



Building
for your future

OIMI



To help you save for retirement and reward you for your contributions to the company, we offer the IMI 401(k) Plan (the “Plan”). This guide provides you with a brief overview of the Plan features and explains how you can start to save for your retirement—today.

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Plan highlights

The Plan highlights section provides a brief overview of the Plan's basic features. It is not legally binding. A more detailed Summary Plan Description is available from Schwab Retirement Plan Services at **1-800-724-7526** or at **www.IMI-optimize.com**. Please review the Summary Plan Description carefully for additional information about specific provisions in the Plan.



PLAN ELIGIBILITY

You are immediately eligible to enroll and participate in the Plan. Your contributions will begin as soon as administratively possible after you enroll.

AUTOMATIC ENROLLMENT

If you don't enroll within 60 days after you're eligible to participate, IMI will enroll you automatically, at a pre-tax contribution rate of 3%. Your contributions will be invested through the third-party managed account service. If you prefer to select your own investments, log in to your account at **workplace.schwab.com**, review the available options, and make your investment choices. If you choose to manage your Plan account yourself, you're responsible for creating your own savings and investment strategy, regularly monitoring your investments, and rebalancing and routinely adjusting your portfolio.

AUTOMATIC SAVINGS INCREASE

The Plan offers savings increases to help you set aside extra money for retirement—automatically. If you are making pre-tax contributions of at least 1% as of December 31, your pre-tax contribution rate will automatically increase by 1% each January. This annual increase will continue until your pre-tax contribution rate reaches 10%. If you would like to change your savings rate, visit **workplace.schwab.com** or call Participant Services at **1-800-724-7526**.

Note: These automatic increases are for pre-tax contributions only and do not apply to Roth 401(k) and/or after-tax contributions.

YOUR CONTRIBUTIONS

You may contribute from 1% to 75% of your eligible compensation each pay period into the Plan. Federal law limits the amount you can contribute each year. The limits are set annually and can be found at **workplace.schwab.com**.

Pre-tax

You may contribute on a pre-tax basis, which reduces your current taxable income. These contributions, plus any earnings, may be taxable when you withdraw them from your Plan account. Pre-tax contributions are eligible for company match.

Roth 401(k)

You may also contribute on an after-tax basis with Roth 401(k) contributions. Roth 401(k) contributions and any earnings on Roth 401(k) contributions are not subject to federal taxes when distributed, provided certain Internal Revenue Code requirements are met. Earnings on Roth 401(k) contributions are eligible for tax-free treatment as long as the distribution occurs at least five years after the year you made your first Roth 401(k) contribution and you have reached age 59½, have become disabled, or have died. Roth 401(k) contributions are eligible for company match.

After-tax

You may contribute up to 75% of your eligible compensation each pay period. You will not have to pay additional taxes upon withdrawing these contributions. Any earnings on after-tax contributions will be subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty at withdrawal. After-tax contributions are not eligible for company match. See page 4 for more details.

Catch-up Contributions

If you will be age 50 or older by the end of the calendar year, you may be able to make additional catch-up contributions to your Plan account. If you will be between ages 60–63 by December 31, you may be eligible to contribute toward a higher catch-up contribution limit.

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.

For this year's limit, visit workplace.schwab.com. You must make a separate election to make catch-up contributions.

Rollovers

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** from 8:00 a.m. to 10:00 p.m. ET, Monday through Friday, or go to workplace.schwab.com.

Changes

You may change your contribution rate at any time by logging in to your Plan account at workplace.schwab.com or by calling Participant Services at **1-800-724-7526**, from 8:00 a.m. to 10:00 p.m. ET, Monday through Friday. Changes will be made as soon as administratively possible.

EMPLOYER CONTRIBUTIONS

Employer Matching Contributions

IMI will match your pre-tax, Roth 401(k), and catch-up contributions on a pre-tax basis. The match amount is \$1 for each \$1 you contribute, up to 6% of your eligible compensation.

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

IN-PLAN ROTH ROLLOVERS

In-plan Roth rollovers let you convert your eligible pre-tax and/or after-tax balances to Roth savings within the Plan. What's the potential benefit of converting? The opportunity to earn tax-free¹—rather than tax-deferred—growth. What's the tradeoff? You must pay taxes on any money you roll over that has not been taxed before. Specifically, pre-tax balances (including any earnings on them) and any earnings generated on after-tax balances

before conversion are taxable in the year they're converted. Talk to a tax advisor for help deciding if an in-plan Roth rollover makes sense for you.

There are two ways to request an in-plan Roth rollover. You can roll over all or part of your existing eligible pre-tax and/or after-tax balances at any time. You can also set up a standing election to automatically roll over any new after-tax contributions you make to your Plan account.²

Each individual's tax situation is different, take the time to consider all of the facts and consult a qualified tax advisor to discuss your specific situation before initiating an in-plan Roth rollover.

If you decide to initiate an in-plan Roth rollover, make your election online at workplace.schwab.com. Log in and go to **Manage Account > In-Plan Roth Rollover**. Or call Schwab Retirement Plan Services at **1-800-724-7526** to request an in-plan Roth conversion application.

You may also review or update your contribution elections at workplace.schwab.com. Select the **Manage Account** tab and then **Contributions** or **In-Plan Roth Rollover** to get started.

VESTING

Vesting refers to the ownership of your Plan account. You are always 100% vested in your pre-tax, Roth 401(k), after-tax, catch-up, rollover, and employer matching contributions, and any related earnings on these contributions.

LOANS

You may borrow up to 50% of your vested account balance or \$50,000, whichever is less. The minimum loan amount is \$1,000. You may have up to two outstanding loans at any one time. For more information about loans or to apply for a loan, call Participant Services at **1-800-724-7526**.

WITHDRAWALS AND DISTRIBUTIONS

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 pay applicable income tax. Penalties may apply. In the event of your death, your vested account balance will be paid to your designated beneficiary(s). For more information about your withdrawal options, please refer to your Plan's Summary Plan Description or call **1-800-724-7526**.

DEATH

In the event of your death, your vested Plan account balance will be paid to your designated beneficiary(s). If you pass away without designating a beneficiary, your account assets will be distributed according to the provisions of the IMI 401(k) Plan document and state laws. This leaves the distribution of your account assets to someone else's discretion. Electing a beneficiary helps ensure this decision is one you control.



Find a way to start today

Time is an important factor that may help you work toward your retirement savings goals. Use it to your advantage by starting to contribute today.

Some people expect to be able to catch up and save more in later years. Compare the two tables below to see the possible difference in retirement savings if you started contributing to your Plan account today rather than putting it off for five years.

CURRENT AGE—30 ANNUAL SALARY—\$30,000	IF YOU START CONTRIBUTING TODAY			
Your Contribution Rate	2%	4%	6%	8%
Your Annual Contribution	\$600	\$1,200	\$1,800	\$2,400
Annual Company Match	\$600	\$1,200	\$1,800	\$1,800
Total Annual Contribution	\$1,200	\$2,400	\$3,600	\$4,200
Potential Balance at Age 40	\$13,402	\$29,967	\$50,298	\$65,711
Potential Balance at Age 50	\$29,740	\$74,326	\$140,374	\$207,576
Potential Balance at Age 60	\$49,655	\$139,988	\$301,686	\$513,853

CURRENT AGE—35 ANNUAL SALARY—\$30,000	IF YOU WAIT 5 YEARS TO CONTRIBUTE			
Your Contribution Rate	2%	4%	6%	8%
Your Annual Contribution	\$600	\$1,200	\$1,800	\$2,400
Annual Company Match	\$600	\$1,200	\$1,800	\$1,800
Total Annual Contribution	\$1,200	\$2,400	\$3,600	\$4,200
Potential Balance at Age 40	\$6,370	\$13,519	\$21,511	\$26,611
Potential Balance at Age 50	\$21,167	\$49,979	\$88,821	\$123,162
Potential Balance at Age 60	\$39,205	\$103,948	\$209,363	\$331,609

Hypothetical examples are for illustrative purposes only and are not intended to represent the past or future performance of any specific investment. Investing involves risk including loss of principal. The balances shown represent the amount contributed and the earnings compounded annually. The examples assume a hypothetical average rate of return of 8%, reinvestment of dividends and capital gains, and no current taxes paid on earnings in a retirement plan account. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice.

Step 1:

Determine your contribution rate

Contributing as much as possible to the Plan and taking advantage of the employer matching contributions may help you accumulate savings for retirement.

Take Advantage of the Employer Match

IMI will match \$1 for each \$1 you contribute, up to 6% of your eligible compensation. The table below shows employer matching contributions for four different contribution rates, assuming monthly eligible compensation is \$2,500. To take full advantage of the employer matching contribution, you need to contribute at least 6% of your eligible compensation.

YOUR CONTRIBUTION RATE	2%	4%	6%	8%
Your Monthly Contribution	\$50	\$100	\$150	\$200
Employer Matching Contribution	\$50	\$100	\$150	\$150
Total Contributions	\$100	\$200	\$300	\$350

The example is hypothetical and provided for illustrative purposes only.

The following calculation may help you determine what percentage of your pay to contribute to the Plan account.

$$\begin{array}{ccccc} \$ & & \times & \% & = & \$ \\ \text{(monthly eligible compensation)} & & & \text{(contribution rate)} & & \text{(monthly contribution)} \end{array}$$

Example: \$2,500 x 8% = \$200

Please note that the Plan's definition of "eligible compensation" includes and excludes certain types of pay, so your exact contribution amount may be slightly different from your estimate.



Step 2:

Choose an investment strategy

If you prefer to do your retirement investing on your own.



PLAN-SELECTED FUNDS

If you want to make your own investment decisions, you may elect to invest your contributions in the Plan-Selected Funds.

Select the funds in which you'd like to invest from the list of Plan-Selected Funds, and determine the percentage you want to allocate to each fund.

You manage your own portfolio.

For help, complete the Investor Profile Questionnaire at workplace.schwab.com.

To select your own investments:

- Go to workplace.schwab.com or call **1-800-724-7526** to access your Plan account.
- Select your investments from the **Plan-Selected Funds** list.

Re-evaluate your financial plan and investment risk at least annually to help you work toward your retirement goals.

SCHWAB PERSONAL CHOICE RETIREMENT ACCOUNT® (PCRA)³

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 under the **Manage Account** tab.

Step 2: continued

If you prefer to do your retirement investing with some help.



PERSONALIZED ADVICE

The Power of Personalization

Personal information, such as your salary, Plan account balance, savings rate, estimated Social Security benefits, and other sources of income, creates a more holistic view of you, your retirement income goals, and your investment style.

To build on this holistic view, the Plan includes the option to have your Plan account professionally managed for a fee. This service will:

- Calculate a retirement income goal and savings rate for you
- Select the investments for your Plan account from the Plan's available investment options
- Review your Plan account every 90 days and make adjustments to your investments as your needs change
- Provide a spending plan if you're age 50 or older to help you make the most of your money in retirement

Prefer to manage your Plan account yourself? You can still get a personalized recommendation without signing up for the managed account service.

The managed account service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.⁴

It's easy to get started. Log in to your account at workplace.schwab.com to access the self-serve advice tool.

Step 3:

Enroll in the Plan account

ENROLL TODAY

Once you have reviewed the Plan information, you can register and enroll in the following convenient ways:



Download the app at **workplace.schwab.com/mobile**.



Enroll online at **workplace.schwab.com** or **IMI-optimize.com**.



For more assistance or to enroll by phone, call Participant Services at **1-800-724-7526** (en español **1-877-905-2553**). Representatives are available from 8:00 a.m. to 10:00 p.m. ET, Monday through Friday.

Step 4:

Designate your beneficiary



A beneficiary is the person who will receive your Plan account balance in the event of your death. You can select one or more primary beneficiaries. You can also designate one or more contingent beneficiaries to receive the proceeds if no primary beneficiary survives. If you are married and want to name someone other than your spouse as the primary beneficiary, your spouse must sign a notarized waiver of consent. You are strongly encouraged to review your beneficiary designations on a regular basis, especially if you experience certain life events (such as a divorce or remarriage).

Go to **workplace.schwab.com**, select **My Profile**, and then select **Beneficiaries** to enter the information. Or you may call Participant Services at **1-800-724-7526** (en español **1-877-905-2553**) to speak with a representative.



Manage your Plan account

WEBSITE

You can manage your Plan account online at **workplace.schwab.com**.

To view your Plan account statements, reports, and transaction confirmations online, go to **workplace.schwab.com**. From the **My Account** tab, select **History & Statements**. You'll find your documents under the **Statements & Reports** tab.

PHONE

You can access your Plan account 24 hours a day by phone by calling **1-800-724-7526** (en español **1-877-905-2553**). If you prefer to speak to someone, Participant Services Representatives are available from 8:00 a.m. to 10:00 p.m. ET, Monday through Friday.

ACCOUNT STATEMENTS

You will receive a Plan account statement for each quarter (March, June, September, and December). Your statement will summarize recent activity, including transactions and history, ending share balance, and vesting information.

GOING PAPERLESS

To help you stay on top of your account details and activity, IMI has arranged for your Plan communications to be delivered electronically to your email address in ADP. Unless you request paper delivery or do not have an email address entered into ADP, you will receive account statements, regulatory notices, and other communications electronically.

To update your preferences anytime, log in to your Plan account at **workplace.schwab.com > My Profile > Communication Preferences**.

Exceptions may apply. Regulatory notifications that are not permitted to be fulfilled electronically will be mailed.

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SCHWAB WORKPLACE RETIREMENT APP

Get on-the-go access with the Schwab Workplace Retirement App and track your retirement savings. You can enroll in the Plan, check your balance, view year-to-date investment performance, view your contribution rate, and more. Visit **workplace.schwab.com/mobile** to download.

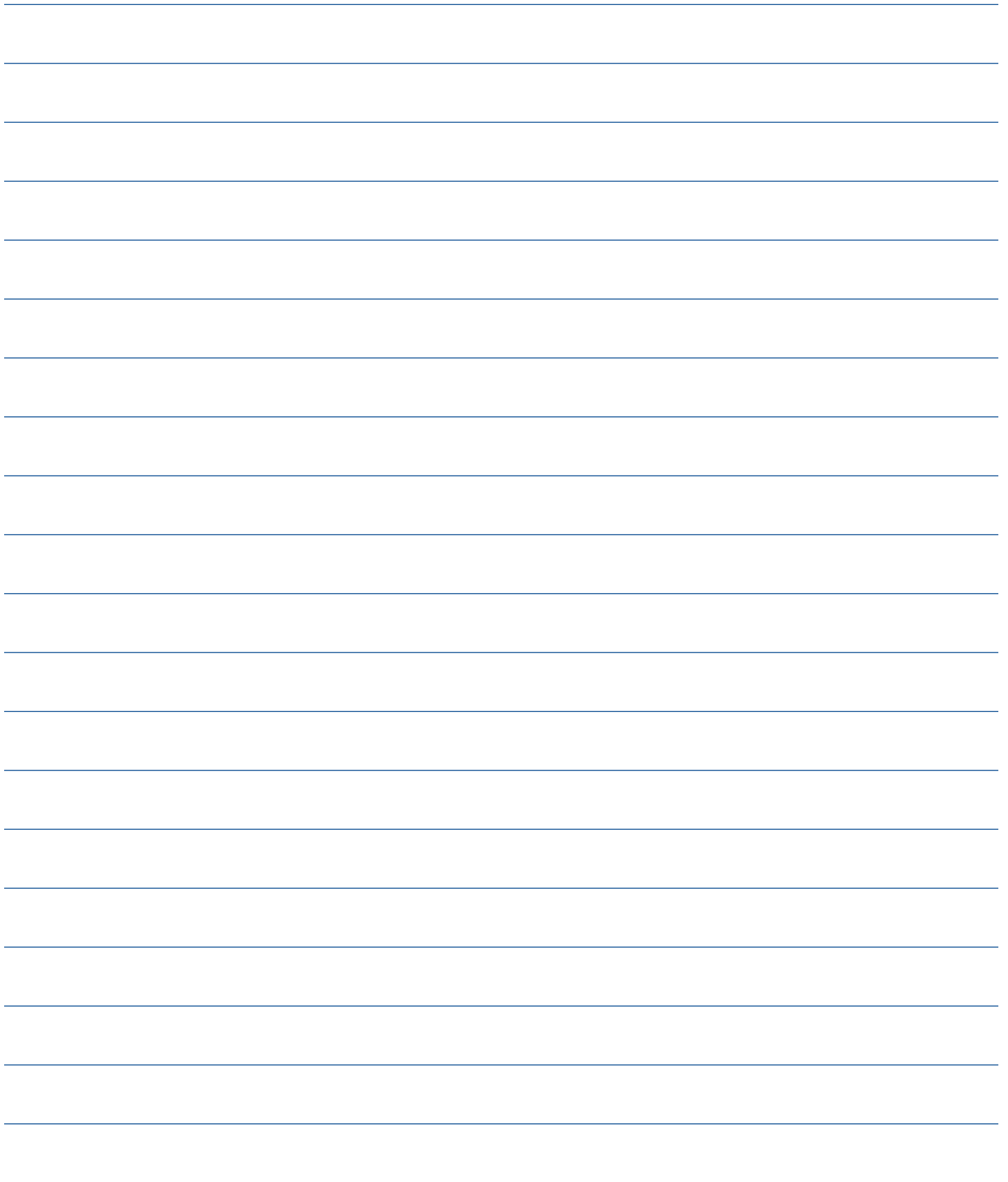
The Schwab Workplace Retirement App requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

ACCOUNT SECURITY

Be sure to keep your financial information confidential. Don't share identifying data, including your Plan account number, login ID, or password, and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months.



Notes



This communication is not intended to give legal, tax, or any other advice and does not include all details of the IMI 401(k) Plan. The Plan has been established under official Plan documents. If there are any differences between this communication or any oral or other descriptions of the contents of this communication and the official Plan documents, the official Plan documents will govern. The official Plan documents set forth all of the details and provisions concerning the Plan and are subject to amendment. The Plan Administrator has the authority to interpret this communication and the official Plan documents. IMI Americas LLC. reserves the right to amend, modify, or terminate the Plan at any time and for any reason, in whole or in part, at its sole discretion.

¹In-plan Roth rollovers are not subject to a 10% additional tax on early distributions, provided no part of the in-plan Roth rollover is distributed before the 5-taxable-year period is met. The measuring period begins on January 1st of the year of the in-plan Roth rollover. All in-plan Roth rollovers made within the same calendar year are subject to the same 5-year time period.

²You must be a U.S. citizen and resident to request an in-plan Roth rollover online or by phone. If you are not a U.S. citizen and resident, you may mail or fax your in-plan Roth rollover election to Schwab Retirement Plan Services, Inc. Election forms are available at workplace.schwab.com. Other restrictions may apply based on Plan provisions.

³Schwab 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.

⁴At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to advice services that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement ManagerSM, an advice (non-discretionary investment advice) and managed accounts (discretionary investment advice and asset management) program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through workplace.schwab.com. Morningstar Investment Management will select investment options appropriate for each Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. Advice Consultants are registered representatives of CS&Co.; not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services. The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** There is no additional cost for the non-discretionary investment advice, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates for recordkeeping and related services. However, for Participants using the managed account program, an asset-based fee may be charged to Participant Plan accounts based on the Participant's account balance in the managed account program. For a complete list of investment options available under the Plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to workplace.schwab.com to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements." More information about fees and compensation that SRPS, CS&Co. and their affiliates receive are detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons.

This information is for educational purposes only, and is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, Financial Planner, or Investment Manager.

Schwab Retirement Plan Services, Inc. and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org).

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.