

Savista

Planning to
empower your future

Savista **401(k)** Savings Plan

Savista 401(k) Retirement Plan Plan Highlights

Welcome to the Savista 401(k) Retirement Plan (the Plan)! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future—and yourself—today with help from the Plan and Fidelity.

Enroll Now!

Log on to Fidelity NetBenefits® at www.netbenefits.com or call a Fidelity representative at **800-835-5095**. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, go to www.netbenefits.com/easy.

Key Features of Your Savista 401(k) Retirement Plan

Eligibility	You can enroll in the Plan at any time.
Automatic Enrollment	If you do not enroll in the Plan or elect to opt out after 30 days, you will be automatically enrolled at a 6% pre-tax contribution rate. Your contributions will be invested in the Plan's default fund, the Vanguard Institutional Target Retirement Fund Institutional Shares. Your contribution rate will automatically increase by 1% each year, up to a maximum of 10%. We encourage you to choose a contribution rate and investment options that are appropriate for you. If you don't want to contribute to the Plan, you must change your contribution rate to 0%. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time.
Your Contributions	You can contribute from 1%–90% of your eligible base pay as pre-tax or Roth contributions, or a combination, up to the annual IRS dollar limits. A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die.
Annual Increase Program	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.
Employer Contributions	Savista has a discretionary match of 50% of the first 6% of pre-tax and/or Roth contributions you make to the Plan.
Contribution Limits	The IRS contribution limit for 2025 is \$23,500. If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution for 2025 is \$7,500
Investments	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Complete descriptions of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at www.netbenefits.com .

Vesting	<p>You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.</p> <p>Employer contributions will be fully vested when you have completed 5 years of service.</p> <p>Employer contributions will vest according to the following schedule:</p> <table border="1" data-bbox="407 296 808 590"> <thead> <tr> <th data-bbox="407 296 607 380">Years of Service</th> <th data-bbox="607 296 808 380">Vested Percentage</th> </tr> </thead> <tbody> <tr> <td data-bbox="407 380 607 422">1</td> <td data-bbox="607 380 808 422">20%</td> </tr> <tr> <td data-bbox="407 422 607 464">2</td> <td data-bbox="607 422 808 464">40%</td> </tr> <tr> <td data-bbox="407 464 607 506">3</td> <td data-bbox="607 464 808 506">60%</td> </tr> <tr> <td data-bbox="407 506 607 548">4</td> <td data-bbox="607 506 808 548">80%</td> </tr> <tr> <td data-bbox="407 548 607 590">5</td> <td data-bbox="607 548 808 590">100%</td> </tr> </tbody> </table>	Years of Service	Vested Percentage	1	20%	2	40%	3	60%	4	80%	5	100%
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Loans	<p>Although your Plan account is intended for the future, you may borrow from your account for any reason. The Savista 401(k) Retirement Plan allows only one loan outstanding at a time. In addition, available loan amounts will be based on employee-contributed dollars to the Plan, not employer-contributed dollars. There is also a 30 day waiting period between being able to take a new loan after the current one is paid off. Log on to NetBenefits for more details or to request a loan.</p>												
Withdrawals	<p>Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan.</p> <p>Refer to the Summary Plan Description or call Fidelity for more details.</p>												
Rollovers	<p>You are permitted to roll over eligible pre-tax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Rollovers from Roth and after-tax sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</p>												
Online Beneficiary Designation	<p>It's important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com. Select Savista. Select <i>Profile</i>, then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online.</p>												
One-on-one consultations	<p>Fidelity representatives are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan.</p>												

Accessing your account

Access your Plan account online at www.netbenefits.com or call **800-835-5095** to speak with a Fidelity representative Monday through Friday, 8:30 a.m. to 8:00 p.m. Eastern time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week.

Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device.

Fidelity is here to help! If you have questions, call 800-835-5095.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Savista 401(k) Retirement Plan and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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