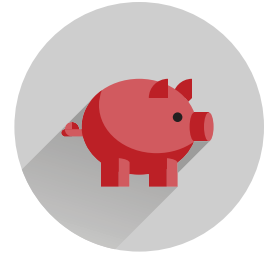




401(k) Plan



401(k) Savings and Retirement Plan

401(k) savings and retirement plans are a critical part of achieving financial independence in retirement. But you don't have to save for retirement just on your own. *Obsidian* offers assistance.

Upon employment, you will receive a complete description of the plan. See below for a brief summary.

Entering the Plan

An employee becomes a participant in our plan on the first available date after commencing employment. You must be 21 years of age or older to participate in the plan.

Certain groups of employees are excluded from participating in the plan, including:

- Union employees
- Non-resident aliens with no US - sourced income
- Residents of Puerto Rico

Your contributions

You may contribute to the plan on a pre-tax basis. These contributions, known as "elective deferrals," must fall within the following range:

You can contribute a minimum of 0 percent of your compensation.

Federal law limits the amount of pre-tax and Roth contributions you may contribute each year, which is adjusted from time to time for inflation. The maximum is \$19,500. An additional \$6,500 contribution can be made if you are age 50 or older.

Other factors may further limit contributions.

Traditional 401(k) contributions are made on a pre-tax basis, thus reducing your current taxable income. Your contributions and earnings grow on a tax-deferred basis and will be taxable upon distribution.

Obsidian will match up to 3.5% of your contributions. (100% of the first 1% and 50% of the next 5% contributed by the employee).

