SUMMARY OF MATERIAL MODIFICATIONS
Quality Services International, LLC 401(k) Plan

The purpose of this Summary of Material Modifications is to inform you of changes that have been made to the Quality Services International, LLC 401(k) Plan. These changes affect the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description is modified as described below.

ELIGIBILITY

ELIGIBLE EMPLOYEE

The definition of "Eligible Employee" is expanded to include Long-term Part-Time Employees for Pre-Tax Elective Deferrals.

"Long-Term Part-Time Employee" status provides back-up Elective Deferral eligibility. This back-up eligibility only applies to Employees who have not entered the Plan for Elective Deferral purposes. The law requires unique age and service requirements for this back-up eligibility.

To qualify as a Long-Term Part-Time Employee, an Employee must

(1) complete consecutive Years of Eligibility Service (earned by completing 500 Hours of Service, with each 12-month period beginning on either the Employee's employment commencement date or the anniversary of such date) and

(2) attain at least age 21 before the end of the final year.
Long-Term Part-Time Employee status started with the 2021 Plan Year. Beginning with the 2025 Plan Year, the requirement is two consecutive Years of Eligibility Service. Before 2025, the requirement was three consecutive Years of Eligibility Service.

ENTRY

Long-Term Part-Time Employees become Participants eligible to receive contributions on the first day of the first month or seventh month of the Plan Year upon satisfaction of the age and service requirements.

CONTRIBUTIONS

CATCH-UP CONTRIBUTIONS

If wages reported in box 3 of an Employee's W-2 exceed $145,000 (as adjusted for cost-of-living by the IRS each year) for the prior calendar year, then that Employee is considered a Highly Paid Individual ("HPI") for purposes of this SMM and may make Catch-up Contributions only on a Roth basis. Roth Elective Deferrals may be recategorized as Roth Catch-up Contributions and, unless the Employee opts out, Pre-tax Elective Deferrals may also be recategorized as Roth Catch-up Contributions.

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COMPENSATION

Earned Income and Section 415 Compensation now include difficulty of care payments as defined in Code section 131(c)(1)(A) that are otherwise excludable from income.

DISTRIBUTIONS

REQUIRED BEGINNING DATE FOR REQUIRED MINIMUM DISTRIBUTIONS

"Required Beginning Date" means April 1 of the calendar year following the later of the calendar year in which the Participant attains the Applicable Age or the calendar year in which the Participant retires, except that benefit distributions to a More Than 5% Owner must commence by April 1 of the calendar year following the calendar year in which the Participant attains the Applicable Age. "Applicable Age" means age 70-1/2 for people born before July 1, 1949; age 72 for people born after June 30, 1949; and effective January 1, 2023, age 73 for people born after the year 1950.

Roth Accounts are no longer subject to the required minimum distribution rules.

FORCE-OUT

The maximum vested account balance subject to involuntary force-out is increased to $7,000.

IN-SERVICE DISTRIBUTIONS AND LOANS

HARDSHIP DISTRIBUTIONS

In determining whether a distribution is upon the hardship of an employee, a Plan Administrator may rely on Participants' written self-certification that the distribution meets the safe harbor hardship withdrawal requirements.

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