE RULES WHICH DETERMINE WHETHER YOU QUALIFY FOR FAVORABLE TAX TREATMENT ARE VERY COMPLEX. YOU SHOULD CONSULT WITH QUALIFIED TAX COUNSEL BEFORE MAKING A CHOICE.

ARTICLE X LOANS

Is it possible to borrow money from the Plan?

Yes, you may request a Participant loan from all your accounts using an application form provided by the Administrator. Your ability to obtain a Participant loan depends on several factors. The Administrator will determine whether you satisfy these factors.

What are the loan rules and requirements?

There are various rules and requirements that apply to any loan, which are outlined in this question. In addition, your Employer has established a written loan program which explains these requirements in more detail. You can request a copy of the loan program from the Administrator. Generally, the rules for loans include the following:

- Loans are available to Participants on a reasonably equivalent basis. Each loan requires an application which specifies the amount of the loan desired, the requested duration for the loan and the source of security for the loan. All loan applications will be considered by the Administrator within a reasonable time after the Participant applies for the loan. The Administrator may request that you provide additional information to make a determination.
- All loans must be adequately secured. You must sign a promissory note along with a loan pledge. Generally, you must use your vested interest in the Plan as security for the loan, provided the outstanding balance of all your loans does not exceed 50% of your vested interest in the Plan. In certain cases, the Administrator may require you to provide additional collateral to receive a loan.
- You will be charged an interest rate equal to 1% above the prime rate. The interest rate will be fixed for the duration of the loan.
- Loan refinancing is not permitted.
- If approved, your loan will provide for level amortization with payments to be made not less frequently than quarterly. Generally, the term of your loan may not exceed five (5) years. However, if the loan is for the purchase of your principal residence, the term will be 10 years. Generally, the Administrator will require that you repay your loan by agreeing to either payroll deduction or payment by check (for prepayments only). If you have an unpaid leave of absence or go on military leave while you have an outstanding loan, please contact the Administrator to find out your repayment options.
- All loans will be considered a directed investment of your account under the Plan. All payments of principal and interest by you on a loan will be credited to your account.
- The amount the Plan may loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of:
 - (a) \$50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or
 - (b) 1/2 of your vested interest in the Plan.
- No loan in an amount less than \$1,000 will be made.
- The maximum number of Plan loans that you may have outstanding at any one time is two (2).
- If you fail to make payments when they are due under the terms of the loan, you will be considered to be "in default." The Administrator will consider your loan to be in default if any scheduled loan repayment is not made by the end of the calendar quarter following the calendar quarter in which the missed payment was due. The Plan would then have authority to take all reasonable actions to collect the balance owed on the loan. This could include filing a lawsuit or foreclosing on the security for the loan. Under certain circumstances, a loan that is in default may be considered a distribution from the Plan and could be considered taxable income to you. In any event, your failure to repay a loan will reduce the benefit you would otherwise be entitled to from the Plan.
- If you terminate employment, your loan generally becomes due and payable in full immediately. You may repay the entire outstanding balance of the loan (including any accrued interest). If you do not repay the entire outstanding loan balance, your vested account balance will be reduced by the remaining outstanding balance of the loan. Contact the Administrator for additional details.

The Administrator may periodically revise the Plan's loan program. If you have any questions on Participant loans or the current loan program, please contact the Administrator.

**ARTICLE XI
PROTECTED BENEFITS AND CLAIMS PROCEDURES**

Are my benefits protected?

As a general rule, your interest in your account, including your "vested interest," may not be alienated. This means that your interest may not be sold, used as collateral for a loan (other than for a Plan loan), given away or otherwise transferred. In addition, your creditors (other than the IRS) may not attach, garnish or otherwise interfere with your benefits under the Plan.

Are there any exceptions to the general rule?

There are three exceptions to this general rule. The Administrator must honor a "qualified domestic relations order." A "qualified domestic relations order" is defined as a decree or order issued by a court that obligates you to pay child support or alimony, or otherwise allocates a portion of your assets in the Plan to your spouse, former spouse, children or other dependents. If a "qualified domestic relations order" is received by the Administrator, all or a portion of your benefits may be used to satisfy that obligation. The Administrator will determine the validity of any domestic relations order received. You and your beneficiaries can obtain from the Administrator, without charge, a copy of the procedure used by the Administrator to determine whether a "qualified domestic relations order" is valid.

The second exception applies if you are involved with the Plan's operation. If you are found liable for any action that adversely affects the Plan, the Administrator can offset your benefits by the amount that you are ordered or required by a court to pay the Plan. All or a portion of your benefits may be used to satisfy any such obligation to the Plan.

The last exception applies to federal tax levies and judgments. The federal government is able to use your interest in the Plan to enforce a federal tax levy and to collect a judgment resulting from an unpaid tax assessment.

Can the Plan be amended?

Your Employer has the right to amend the Plan at any time. In no event, however, will any amendment authorize or permit any part of the Plan assets to be used for purposes other than the exclusive benefit of Participants or their beneficiaries. Additionally, no amendment will cause any reduction in the amount credited to your account.

What happens if the Plan is discontinued or terminated?

Although your Employer intends to maintain the Plan indefinitely, your Employer reserves the right to terminate the Plan at any time. Upon termination, no further contributions will be made to the Plan and all amounts credited to your accounts will become 100% vested. Your Employer will direct the distribution of your accounts in a manner permitted by the Plan as soon as practicable. (See the question entitled "How will my benefits be paid to me?" for a further explanation.) You will be notified if the Plan is terminated.

How do I submit a claim for Plan benefits?

You may file a claim for benefits by submitting a written request for benefits to the Plan Administrator. You should contact the Plan Administrator to see if there is an applicable distribution form that must be used. If no specific form is required or available, then your written request for a distribution will be considered a claim for benefits. In the case of a claim for disability benefits, if disability is determined by the Plan Administrator (rather than by a third party such as the Social Security Administration), then you must also include with your claim sufficient evidence to enable the Plan Administrator to make a determination on whether you are disabled.

Decisions on the claim will be made within a reasonable period of time appropriate to the circumstances. "Days" means calendar days. If the Plan Administrator determines the claim is valid, then you will receive a statement describing the amount of benefit, the method or methods of payment, the timing of distributions and other information relevant to the payment of the benefit.

For purposes of the claims procedures described below, "you" refers to you, your authorized representative, or anyone else entitled to benefits under the Plan (such as a beneficiary). A document, record, or other information will be considered relevant to a claim if it:

- was relied upon in making the benefit determination;
- was submitted, considered, or generated in the course of making the benefit determination, without regard to whether it was relied upon in making the benefit determination;
- demonstrated compliance with the administrative processes and safeguards designed to ensure and to verify that benefit determinations are made in accordance with Plan documents and Plan provisions have been applied consistently with respect to all claimants; or
- constituted a statement of policy or guidance with respect to the Plan concerning the denied treatment option or benefit.

The Plan may offer additional voluntary appeal and/or mandatory arbitration procedures other than those described below. If applicable, the Plan will not assert that you failed to exhaust administrative remedies for failure to use the voluntary procedures, any statute of limitations or other defense based on timeliness is tolled during the time a voluntary appeal is pending; and the voluntary process is available only after exhaustion of the appeals process described in this section. If mandatory arbitration is offered by the Plan, the arbitration must be conducted instead of the appeal process described in this section, and you are not precluded from challenging the decision under ERISA §501(a) or other applicable law.

What if my benefits are denied?

Your request for Plan benefits will be considered a claim for Plan benefits, and it will be subject to a full and fair review. If your claim is wholly or partially denied, the Administrator will provide you with a written or electronic notification of the Plan's adverse determination. This written or electronic notification must be provided to you within a reasonable period of time, but not later than 90 days (except as provided below for disability claims) after the receipt of your claim by the Administrator, unless the Administrator determines that special circumstances require an extension of time for processing your claim. If the Administrator determines that an extension of time for processing is required, written notice of the extension will be furnished to you prior to the termination of the initial 90-day period. In no event will such extension exceed a period of 90 days from the end of such initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the benefit determination.

In the case of a claim for disability benefits, if disability is determined by the Plan Administrator (rather than a third party such as the Social Security Administration), then instead of the above, the initial claim must be resolved within 45 days of receipt by the Plan. A Plan may, however, extend this decision-making period for an additional 30 days for reasons beyond the control of the Plan. The Plan will notify you of the extension prior to the end of the 45-day period. If, after extending the time period for a first period of 30 days, the Plan Administrator determines that it will still be unable, for reasons beyond the control of the Plan, to make a decision within the extension period, the Plan may extend decision making for a second 30-day period. Appropriate notice will be provided to you before the end of the first 45 days and again before the end of each succeeding 30-day period. This notice will explain the circumstances requiring the extension and the date the Plan Administrator expects to render a decision. It will explain the standards on which entitlement to the benefits is based, the unresolved issues that prevent a decision, the additional issues that prevent a decision, and the additional information needed to resolve the issues. You will have 45 days from the date of receipt of the Plan Administrator's notice to provide the information required.

If the Plan Administrator determines that all or part of the claim should be denied (an "adverse benefit determination"), it will provide a notice of its decision in written or electronic form explaining your appeal rights. An "adverse benefit determination" also includes a rescission, which is a retroactive cancellation or termination of entitlement to disability benefits. The notice will be provided in a culturally and linguistically appropriate manner and will state:

- (a) The specific reason or reasons for the adverse determination.
- (b) Reference to the specific Plan provisions on which the determination was based.
- (c) A description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary.
- (d) A description of the Plan's review procedures and the time limits applicable to such procedures. This will include a statement of your right to bring a civil action under section 502(a) of ERISA following an adverse benefit determination on review.
- (e) In the case of a claim for disability benefits if disability is determined by the Plan Administrator (rather than a third party such as the Social Security Administration), then the following additional information will be provided:
 - (i) A discussion of the decision, including an explanation of the basis for disagreeing with or not following:
 - The views you presented to the Plan of health care professionals treating the claimant and vocational professionals who evaluated you;
 - The views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with an adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; or
 - A disability determination made by the Social Security Administration and presented by you to the Plan.
 - (ii) Either the internal rules, guidelines, protocols, or other similar criteria relied upon to make a determination, or a statement that such rules, guidelines, protocols, or other criteria do not exist.
 - (iii) If the adverse benefit determination is based on a medical necessity or experimental treatment and/or investigational treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances. If this is not practical, a statement will be included that such explanation will be provided to you free of charge, upon request.

- (iv) A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim.

If your claim has been denied, and you want to submit your claim for review, you must follow the Claims Review Procedure in the next question.

What is the Claims Review Procedure?

Upon the denial of your claim for benefits, you may file your claim for review, in writing, with the Administrator.

- (a) YOU MUST FILE THE CLAIM FOR REVIEW NOT LATER THAN 60 DAYS (EXCEPT AS PROVIDED BELOW FOR DISABILITY CLAIMS) AFTER YOU HAVE RECEIVED WRITTEN NOTIFICATION OF THE DENIAL OF YOUR CLAIM FOR BENEFITS.

IF YOUR CLAIM IS FOR DISABILITY BENEFITS AND DISABILITY IS DETERMINED BY THE PLAN ADMINISTRATOR (RATHER THAN A THIRD PARTY SUCH AS THE SOCIAL SECURITY ADMINISTRATION), THEN INSTEAD OF THE ABOVE, YOU MUST FILE THE CLAIM FOR REVIEW NOT LATER THAN 180 DAYS FOLLOWING RECEIPT OF NOTIFICATION OF AN ADVERSE BENEFIT DETERMINATION. IN THE CASE OF AN ADVERSE BENEFIT DETERMINATION REGARDING A RESCISSION OF COVERAGE, YOU MUST REQUEST A REVIEW WITHIN 90 DAYS OF THE NOTICE.

- (b) You may submit written comments, documents, records, and other information relating to your claim for benefits.
- (c) You will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.
- (d) Your claim for review must be given a full and fair review. This review will take into account all comments, documents, records, and other information submitted by you relating to your claim, without regard to whether such information was submitted or considered in the initial benefit determination.

In addition to the Claims Review Procedure above, if your claim is for disability benefits and disability is determined by the Plan Administrator (rather than a third party such as the Social Security Administration), then:

- (a) Your claim will be reviewed without deference to the initial adverse benefit determination and the review will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the adverse benefit determination that is the subject of the appeal, nor the subordinate of such individual.
- (b) If the initial adverse benefit determination was based on a medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate, the fiduciary will consult with a health care professional who was neither involved in or subordinate to the person who made the original benefit determination. This health care professional will have appropriate training and experience in the field of medicine involved in the medical judgment. Additionally, medical or vocational experts whose advice was obtained on behalf of the Plan in connection with the initial determination will be identified.
- (c) Any medical or vocational experts whose advice was obtained on behalf of the Plan in connection with your adverse benefit determination will be identified, without regard to whether the advice was relied upon in making the benefit determination.
- (d) If the Plan considers, relies upon or creates any new or additional evidence during the review of the adverse benefit determination, the Plan will provide such new or additional evidence to you, free of charge, as soon as possible and sufficiently in advance of the time within which a determination on review is required to allow you time to respond.
- (e) Before the Plan issues an adverse benefit determination on review that is based on a new or additional rationale, the Plan Administrator must provide you with a copy of the rationale at no cost to you. The rationale must be provided as soon as possible and sufficiently in advance of the time within which a final determination on appeal is required to allow you time to respond.

The Administrator will provide you with written or electronic notification of the Plan's benefit determination on review. The Administrator must provide you with notification of this denial within 60 days (45 days with respect to claims relating to the determination of disability benefits) after the Administrator's receipt of your written claim for review, unless the Administrator determines that special circumstances require an extension of time for processing your claim. In such a case, you will be notified, before the end of the initial review period, of the special circumstances requiring the extension and the date a decision is expected. If an extension is provided, the Plan Administrator must notify you of the determination on review no later than 120 days (or 90 days with respect to claims relating to the determination of disability benefits).

The Plan Administrator will provide written or electronic notification to you in a culturally and linguistically appropriate manner. If the initial adverse benefit determination is upheld on review, the notice will include:

- (a) The specific reason or reasons for the adverse determination.
- (b) Reference to the specific Plan provisions on which the benefit determination was based.
- (c) A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.
- (d) In the case of a claim for disability benefits, if disability is determined by the Plan Administrator (rather than a third party such as the Social Security Administration):
 - (i) Either the specific internal rules, guidelines, protocols, or other similar criteria relied upon to make the determination, or a statement that such rules, guidelines, protocols, or criteria do not exist.
 - (ii) If the adverse benefit determination is based on a medical necessity or experimental treatment and/or investigational treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances. If this is not practical, a statement will be included that such explanation will be provided to you free of charge, upon request.
 - (iii) A statement of your right to bring a civil action under section 502(a) of ERISA and, if the Plan imposes a contractual limitations period that applies to your right to bring such an action, a statement to that effect which includes the calendar date on which such limitation expires on the claim.

If the Plan offers voluntary appeal procedures, a description of those procedures and your right to obtain sufficient information about those procedures upon request to enable you to make an informed decision about whether to submit to such voluntary appeal. These procedures will include a description of your right to representation, the process for selecting the decision maker and the circumstances, if any, that may affect the impartiality of the decision maker. No fees or costs will be imposed on you as part of the voluntary appeal. A decision whether to use the voluntary appeal process will have no effect on your rights to any other Plan benefits.

- (iv) A discussion of the decision, including an explanation of the basis for disagreeing with or not following:
 - the views presented by the claimant to the Plan of health care professionals treating you and vocational professionals who evaluated you;
 - the views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with an adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; or
 - a disability determination made by the Social Security Administration and presented by you to the Plan.

If you have a claim for benefits which is denied, then you may file suit in a state or federal court. However, in order to do so, you must file the suit not later than 180 days after the Administrator makes a final determination to deny your claim.

What are my rights as a Plan Participant?

As a Participant in the Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan Participants are entitled to:

- (a) Examine, without charge, at the Administrator's office and at other specified locations, all documents governing the Plan and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- (b) Obtain, upon written request to the Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Administrator may make a reasonable charge for the copies.
- (c) Receive a summary of the Plan's annual financial report. The Administrator is required by law to furnish each Participant with a copy of this summary annual report.

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including your Employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Administrator to provide the materials and pay you up to \$110.00 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. You and your beneficiaries can obtain, without charge, a copy of the "qualified domestic relations order" (QDRO) procedures from the Administrator.

If it should happen that the Plan's fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. The court may order you to pay these costs and fees if you lose or if, for example, it finds your claim is frivolous.

What can I do if I have questions or my rights are violated?

If you have any questions about the Plan, you should contact the Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in the telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

**ARTICLE XII
GENERAL INFORMATION ABOUT THE PLAN**

There is certain general information which you may need to know about the Plan. This information has been summarized for you in this Article.

Plan Name

The full name of the Plan is Bowman Consulting Group, Ltd. Retirement Plan.

Plan Number

Your Employer has assigned Plan Number 001 to your Plan.

Plan Effective Dates

Effective Date. This Plan was originally effective on January 1, 1996. The amended and restated provisions of the Plan become effective on January 1, 2022. However, this restatement was made to conform the Plan to new tax laws and some provisions may be retroactively effective.

Other Plan Information

Valuation date. Valuations of the Plan assets are generally made every business day. Certain distributions are based on the Anniversary Date of the Plan. This date is the last day of the Plan Year.

Plan Year. The Plan's records are maintained on a twelve-month period of time. This is known as the Plan Year. The Plan Year begins on January 1st and ends on December 31st.

The Plan will be governed by the laws of Virginia to the extent not governed by federal law.

Benefits provided by the Plan are NOT insured by the Pension Benefit Guaranty Corporation (PBGC) under Title IV of the Employee Retirement Income Security Act of 1974 because the insurance provisions under ERISA are not applicable to this type of Plan.

Service of legal process may be made upon your Employer. Service of legal process may also be made upon the Trustee or Administrator.

Employer Information

Your Employer's name, contact information and identification number are:

Bowman Consulting Group, Ltd.
12355 Sunrise Valley Dr, Suite 520
Reston, Virginia 20191
54-1762351
Telephone: (703) 464-1000

The Plan allows other employers to adopt its provisions. Other Employers who have adopted the provisions of the Plan are:

Bowman Consulting DC
address same as primary employer

47-1624660

Bowman North Carolina, Ltd.
address same as primary employer
(703) 464-1000
56-0624382

Bowman Realty Consultants, LLC
13450 West Sunrise Blvd., Suite 320
Sunrise, Florida 33323
(954) 314-8481
84-3646260

McMahon Associates, Inc.
425 Commerce Drive, Suite 200
Fort Washington, Pennsylvania 19034
215-283-9444
23-2462387

Project Design Consultants
701 B Street, Suite 800
San Diego, California 92101
619-881-2097
95-3031092

Bowman Payroll Services, LLC
12355 Sunrise Valley Drive, Suite 520
Reston, Virginia 20191
(703) 464-1000
92-2303904

Fisher Engineering, Inc.
10475 Medlock Bridge Road, Suite 520
Johns Creek, Georgia 30097
(770) 495-7770
38-3770548

Administrator Information

The Administrator is responsible for the day-to-day administration and operation of the Plan. For example, the Administrator maintains the Plan records, including your account information, provides you with the forms you need to complete for Plan participation, and directs the payment of your account at the appropriate time. The Administrator will also allow you to review the formal Plan document and certain other materials related to the Plan. If you have any questions about the Plan or your participation, you should contact the Administrator. The Administrator may designate other parties to perform some duties of the Administrator.

The Administrator has the complete power, in its sole discretion, to determine all questions arising in connection with the administration, interpretation, and application of the Plan (and any related documents and underlying policies). Any such determination by the Administrator is conclusive and binding upon all persons.

Your Administrator's name and contact information are:

Bowman Consulting Group, Ltd.
12355 Sunrise Valley Dr, Suite 520
Reston, Virginia 20191
Telephone: (703) 464-1000

Plan Trustee Information and Plan Funding Medium

All money that is contributed to the Plan is held in a Trust Fund. The Trustee is responsible for the safekeeping of the Trust Fund and must hold and invest Plan assets in a prudent manner and in the best interest of you and your beneficiaries. The Trust Fund is the funding medium used for the accumulation of assets from which benefits will be distributed. While all the Plan assets are held in a Trust Fund, the Administrator separately accounts for each Participant's interest in the Plan.

The Plan's Trustee is listed below with their contact information:

Fidelity Personal Trust Company, FSB

2 Contra Way, T4R
Merrimack, New Hampshire 03054

**APPENDIX
ROLLOVERS FROM OTHER PLANS**

The Plan will accept Participant "rollover" contributions and/or "direct rollovers" of distributions from the types of plans specified below: (check all that apply)

Direct Rollovers. The Plan will accept a "direct rollover" of an eligible rollover distribution from:

- a qualified plan described in Section 401(a) of the Internal Revenue Code (including a 401(k) plan, profit sharing plan, defined benefit plan, stock bonus plan and money purchase plan), **excluding** after-tax voluntary contributions.
- a qualified plan described in Section 401(a) of the Internal Revenue Code (including a 401(k) plan, profit sharing plan, defined benefit plan, stock bonus plan and money purchase plan), **including** after-tax voluntary contributions.
- a qualified plan described in Section 403(a) of the Internal Revenue Code (an annuity plan), **excluding** after-tax voluntary contributions.
- a qualified plan described in Section 403(a) of the Internal Revenue Code (an annuity plan), **including** after-tax voluntary contributions.
- an annuity contract described in Section 403(b) of the Internal Revenue Code (a tax-sheltered annuity), **excluding** after-tax voluntary contributions.
- an annuity contract described in Section 403(b) of the Internal Revenue Code (a tax-sheltered annuity), **including** after-tax voluntary contributions.
- a plan described in Section 457(b) of the Internal Revenue Code (eligible deferred compensation plan).
- a Roth 401(k) deferral account under a qualified plan described in Section 401(a) of the Internal Revenue Code (a 401(k) plan).
- a Roth 401(k) deferral account under an annuity contract described in Section 403(b) of the Internal Revenue Code (a tax-sheltered annuity).
- a Participant loan from another plan only in the following situation(s): (1) from Participants who were Eligible Employees of McMahon Associates, Inc. acquisition, (2) the Project Design Consultants acquisition, and (3) from the Hole Montes, Inc. Profit Sharing 401(k) Plan (4) from the Surdex Corporation 401(k) Profit Sharing Plan.

Participant Rollover Contributions from Other Plans. The Plan will accept a Participant "rollover" contribution of an eligible rollover distribution from:

- a qualified plan described in Section 401(a) of the Internal Revenue Code (including a 401(k) plan, profit sharing plan, defined benefit plan, stock bonus plan and money purchase plan).
- a qualified plan described in Section 403(a) of the Internal Revenue Code (an annuity plan).
- an annuity contract described in Section 403(b) of the Internal Revenue Code (a tax-sheltered annuity).
- a governmental plan described in Section 457(b) of the Internal Revenue Code (eligible deferred compensation plan).

Participant Rollover Contributions from IRAs:

- The Plan will accept a Participant "rollover" contribution of the portion of a distribution from a traditional IRA that is eligible to be rolled over and would otherwise be includible in gross income. Rollovers from Roth IRAs or a Coverdell Education Savings Account (formerly known as an Education IRA) are not permitted because they are not traditional IRAs. A rollover from a SIMPLE IRA is allowed if the amounts are rolled over after the Participant has been in the SIMPLE IRA for at least two years.