

# THE QUADIENT INC. 401(K) PLAN (74619)

## Key Plan Details

### When can I enroll in the Plan?

There is no waiting period. You can enroll in the Plan at any time as long as you are at least 18 years old.

If you have not enrolled in the Plan within 30 days from your date of hire, you will be automatically enrolled in the Plan at a contribution rate of 3% of your pretax eligible compensation.

Based on your date of birth and assuming a retirement age of 65, you will be invested in the Fidelity Freedom Blend Commingled Pool Class Q, with a corresponding target retirement date. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

We encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 30 calendar days of your eligibility. You may change your contribution rate at any time online, or by calling the Fidelity Retirement Benefits Line at 1-800-890-4015.

### How do I enroll in the Plan?

Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at 1-800-890-4015.

### When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

### How much can I contribute?

Through automatic payroll deductions, you may contribute between 1% and 75% of your eligible compensation as pretax contributions. Sign up online by accessing the “Contribution Amount” section under “Quick Links” on NetBenefits®, or by calling the Fidelity Retirement Benefits Line at 1-800-890-4015.

Annual additions to the Plan (your contributions and company contributions combined) cannot exceed 100% of your pay, or \$72,000 (whichever is less).

### 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 may contribute between 1% and 75% of your eligible compensation as designated Roth contributions, up to the annual IRS dollar limits. Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded \$150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were \$150,000 or less, you can designate your catch-up contribution to be pretax or Roth.

Find more information online within the "Plan & Learn" drop down and "Learn" section of NetBenefits®.

### What is a Roth In-Plan Conversion?

Roth In-Plan Conversion options are available in the Quadient Inc. 401(k) Plan. This option provides you with the opportunity to convert all, or a portion of your non-Roth assets to Roth assets. The amount eligible for conversion, may include all of a participant's vested assets, including both eligible contributions and related earnings.

Special tax rules apply to Roth In-Plan Conversion options and are an important consideration in determining whether to do such a conversion. Generally, the taxable amount of a conversion is determined as if the converted assets were distributed to you from the Plan, although the assets will only be transferred to the Roth portion of your account and no amount will actually be paid from the Plan. The taxable amount (determined as if actually distributed to you) is taxable to you in the year of the conversion and should be reported on your income tax return for that year. For more information related to the tax consequence of a conversion, you should consult your tax or financial advisor before undertaking such a conversion. You may contact the Fidelity Retirement Benefits Line at 1-800-890-4015 to process a Roth In-Plan Conversion.

### 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 the maximum plan or IRS contribution, you may make an additional catch-up contribution each pay period. The maximum annual catch-up contribution is \$8,000. Going forward, catch-up contribution limits will be subject to cost-of-living adjustments (COLAs) in \$500 increments.

Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded \$150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were \$150,000 or less, you can designate your catch-up contribution to be pretax or Roth.

Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2026 is \$11,250.

### What is the IRS contribution limit?

The IRS contribution limit for 2026 is \$24,500.

### Does the Company contribute to my account?

The Company helps your retirement savings grow by matching your contributions.

The Company will match 50% of each dollar you contribute on the first 8% of pay that you defer to your plan. Employer match is based on the per pay period contribution.

### When am I vested?

You are always 100% vested in your own contributions to the Quadient Inc. 401(k) Plan, as well as any earnings on them. You are 100% vested in the Company's matching contributions, and any earnings, after two years from your date of hire.

### 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 many 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 if I don't make an investment election?

We encourage you to take an active role in the Quadient Inc. 401(k) Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the Fidelity Freedom Blend Commingled Pool Class Q with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of Quadient Inc.

If no date of birth or an invalid date of birth is on file at Fidelity, your contributions may be invested in the Fidelity Freedom Blend Retirement Commingled Pool Class Q. More information about the Fidelity Freedom Blend Commingled Pool Class Q options can be found online.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

### What are the managed account options in my plan?

#### **Fidelity® Personalized Planning & Advice ("The Service")**

Fidelity® Personalized Planning & Advice is a retirement goal based managed account service with a team of portfolio managers who manage the investments in your workplace savings plan account. Based on your unique needs and goals, our team of professionals will create a plan that considers your total financial situation, put the plan into action, and work for you putting in the time, resources, and knowledge needed to keep you on track for retirement.

This includes:

- Regularly monitoring and rebalancing of your account
- Strategy refinement that supports you as your financial situation evolves
- Quarterly check-ins, which include your progress toward key milestones
- Personal planning dashboard that includes progress to retirement and other profile details

To see if Personalized Planning & Advice is right for you, talk to one of our financial representatives at 866-811-6041.

### 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. Generally, the 401(k) Plan allows you to borrow up to 50% of your vested account balance. The minimum loan amount is \$1,000, and a loan must not exceed \$50,000. You then pay the money back into your account, plus interest, through after-tax payroll deductions. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. You may have one General loan and one Primary Residence loan outstanding at a time. The cost to initiate a loan is \$35, and there is an annual maintenance fee of \$15. The initiation and maintenance fees will be deducted directly from your individual plan account. If you fail to repay your loan (based on the original terms of the loan), it will be considered in “default” and treated as a distribution, making it subject to income tax and possibly to a 10% early withdrawal penalty. Defaulted loans may also impact your eligibility to request additional loans. Be sure you understand the Plan guidelines and impact of taking a loan before you initiate a loan from your plan account.

Learn more about and/or request a loan online, or by calling the Fidelity Retirement Benefits Line at 1-800-890-4015.

### 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 a severe financial hardship, as defined by your plan.

When you leave the Company, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than \$7,000, you can leave contributions and any associated earnings in the Plan. After you leave the Company, 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 \$7,000, 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.

The taxable portion of your withdrawal that is eligible for rollover into an individual retirement account (IRA) or another employer's retirement plan is subject to 20% mandatory federal income tax withholding, unless it is rolled directly over to an IRA or another employer plan. (You may owe more or less when you file your income taxes.) If you are under age 59½, the taxable portion of your withdrawal is also subject to a 10% early withdrawal penalty, unless you qualify for an exception to this rule.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Benefits Line at 1-800-890-4015.

### Can I move money from another retirement plan into my account in the Quadient Inc. 401(k) Plan?

You are permitted to roll over eligible pretax and after-tax contributions from another 401(k) plan, Roth 401(k) plan, 401(a) plan, 403(b) plan, Roth 403(b) plan, a governmental 457(b) retirement plan, or a Roth 457(b) retirement plan account or eligible pretax contributions from another conduit individual retirement accounts (IRAs). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions.

Additional information can be obtained online, or by calling the Fidelity Retirement Benefits Line at 1-800-890-4015.

You should consult your tax adviser and carefully consider the impact of making a rollover

contribution to your employer's plan because it could affect your eligibility for future special tax treatments.

**Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.**

### How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile & Settings" icon in the upper right-hand corner, then select "Beneficiaries" and follow the online instructions.

### Where can I find information about exchanges and other plan features?

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained by calling the Fidelity Retirement Benefits Line at 1-800-890-4015.

#### 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.**

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

This information provides only a summary of the main features of the Quadiant Inc. 401(k) 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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