

ELIGIBILITY REQUIREMENTS

Pre-tax deferrals/Roth (after-tax) deferrals/Profit Sharing:
Immediate eligibility with plan entry on the first day of employment.

YOUR CONTRIBUTIONS

You may contribute Pre-tax and/or Roth deferrals up to the lesser of 90% of your salary or the maximum allowed by the IRS each year (\$19,500 for 2021). You may change your contribution amounts each payroll. You may discontinue your contribution amounts at any time.

CATCH-UP CONTRIBUTIONS

If you will be 50 years or older by December 31, you may make additional contributions as allowed by the IRS each year (\$6,500 for 2021).

VESTING

You are always 100% vested in your account.

ROLLOVERS

If you have a retirement account with a former employer/traditional IRA, you may be eligible to roll that money into the Plan. Please complete a "Rollover Certification Form" which can be found on the retirement website under "Forms & Reports", then "Forms".

WITHDRAWALS

You may withdraw your 403(b) contributions in the event of:

- Retirement
- Termination of employment*
- Financial hardship as defined in the plan document*
- Disability as defined in the plan document
- Death
- Age 59½ in-service (all sources)

*10% Federal and state tax penalty may apply.

DEFAULT INVESTMENT DIRECTION

If you do not select your investment allocation, your contributions and/or account balance will be invested in the Moderate Portfolio.

REQUIRED DISCLOSURES

You are required to review the following disclosures that are available on the website under "Forms & Reports", then "Forms": QDIA, Summary Plan Description and Annual Participant Fee Disclosure.

ACCOUNT ACCESS

Retirement Website Access: <https://retirement.wipfli.com>

- Username: Full social security number (no hyphens)*
- Password: Last four digits of your Social Security number*
- You will be prompted to set up two security questions and answers upon your initial log in

*We recommend you change your initial username and password after you first log in.

HELP DESK

If you need assistance with your account, please call 1-920-662-0016 or 1-866-565-6600. A Wipfli plan consultant is available Monday through Friday from 8:00 AM to 4:30 PM CST.

Note: You may want to seek advice and confirmation regarding the tax implications of this plan from your personal tax and/or financial advisor. Neither your employer nor Wipfli LLP can provide tax advice. Every effort has been made to assure that the information on this Plan Detail Sheet is accurate and in accordance with current IRS regulations and guidelines. This is not a Summary Plan Description. If there are differences between this information and the plan document or Summary Plan Description, the plan document will have final authority.