

BRIGHTSPRING HEALTH SERVICES RETIREMENT SAVINGS PLAN (84516)

Key Plan Details

When can I enroll in the Plan?

Employees age 21 or older will be eligible to enroll after 3 months of service.

How do I enroll in the Plan?

Enroll online at NetBenefits® at www.401k.com at any time, or by calling the Fidelity Retirement Service Center at 1-800-970-2363.

How much can I contribute?

Through automatic payroll deduction, you can contribute between 1% and 75% of your eligible pay on a pretax basis or Roth after-tax basis, up to the annual IRS dollar limits. You may change your contribution rate at any time online, or by calling the Fidelity Retirement Service Center at 1-800-970-2363.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. Sign up online by accessing the “Contribution Amount” section on NetBenefits®, or by calling the Fidelity Retirement Service Center at 1-800-970-2363.

What is the Roth contribution option?

A Roth contribution to your retirement savings 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. Through automatic payroll deduction, you can contribute between 0% and 75% of your eligible pay as designated Roth contributions, up to the annual IRS dollar limits.

Find more information online within the “Learn” section of NetBenefits®.

What is the IRS contribution limit?

The IRS contribution limit for 2024 is \$23,000.

Does the organization contribute to my account?

For information regarding eligibility for company contributions, please contact the Fidelity Retirement Service Center at 1-800-970-2363.

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a

mix of investment options that best suits your goals, time horizon, and risk tolerance. The various investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What "catch-up" contribution can I make?

If you have reached age 50 or will reach 50 during the calendar year January 1 – December 31 and are making contributions up to the maximum amount permitted under the plan and IRS rules, you may make additional "catch-up" contributions. The maximum annual catch-up contribution is \$7,500. Going forward, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

You make catch-up contributions through payroll deduction, the same way you make regular contributions. Combined, your pretax deferral, Roth, and catch-up contributions may not exceed 75% of your eligible pay.

When am I vested?

You are immediately 100% vested in your own contributions to the Plan.

For information regarding vesting schedules that may apply to company contributions you may be eligible to receive, please contact the Fidelity Retirement Service Center at 1-800-970-2363.

Can I take a loan from my account?

Although your plan account is intended for the future, you may borrow from your account for any reason if your vested account balance is greater than \$2,000.

Learn more about and/or request a loan online, or by calling the Fidelity Retirement Service Center at 1-800-970-2363.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have severe financial hardship as defined by your plan.

When your employment terminates, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than \$5,000, you can leave contributions and any associated earnings in the Plan. After you terminate employment, if your vested account balance is equal to or less than \$1,000, it will automatically be distributed to you. However, if your vested account balance is greater than \$1,000 but not more than \$5,000, you will be notified that your entire vested account balance will be transferred to an Individual Retirement Account (Rollover IRA), unless you request either a cash distribution or a rollover distribution of your choice.

How can I designate my beneficiary(ies)?

You can establish or change your beneficiary information online. To make your elections, click on the “Profile” link, then select “Beneficiaries” and follow the online instructions.

Additional Important Information

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

This information provides only a summary of the main features of BrightSpring Health Services Retirement Savings 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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