

► **Move your future forward**  
with your workplace savings plan



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Odyssey Systems Consulting Group LTD 401(k) Plan



## Invest some of what you earn today for what you plan to accomplish tomorrow.

**Take a look and see what a difference enrolling in your workplace savings plan could make in helping you achieve your goals.**

**Tax Savings** – Once you make an election to defer some of your salary into the plan, your pre-tax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

**Convenience** – Your contributions are automatically deducted regularly from your paycheck.

**Portability** – You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company. See the Frequently Asked Questions section for additional details.

**Investment Flexibility** – You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

**In addition to the services provided by Fidelity, you also have access to Voya Financial Advisors. Your advisor is not affiliated with Fidelity Investments.**

**Your retirement plan's financial advisor contact information:**

Brian McAllister  
Voya Financial Advisors  
10 Maple St  
Suite 203  
Middleton, MA 01949  
PH: 978-750-0900  
brian.mcallister@lpl.com



## Enroll Today.

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to [netbenefits.com](https://netbenefits.com) and we'll show you how to get started step by step.

**Already enrolled?** Skip this section and go right to the next page to see how your potential savings can really add up.

**Step 1** — Enroll Online Today – Go to [netbenefits.com](https://netbenefits.com) and click on “Register Now” when logging in for the first time. Follow the instructions to Enroll Today! Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

**Step 2** — Decide how much to invest and enter your contribution per pay period.

**Step 3** — Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

**Remember to designate your beneficiary(ies) by accessing “Profile” on NetBenefits.**



# Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan. To learn more about your account log in to [netbenefits.com](http://netbenefits.com). To review the principal features of your plan refer to your Summary Plan Description (SPD).

## When can I enroll in the Plan?

You are eligible to participate in the Plan if:

- you are employed by the Employer
- you are at least 21 years old

The Plan does not cover employees who are residents of Puerto Rico.

Once you satisfy these requirements you will become eligible to participate in the Plan on the first day of the following month.

## How do I enroll?

To enroll in the Plan, log on to Fidelity NetBenefits® at [netbenefits.com](http://netbenefits.com), and click on "Register Now." Follow the easy instructions to enroll online. Please refer to the Enroll Today section of this guide found on page #3.

If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a(n) T RowePrice target date fund that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to select your own investments, please contact Fidelity by logging onto [www.netbenefits.com](http://www.netbenefits.com) and indicate your elections.

## How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 100% of your eligible pay up to the annual IRS dollar limit. You may change your deferral percentage as applicable. Any changes made would take effect at the beginning of each payroll period.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. You can sign up by logging onto Fidelity NetBenefits at [netbenefits.com](http://netbenefits.com) and clicking on Payroll Deductions or by calling the Retirement Benefits Line at 1-800-294-4015.

## What are the IRS contribution limits?

If you are under age 50, the IRS contribution limit for 2022 is \$20,500.

## What "catch-up" contribution can I make?

If you are age 50 or older, or will reach age 50 during this taxable year and have reached the annual IRS Contribution limit or the Plan's maximum contribution limit for the year, you may make an additional "catch-up" contribution. The maximum annual catch-up contribution is \$6,500. In each subsequent calendar year, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

## What is the Roth 401(k) option?

Unlike your traditional, pre-tax 401(k) deferrals, the Roth 401(k)

feature allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified". A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die. If you are eligible to make traditional pretax 401(k) contributions, you can also make Roth 401(k) contributions. Your total contributions to the plan (both Roth 401(k) deferrals and traditional pre-tax contributions) cannot exceed IRS limits, or your plan's limit, if less.

You can obtain additional information regarding Roth 401(k) contributions by accessing the Library on NetBenefits at [netbenefits.com](http://netbenefits.com).

## Does the Company contribute to my account?

The Employer may make a discretionary matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution for each contribution period.

To be eligible for discretionary matching contributions you are required to:

- make employee deferral contributions

The Employer may make discretionary profit sharing contributions, if any, on your behalf in an amount to be determined by the Board of Directors.

To be eligible for discretionary profit sharing contributions you are required to:

- be employed by the Employer as of the last day of the contribution period

## When am I Vested?

The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules.

You are always 100% vested in your:

- employee deferral account(s)
- Employer matching contribution account
- rollover account
- and any earnings thereon.

Employer profit sharing contributions and earnings will be vested in accordance with the following schedule:

Years of Service for Vesting	Percentage
less than 1	0
1	33
2	67
3	100

The money your employer contributes to your account in the



form of a match or profit sharing contribution and any earnings become yours after a certain period of time. This is known as vesting. The vesting schedule for employer contributions is detailed in your Plan's Summary Plan Description.

But remember, the money you contribute to the Plan and any earnings on those contributions are always yours. However, the value of your account may fluctuate depending on market conditions.

#### **Can I take a loan from my account?**

Although your plan account is intended for your retirement, you may borrow from your account.

#### **Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

To learn more about and/or to request a withdrawal, log in to Fidelity NetBenefits at [netbenefits.com](http://netbenefits.com) or call the Retirement Benefits Line at 800-294-4015.

#### **Can I move qualified money from another retirement account into my account in Odyssey Systems Consulting Group LTD 401(k) Plan?**

You may be permitted to roll over eligible contributions into this Plan from a previous employer's retirement Plan. For other eligible account types, please see your Summary Plan Description. **Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.** Once you have confirmed that your Employer will accept your rollover contribution, follow these easy steps to complete a rollover into the Plan:

- Contact your prior Plan provider to request a rollover distribution
- Rollover check issued should be made payable to Fidelity Investments Institutional Operations Company (FIIOC) for the benefit of (FBO): your name and sent to you
- Initiate the rollover by logging into [netbenefits.com](http://netbenefits.com) (recommended) or by completing the rollover contribution form found at the end of the Enrollment Guide
- Return both the applicable rollover documentation and the check from your prior Plan as per the rollover instructions
- The rollover of after-tax employee contributions will not be accepted by the Plan

#### **How do I access my account?**

You can access your account through NetBenefits. Log in to [netbenefits.com](http://netbenefits.com) and you will have access to your account information and retirement planning tools. You also can call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:30 p.m. ET on any business day the NYSE is open.

#### **How do I change my investment options?**

You may request investment changes (exchanges) or redirect future contributions among investment options available to you through Fidelity at [netbenefits.com](http://netbenefits.com) or by calling the Retirements

Benefits Line at 1-800-294-4015 any business day the NYSE is open.

#### **How do I manage my account once I am enrolled in the Plan?**

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to [netbenefits.com](http://netbenefits.com) to get started. You can discover a wealth of resources to help you achieve your savings goals.

- Create an online statement
- Go to the NetBenefits® Library to set your financial goals for retirement and create a strategy to get there
- Attend online workshops

# Investment Options:

**Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity or your investment professional for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.**

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the Plan, including fees and expenses, log on to Fidelity NetBenefits® at [netbenefits.com](http://netbenefits.com).

## More Conservative

Categories to the top have potentially more inflation risk and less investment risk

Spectrum Category	Fund Name					
<b>Money Market (or Short Term)</b>	<b>Government*</b>		<b>Retail</b>		<b>Institutional</b>	<b>Other</b>
	<ul style="list-style-type: none"> <li>Fidelity® Government Money Market Fund</li> </ul>					
<b>Stable Value</b>	<ul style="list-style-type: none"> <li>Fidelity Advisor Stable Value Portfolio Class II</li> </ul>					
<b>Bond</b>	<b>Government</b>	<b>Diversified</b>	<b>Municipal</b>	<b>Inflation-Protected</b>	<b>High Yield</b>	<b>International/Global</b>
		<ul style="list-style-type: none"> <li>Fidelity Advisor® Total Bond Fund - Class A</li> <li>Fidelity® U.S. Bond Index Fund</li> </ul>			<ul style="list-style-type: none"> <li>PGIM High Yield Fund- Class A</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Advisor® New Markets Income Fund - Class A</li> </ul>
<b>Balanced / Hybrid</b>	<ul style="list-style-type: none"> <li>T. Rowe Price Retirement Balanced Fund</li> <li>T. Rowe Price Capital Appreciation Fund</li> </ul>					
<b>Domestic Equity</b>	<b>Large Value</b>		<b>Large Blend</b>		<b>Large Growth</b>	
	<ul style="list-style-type: none"> <li>Invesco Diversified Dividend Fund Class A</li> <li>American Funds American Mutual Fund® Class R-5</li> </ul>		<ul style="list-style-type: none"> <li>American Funds Fundamental Investors® Class R-6</li> <li>Fidelity® 500 Index Fund</li> </ul>		<ul style="list-style-type: none"> <li>Loomis Sayles Growth Fund Class A</li> <li>Harbor Capital Appreciation Fund Institutional Class</li> </ul>	
	<b>Mid Value</b>		<b>Mid Blend</b>		<b>Mid Growth</b>	
	<ul style="list-style-type: none"> <li>Victory Sycamore Established Value Fund Class A</li> </ul>				<ul style="list-style-type: none"> <li>Janus Henderson Enterprise Fund Class S</li> <li>Fidelity® Extended Market Index Fund</li> </ul>	
<b>International / Global Equity</b>	<b>Small Value</b>		<b>Small Blend</b>		<b>Small Growth</b>	
	<ul style="list-style-type: none"> <li>Invesco Small Cap Value Fund Class A</li> <li>American Century Small Cap Value Fund R6 Class</li> </ul>		<ul style="list-style-type: none"> <li>Principal SmallCap Fund R-3 Class</li> <li>Federated Hermes MDT Small Cap Core Fund Class A</li> </ul>		<ul style="list-style-type: none"> <li>Lord Abbett Developing Growth Fund Class A</li> </ul>	
	<b>Diversified</b>	<b>Regional</b>	<b>Emerging Markets</b>		<b>Specialty</b>	
	<ul style="list-style-type: none"> <li>American Beacon International Equity Fund Class A</li> <li>American Funds EuroPacific Growth Fund® Class R-6</li> <li>Fidelity® Global ex U.S. Index Fund</li> </ul>		<ul style="list-style-type: none"> <li>Columbia Emerging Markets Fund Institutional 3 Class</li> </ul>			
<b>Specialty</b>	<ul style="list-style-type: none"> <li>Putnam Global Technology Fund Class A</li> <li>Cohen &amp; Steers Global Realty Shares, Inc. Class A</li> </ul>					
<b>Company Stock</b>						

## More Aggressive

Categories to the bottom have potentially less inflation risk and more investment risk

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary



significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

***\*You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.***

***Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.***

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.



# Investment Options:

## Target Date Funds

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name.

<b>More Conservative</b> Categories to the left have potentially more inflation risk and less investment risk		<b>More Aggressive</b> Categories to the right have potentially less inflation risk and more investment risk	
T. Rowe Price Retirement 2005 Fund	T. Rowe Price Retirement 2025 Fund	T. Rowe Price Retirement 2045 Fund	
T. Rowe Price Retirement 2010 Fund	T. Rowe Price Retirement 2030 Fund	T. Rowe Price Retirement 2050 Fund	
T. Rowe Price Retirement 2015 Fund	T. Rowe Price Retirement 2035 Fund	T. Rowe Price Retirement 2055 Fund	
T. Rowe Price Retirement 2020 Fund	T. Rowe Price Retirement 2040 Fund	T. Rowe Price Retirement 2060 Fund	

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.



## Additional Resources and Next Steps

Discover the resources available to help you find out how much you may need to save to reach your goals. Log in to [netbenefits.com](https://netbenefits.com), and go to the NetBenefits® Library.

### **Not sure how much you can afford to contribute?**

The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might contribute on a pre-tax basis and see how it impacts your pay.

### **Want to learn how contributions today may impact your retirement income?**

Our calculators and tools will help you take the guesswork out of saving for retirement and assist in building an income strategy to meet your needs.

### **Need some additional help?**

Fidelity offers a series of checklists, tools and videos that can help you make the most of your retirement savings plan. For help understanding the benefits of enrolling in your plan, go to [netbenefits.com](https://netbenefits.com) and check out the e-Learning catalog within the Library.

### **¿Habla español?**

Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



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#### IMPORTANT INFORMATION:

This document provides only a summary of the main features of Odyssey Systems Consulting Group LTD 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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# Your Plan Features Guide

