

**ONEPOINT HRO, LLC MULTIPLE EMPLOYER 401(K) PLAN
[RIVAL SERVICES, LLC]
ANNUAL NOTICE**

INTRODUCTION

This Notice contains information related to the OnePoint HRO, LLC Multiple Employer 401(k) Plan [Rival Services, LLC] (the "Plan") for the plan year beginning on 01/01/2021. The plan year is each 12-month period ending on 12/31.

The safe harbor and qualified default investment alternative (QDIA) features apply to the Plan. This Notice gives you important information about these Plan features and how they will affect you. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the plan administrator at:

Rival Services, LLC
Address: 14400 Hwy 34, PO Box 297, Fort Morgan, CO 80701
Phone number: 970-286-6144
Email: tkeller@rivalservices.net

ELECTIVE DEFERRALS

Your elective deferrals are amounts that you chose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility for Participation" to determine if you are eligible to make elective deferrals and "Contributions to the Plan" for the type of compensation you may defer into the Plan.

How do I make or change my deferral election?

You may make or change your deferral election by: Deferral Form or the Participant Website - 401k.LTRetire.com

Once I make a deferral election, how often can I change, stop, or re-start the election?

You may change or re-start your deferral election once each pay period. You may stop your deferrals at any time.

If I make a deferral election is the amount withheld from my paychecks taxed?

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you chose to have your elective deferrals go into the Plan as pre-tax elective deferrals, you will not be taxed until you take the money out of the Plan. If you chose to have your elective deferrals go into the Plan as Roth elective deferrals, you will be taxed on that money when it is taken out of your paycheck, but it will not be taxed again when you take it out of the Plan. The earnings on those Roth elective deferrals may be taken out tax-free if certain conditions are met. Please see the SPD for more information on Roth elective deferrals.

Are there any limits to how much I can defer into the Plan?

Your elective deferrals are subject to the following limits:

- Your total amount of deferrals cannot be more than \$19,500 (for 2021).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to \$6,500 (for 2021).

The plan administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The plan administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

SAFE HARBOR CONTRIBUTIONS

The plan administrator intends the Plan to be a safe harbor plan. In a safe harbor plan, if certain requirements are met, the Plan will be deemed to automatically pass certain IRS required non-discrimination testing (ADP, ACP, and top-heavy). One of these requirements is a minimum level of employer contributions to the Plan. The Plan may be amended during the plan year to reduce or suspend the safe harbor contributions. The reduction or suspension will not apply until at least 30 days after you are provided notice of the reduction or suspension.

Am I eligible to receive safe harbor contributions?

Once you meet the eligibility requirements below, you will be eligible to receive safe harbor contributions unless you fall into one of the following categories.

- You are an employee covered by a collective bargaining agreement where retirement benefits were the subject of good faith bargaining.
- You are a leased employee.
- You are a non-resident alien with no U.S. sourced income.

What eligibility requirements do I have to meet to receive safe harbor contributions?

You will be eligible to receive safe harbor contributions on the first day of the calendar month coincident with or next following the day you meet the following requirements.

- You are still employed on the 1 month anniversary of your hire date.

Will safe harbor contributions be made to my account under the Plan?

Yes, as long as you are eligible to receive safe harbor contributions, a safe harbor matching contribution equal to 100% of your deferrals up to 4% of your compensation will be made to your account.

Will any additional contributions be made to my account under the Plan?

Additional contributions may be made to your account under the Plan. Please see the section of your SPD titled "Contributions to the Plan" for information on any further contributions.

VESTING

Vesting refers to the amount of money you have in the Plan that you have a non-forfeitable right to receive. You may be required to work a certain amount of time to earn certain contributions to the Plan. Please see your SPD section titled "Vesting" for more information about vesting and how it is calculated.

Do I need to work a certain amount of time to keep my elective deferrals and safe harbor matching contributions?

No, you will always be immediately 100% vested in your elective deferrals and safe harbor matching contributions.

Do I need to work a certain amount of time to keep my profit sharing contributions?

Yes, your profit sharing contributions will vest as specified below:

- Less than two years of vesting service - 0%
- Two years but less than three years of vesting service - 20%
- Three years but less than four years of vesting service - 40%
- Four years but less than five years of vesting service - 60%
- Five years but less than six years of vesting service - 80%
- Six or more years of vesting service - 100%

DISTRIBUTIONS

Can I take a distribution of my account balance after my employment terminates?

Yes, you can take a distribution of your account balance immediately after your employment terminates.

Can I take a distribution of my account balance when I reach age 59-1/2?

Yes, you can take a distribution of all of your fully vested account balance when you reach age 59-1/2.

Can I take a distribution of my account balance while still working at any time?

Yes, you can take a distribution of your rollover contribution account balances at any time.

Can I take a distribution of my account balance while still working if I become disabled (as defined in the Plan)?

Yes, you can take a distribution of your fully vested account balances if you become disabled (as defined in the Plan).

Can I take a distribution of my account balance while still working if I incur a hardship?

Yes, you can take a hardship distribution of your fully vested account balances while still working if you incur a hardship.

Can I take a loan from the plan?

Yes, you may be able to take a loan secured by your assets in the plan.

Please see the SPD section titled "Distributions" for further information on your distribution options.

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by: Investment Election Form or the Participant Website - 401k.LTRetire.com.

How often can I change my investment election?

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

How will my account balances be invested if I do not make an investment election?

The Plan's default investments are intended to meet the requirements to be a qualified default investment alternative (QDIA).

Default Investment Information

100% into the Age Appropriate Vanguard Target Retirement Fund (Birth Dates Prior to 12/31/1953 American Funds Target Ret 2015 RFJTX; from 1/1/1954 to 12/31/1958 American Funds Target Ret 2020 RFCTX; from 1/1/1959 to 12/31/1963 American Funds Target Ret 2025 RFDTX; from 1/1/64 to 12/31/68 American Funds Target Ret 2030 RFETX; from 1/1/1969 to 12/31/1973 American Funds Target Ret 2035 RFFTX; from 1/1/1974 to 12/31/1978 American Funds Target Ret 2040 RFGTX; from 1/1/1979 to 12/31/1983 American Funds Target Ret 2045 RFHTX; from 1/1/1984 to 12/31/1988 American Funds Target Ret 2050 RFITX; from 1/1/1989 to 12/31/1993 American Funds Target Ret 2055 RFKTX; from 1/1/1994 to Present American Funds Target Ret 2060 RFUTX). For more information on this fund, including its investment objectives, risk and return characteristics, and fees and expenses, please refer to the participant website - 401k.LTRetire.com - Performance/Investment Information Tab.

Right to Self-Direct

For more information on this fund, including its investment objectives, risk and return characteristics, and fees and expenses, please refer to the participant website - 401k.LTRetire.com - Performance/Investment Information Tab

Additional Information

the Participant Website - 401k.LTRetire.com