

forv/s
mazars

Preparing for
tomorrow's journey,
today.

Welcome to the Forvis Mazars, LLP Employees' Savings Plan (the "Plan").

You are eligible to enroll immediately upon hire. Get started right away and gain momentum as you plan and save for the future.*

Register and enroll on your own now.

Enrolling on your own allows you the flexibility to choose your own contribution rate and investment strategy, for greater personalization.

Enroll in the way that works for you:

- Download the Schwab Mobile app¹ at **schwab.com/mobile** to establish your login credentials.
- Visit **workplace.schwab.com** > **Register Now** to establish your login credentials.
- Call **1-800-724-7526**, 8 a.m. to 10 p.m. ET, Monday through Friday.

Or, after 30 days, be enrolled automatically at a 6% contribution rate.

Since saving for retirement is so important, if you don't actively enroll in the Plan (or opt out) within 30 days from your date of hire, you'll be automatically enrolled at a 6% contribution rate. An account will be established for you, and 6% of your eligible pay will be automatically deducted from each paycheck on a pre-tax basis and deposited into your Plan account. Unless you elect otherwise, your contributions will be invested in a Vanguard Target Date Retirement Fund, based on your date of birth as determined by the Plan.

As a reminder, you may change your contribution rate and investments at any time. Contribution rate changes are subject to payroll cutoff dates.

To make things even easier, the Plan offers savings adjustments to help you increase your savings rate—automatically. Each year on October 1, your deferral percentage will increase by 1% until you reach 10%. You can elect to opt out of the automatic annual deferral increase at **workplace.schwab.com** if you do not want the annual increase to go into effect.

Beneficiary designation.

Whether you enroll on your own, or are automatically enrolled, please be sure to complete the beneficiary designation section at **workplace.schwab.com**. This is one way to help make sure your retirement plan account balance will be distributed as you wish.

*The following are not eligible to participate in the Plan: independent contractors, third-party workers, leased employees and nonresident aliens.

Which investment approach is right for you?

Get a diversified portfolio in one fund.

If you want the ease of a single investment option and you can approximate the year you want to retire, you may be a good fit for a target date fund. Investing in a target date fund enables you to direct your contributions into a single fund, from the time you begin to save until you retire. Investment allocations in these professionally managed portfolios become more conservative as the target date nears. Simply choose the fund with the target year closest to your anticipated retirement year, and also consider other factors that are important to you. For example, if you are 45 years old and plan on retiring in 20 years, determine your projected retirement year and then select the Vanguard Target Retirement fund closest to your projected retirement year.

Self-directed investing.

If you enjoy researching and choosing investments, you may prefer to build your own portfolio using the funds available in the Plan. You may research your investment choices using the many tools at workplace.schwab.com.

Once you're enrolled, you may change your investment elections for future contributions, rebalance your investments, or request a prospectus (if available) at workplace.schwab.com or by calling **1-800-724-7526**. Participant Services Representatives are available between 8 a.m. and 10 p.m. ET, Monday through Friday.

Invest on your own with a wider array of options with a Schwab Personal Choice Retirement Account^{®2} (PCRA).

Are you a knowledgeable and experienced investor with the time and interest to conduct your own research and decide how to invest? Do you have time to review your decisions at least annually? If so, a PCRA may be the strategy for you.

A PCRA is a brokerage account you manage yourself that provides access to more investment choices than are otherwise available in the Plan. To choose this investment strategy, you must first enroll in the Plan and then complete a PCRA application at workplace.schwab.com > **Manage Account**.

Once your PCRA is approved and opened, you may transfer your funds from existing Plan investments into your PCRA. Then take advantage of the many online tools available to help you search for and analyze investment opportunities. You can place trade orders in your PCRA online through Schwab.com or by calling a Schwab PCRA Representative at **1-888-393-7272**.

Determine how much you'd like to put aside now for your financial future.

Pre-tax.

You may contribute up to 80% of your eligible compensation before taxes each pay period. Federal law limits the amount you can contribute in a given year. The contribution limits are set annually and can be found at workplace.schwab.com > **Contributions**.

Roth 401(k).

Your Plan allows you to contribute up to 80% of your eligible compensation as a Roth 401(k) contribution. Your contribution will be withheld on an after-tax basis. Withdrawals of your contributions, and any earnings on them, will not be subject to taxes, provided that any distribution from this account occurs at least five years following the year you make your first Roth 401(k) contribution to the Plan and you have reached age 59½ or become disabled.

A Roth 401(k) contribution calculator is available at workplace.schwab.com > **Learning Center** > **Tools & Resources**.

NOTE: Your combined pre-tax and Roth 401(k) contributions cannot exceed the annual federal limit.

Contribution changes.

You can change your contribution rate at any time by logging in to workplace.schwab.com or calling Participant Services at **1-800-724-7526**. Participant Services Representatives are available between 8 a.m. and 10 p.m. ET, Monday through Friday. Changes are made as soon as administratively feasible.

Catch-up contributions.

If you will be age 50 or older by December 31, you can make additional catch-up contributions to the Plan. If you will be between ages 60 and 63 by December 31, you are eligible to contribute toward a higher catch-up contribution limit. The IRS limits are set annually and can be found at workplace.schwab.com. Effective January 1, 2026, catch-up contributions may be made on a pre-tax and/or Roth 401(k) basis if your annual compensation in the prior calendar year is \$150,000 (adjusted for inflation) or less in Federal Insurance Contributions Act (FICA) wages. Catch-up contributions must be made on a Roth basis if your annual salary in the prior calendar year is more than \$150,000 (adjusted for inflation) in FICA wages. Talk to a tax advisor if you have questions on how your catch-up contributions may be affected.

FICA wages are generally reported in Box 3 of the Form W-2 and may also be referred to as Social Security wages or Internal Revenue Code (IRC) 3121(a) wages.

Rollover contributions.

If you have assets in a qualified retirement plan with a previous employer, there may be several options available to help you manage your retirement accounts. For more information about your options, call Participant Services at **1-800-724-7526** or go to workplace.schwab.com. Participant Services Representatives are available between 8 a.m. and 10 p.m. ET, Monday through Friday.

Plan features.

Profit-sharing contributions.

You are automatically eligible to receive discretionary profit-sharing contributions, regardless of if you contribute to your 401(k) or not. Profit-sharing contributions are made on an annual basis and are based on the eligible compensation you earned during the Plan year. The Plan year is the same as our fiscal year, June 1 to May 31.

Your employer may have a maximum contribution rate as well as other restrictions. Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

Vesting.

Your contributions and related compensation are always 100% vested, meaning you own them immediately. You must have a minimum of 1,000 compensable hours during the Plan year which runs from June 1 to May 31 in order to gain a year of vested service. Profit-sharing contributions are 100% vested after three years of service.

Withdrawals.

There are certain restrictions on when money may be withdrawn from your account. You may take money out of your account under some circumstances. You may have to pay applicable income tax. Penalties may also apply. In the event of your death, your vested account balance will be paid to your designated beneficiary or beneficiaries. For more information about your withdrawal options, please refer to the Summary Plan Description or call **1-800-724-7526**.

Loans.

You may also borrow up to a maximum of 50% of your vested account balance or \$50,000, whichever is less. The minimum loan amount is \$1,000. You may have one outstanding loan at a time. The maximum term is 5 years for a general loan and 20 years for a residential loan. Set-up fees may apply. For more information, log in to workplace.schwab.com > **My Account** > **Loan Inquiry**. Or call Participant Services at **1-800-724-7526**.

Connect with us.



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Monday through Friday.



Log in to **workplace.schwab.com**.



Download the Schwab Mobile app¹
at **schwab.com/mobile**.

¹Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

²Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org), a registered broker-dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc.

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