

Brightli Retirement Savings Plan

Plan Features	
Eligibility	Employees are eligible to participate in the Plan after completing 1,000 hours of service
Naming beneficiaries	Your beneficiary is the person (or persons or entities such as a trust or estate) who will receive your account value in the event of your death. It's important to have the right beneficiary listed and to occasionally review your choice, particularly after major life events such as marriage, the birth of a child, or a divorce. Designate your beneficiary by going to Personal Information > Beneficiary Information .
Your contributions	<p>You choose a percentage of your eligible compensation to contribute to the Plan. This is your contribution rate. Your contributions are automatically deducted each pay period and deposited into your Plan account.</p> <p>You may contribute up to 100% of your eligible compensation on a combined pre-tax and/or Roth basis.* Lower limits may apply if you are considered "highly compensated".</p> <p>If you are age 50 or older and have reached the IRS contribution limit, you can make additional catch-up contributions*.</p> <p>*Plan contributions and catch-up contributions, if applicable, are subject to annual IRS contribution limits. For details, visit voya.com/irslimits</p>
Changing your contributions	You can change your contribution rate on the Plan website by using myOrangeMoney or by going to Contributions & Savings > Manage Contributions . You can also use the Voya Retire mobile app or by calling the Voya customer service center. Changes will become effective as soon as administratively possible.
Contribution Rate Escalator	Increasing your contributions on a regular basis may help you reach your savings goals faster. The Contribution Rate Escalator can automatically increase your contributions on a schedule you select. You can choose the increase percentage and how often it takes effect. You can change the settings or turn off rate escalation.
Rollovers	Balances from eligible retirement savings plans, such as a previous employer's plan, may be rolled into your Plan account. Consolidating multiple retirement accounts may make it easier to manage your savings because your money is all in one place. Go to Plan Information > Forms to download a Rollover-in form.
Employer matching contribution	<p>Your employer will match 100% up to 5% of your eligible compensation on the contributions that you make on a per pay period basis.</p> <p>Your employer may make a nonelective matching contribution to your Plan account after you have completed 1,000 hours of service and are employed on the last day of the Plan year.</p>

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Vesting	<p>To be vested is to own the money in your account. You're immediately 100% vested in your own contributions, rollover contributions, employer matching contributions and any investment earnings on those contributions.</p> <p>You will be vested in employer nonelective contributions, if any, and the investment earnings on those contributions on a 6-year graded schedule.</p> <table border="1" data-bbox="450 430 992 684"> <thead> <tr> <th>Years of Service</th><th>Vested Percent</th></tr> </thead> <tbody> <tr> <td>Less than 2</td><td>0%</td></tr> <tr> <td>2 but less than 3</td><td>20%</td></tr> <tr> <td>3 but less than 4</td><td>40%</td></tr> <tr> <td>4 but less than 5</td><td>60 %</td></tr> <tr> <td>5 but less than 6</td><td>80%</td></tr> <tr> <td>6 or more</td><td>100%</td></tr> </tbody> </table> <p>You will become 100% vested with these life events:</p> <ul style="list-style-type: none"> • Deceased • Disability • Early Retirement Age (55) <p>Normal Retirement Age (62)</p>	Years of Service	Vested Percent	Less than 2	0%	2 but less than 3	20%	3 but less than 4	40%	4 but less than 5	60 %	5 but less than 6	80%	6 or more	100%
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Investment options	<p>You decide how to invest the money in your account. Whether you're an experienced hands-on investor, a complete novice, or somewhere in-between, the Plan offers appropriate options. You can choose to invest contributions in any combination of the Plan's investment funds. You have the flexibility to choose a mix of funds for your current account balance and a different mix for future contributions. You may make separate elections for your pre-tax and Roth contributions.</p> <ul style="list-style-type: none"> • Target Date Funds—Each fund is a professionally-managed, diversified mix of investments appropriate for the time horizon from today to the target date in the fund name. Target Date Funds automatically adjust the investment mix periodically to reduce potential risk as the target date nears. • Individual Core Funds—Build an investment portfolio that fits your goals and risk tolerance by selecting a diversified mix of investments from the Core Funds menu. Review your investment performance regularly and adjust your portfolio when necessary. 														
Investment transfers	<p>You can transfer money between funds to change the percentage of your savings that is invested in each fund. It's also easy to reallocate your entire portfolio to a completely different mix of funds.</p>														
In-Plan Roth conversions	<p>You can convert all or part of your vested Plan account balance into Roth contributions. This Plan feature allows you to convert the vested pre-tax portion of your account balance to a Roth contribution. An in-Plan Roth conversion is subject to ordinary income tax in the year of the conversion and cannot be reversed. More information about in-Plan Roth conversions will be available on the Plan website.</p>														
Linking your bank account	<p>Having your bank account linked to your Plan account can make it easy to move money for distributions and withdrawals.</p> <p>Link your bank account by going to your name in the upper right corner of the Plan website and clicking personal information, then add/edit next to banking information.</p>														
Withdrawals while employed	<p>Generally, as an active employee, you cannot take withdrawals before age 59½. After age 59½, withdrawals of pre-tax contributions and investment earnings will be taxed as ordinary</p>														

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	<p>income.** Withdrawals of after-tax and rollover money from a prior employer's plan are also available, even prior to age 59½. Qualified withdrawals of Roth contributions and earnings are tax-free.†</p> <p>**Withdrawals from the Plan may be subject to 20% federal tax withholding and state tax withholding may also apply. Employee pre-tax contributions that are part of a hardship withdrawal are not subject to the 20% withholding. Federal, state and local taxes may also apply and if you are younger than 59½, a 10% early withdrawal penalty may apply.</p> <p>Note: The rules governing distribution provisions in this Plan may be different from the distribution provision rules from which rollover money originated. The Plan withholding rules for distributions may apply to rollover money from other Plans</p> <p>†To qualify for tax-free Roth withdrawals, your Roth account must have been open for at least five years and you must be age 59½ or older, or disabled.</p>
Distribution Options	<ul style="list-style-type: none">Partial distribution Receive a portion of your account balance as a cash distribution. There is a \$1,000 minimum withdrawal fee and a \$50 transaction fee to take a partial distribution.Full distribution Choose a lump-sum distribution of your vested account balance. There is a \$50 transaction fee to take a full distribution.Installment Payments Installments are available to terminated participants with balances. No transaction fee will apply. You may select a specific timeframe OR a specific dollar amount. You may receive installment payments for the life expectancy of you and your beneficiary. You can change your installment election at any time. You can take partial distributions while receiving installments or receive a cash distribution equal to your unpaid account balance at any time.Required Minimum Distribution (RMD) If you still have a balance in the Plan in the year that you turn 73 you must take a Required Minimum Distribution (RMD) each year. Your first RMD must be taken no later than April 1st of the year following you turn age 73. RMDs are paid via direct deposit or check.

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Small Balance distributions	<p>If you leave the company, or retire, you will be eligible to receive distributions of your vested account balance.</p> <p>Your distribution options are based on the value of your account when you separate from service.</p> <ul style="list-style-type: none"> • If your vested account balance is \$1,000 or less, it will automatically be paid to you as a cash distribution unless you elect to roll it over. If you choose a rollover, you will have 30 days after the date you become eligible to receive your distribution to roll it into a traditional IRA or another employer's eligible retirement plan or convert it to a Roth IRA. • If your vested account balance is between \$1,000 and \$5,000, it will automatically be rolled over into an IRA with Voya unless you elect a cash distribution, a rollover to a traditional IRA or another employer's eligible retirement plan or convert it to a Roth IRA within [xx] days after the date you become eligible to receive your distribution. • If your vested account balance is more than \$5,000, you can choose to: <ul style="list-style-type: none"> ○ Leave your money in the Plan ○ Take a lump sum cash distribution ○ Roll over to another eligible retirement account ○ Take a portion of your money in cash and roll over the rest ○ Request a distribution in installment payments ○ Take partial distributions at any time <p>Some distribution options may have tax considerations. It is recommended that you consult with a financial or tax advisor before choosing a distribution option.</p>				
Transaction timing	<p>Account transactions—such as changing contributions, selecting different investments, or transferring money from one fund to another—that are confirmed before 4 p.m. ET will be processed at the close of business on the same day. Transactions confirmed after 4 p.m. ET or on weekends or stock market holidays will be processed on the next business day.</p>				
Fees and expenses	<p>There are costs associated with operating the Plan. Some of the costs are shared by all participants. Investment funds have certain expenses that are deducted from fund returns. There are one-time fees for certain Plan services, such as requesting a loan.</p> <p>The following expenses are associated with participating in the Plan:</p> <p>Annual Plan administration fee Voya will deduct a quarterly per participant fee of 8.4 basis points. This is the total fee for Voya's recordkeeping services and the cost of Plan administration.</p> <p>Investment management fees and other fund expenses These fees support a fund's management and operations, including advisory, trading, custody, and accounting activities. Investment management and other fund expenses are deducted from each fund's investment return.</p> <p>Service fees The fees listed below are charged only if you request the applicable service.</p> <table border="1" data-bbox="561 1698 1323 1761"> <tr> <td>Withdrawals and Distributions, as applicable</td> <td>\$50</td> </tr> <tr> <td>Overnight/Expedited Delivery</td> <td>\$50</td> </tr> </table>	Withdrawals and Distributions, as applicable	\$50	Overnight/Expedited Delivery	\$50
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Statements and confirmations	<p>You will receive quarterly account statement through secure email. You can access your account statements at any time by going to Statements and Documents.</p> <p>You can also view your online account statements in the way that makes most sense to you, enter a specific date range and generate a statement view for that period and select the information you would like to see on the statement.</p> <p>Any time you make a transaction, either through the website, the Voya Retire® mobile app, or the Voya customer service center, you will receive a confirmation via secure email.</p> <p>If you prefer to receive printed statements, go to your name in the upper right corner and click Communication Preferences > Paperless or Mail Options.</p>
myOrangeMoney®	<p>Voya's myOrangeMoney® is an educational, interactive online experience that shows how your savings may translate into estimated monthly retirement income. You can model a variety of saving and investment scenarios to help you close any savings gaps, factor in other sources of income like Social Security, and explore how estimated healthcare costs in retirement might impact your income needs.*</p> <p>*IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.</p>
Voya's S.A.F.E. Guarantee	<p>Voya is committed to safeguarding your Plan account and personal information from the risk of fraud, cyber threats, and unauthorized activity. Voya's S.A.F.E.® (Secure Accounts for Everyone) Guarantee states that if any assets are taken from your retirement plan account due to unauthorized activity and through no fault of your own, Voya will restore the value of your account provided you take the following key steps:</p> <ul style="list-style-type: none"> • Register your account on the Plan website • Review your account information on a regular basis and keep your contact information current • Enroll in Voya Voiceprint, Voya's biometric program • Promptly report any suspected identity theft or unauthorized activity in your account • Practice safe computing habits, such as regularly changing your secure password, using current antivirus software and being aware of email and phishing scams
Getting help	<p>You can speak to a Voya customer service associate (CSA) weekdays from 8 a.m. to 8 p.m. ET excluding stock market holidays. Live chat is also available. CSAs can co-browse your online account to walk you through transaction steps and show you where to find specific resources and account features.</p>