Your Future Begins Here

Online Enrollment and Web Access Guide

Flagger Force, LLC 401(k) Retirement Plan

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Your Future Begins Here

It's never too soon to begin planning for your retirement. The question is where to begin. This guide will help you get started in the right direction.

Set-up Your Account In A Few Simple Steps

1. Enter Your Personal Information
2. Designate Your Beneficiaries
3. Select Your Contribution Amount
4. Select Investments for Your New Contributions
5. Review & Confirm Entries

Flagger Force, LLC has considered the challenges employees face every day and has committed to helping you build a secure financial future by sponsoring a 401(k) retirement plan. This program offers several unique characteristics to allow you the greatest benefit for your retirement needs, including a choice of high quality, low-cost investment options, salary deferral features and employer contributions. These features are all available through a web-based program that allows you access to your account on a 24/7/365 basis.

Online enrollment in the Plan is easy. Just follow the simple step-by- step instructions prompted on the Plan's website and select from the list of investments provided for your account. Specific steps to create secure access through the participant web portal are provided in this Enrollment and Web Access Guide.

In addition to the web options, you may contact the Service Team we've organized to assist you with the management of your account.

This guide provides details of the options included in your Plan, as well as guidance in creating and using your on-line account, navigating the website, and developing an investment strategy best suited for your individual needs.

To begin enrollment, go to page four

Need Help?

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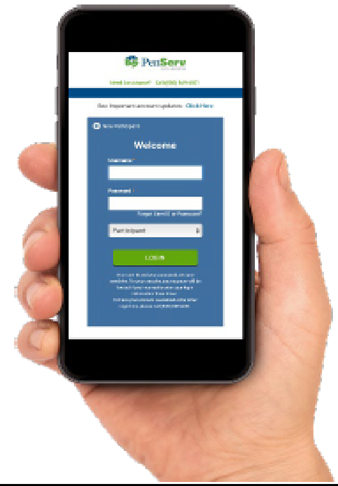
Online Enrollment



Simply follow the step-by-step instructions for online enrollment. Once enrolled, select the investment options provided for your account, view your account balance, manage contributions and investments, and more - anytime, anywhere, from your desktop or mobile device.

First-Time Access

First-Time registration access to the Participant web portal will require the following information

Plan's Website URL:
www.penserv.com/login

Choose Login Setting:
New Participant

Enter Your Plan Access Code:
ffrc9473

Verify Your Identity:
Enter your SSN

To Enroll Online You Need

Computer or Mobile Device with access to the internet.

Required
A phone number
and
email address
for communications about your account

Beneficiary Information is required, including:

- Date of Birth
- Mailing Address
- Relationship Information

1 Enter Your Personal Information

Your Personal Information allows us to service your retirement account efficiently and effectively. Click on the drop down menus to enter your User Name and Password, Security Questions and Contact Information.

Note: The password you enter for your account is secured by the system and should not be shared. Anyone with this information can access your account.

2 Designate Your Beneficiaries

Beneficiary information for your account is required. This information is necessary in the event your account needs to be distributed to your beneficiary(ies). Your designation can have important tax and legal effects. You should consult your tax advisor before naming a beneficiary to your account.

3 Set Your Deferral Elections

Select the amount to contribute each pay period. Annual limitation information is also provided. Select "Change" from the Action drop down list to indicate you are entering a new deferral amount. Enter the Pre-Tax or Roth Contribution amount to be applied to each paycheck.

4 Select Investments for Your Contributions

The investment election percentages you enter will be applied to the Money Source you selected. Please note, once you have completed the enrollment process, you can always change your investment election percentages.

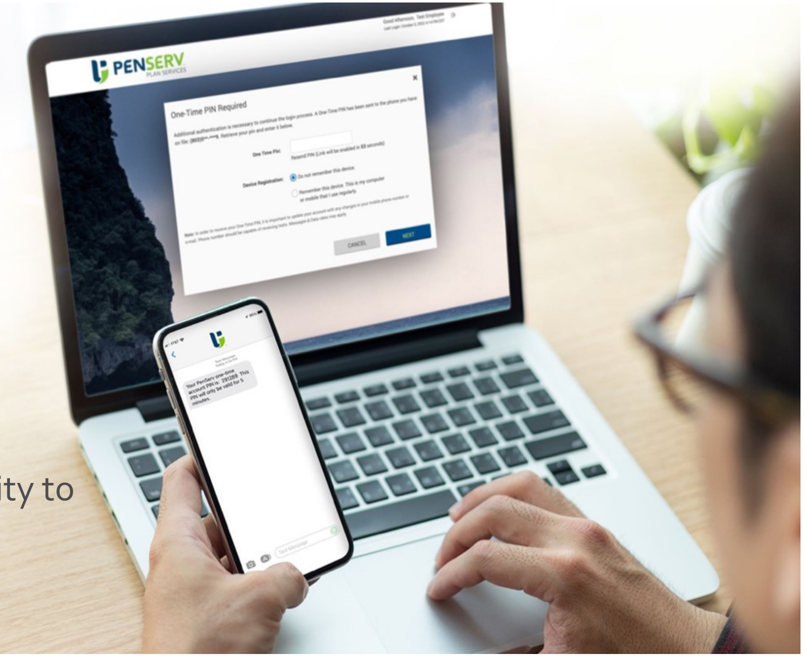
5 Review and Confirm Your Entries

Please review the information you provided for the Plan. Be certain you check the entries carefully; the data will be used to establish permanent plan records and access to your account.

Now that you've enrolled, access your account 24/7 through the Plan's website URL using your User Name and Password. Confirmation of your enrollment will be sent to the email address you entered during the Enrollment Process.

PROTECTING YOUR FUTURE

Multi-Factor Authentication



PenServ is committed to protecting your information. MFA adds an extra layer of security to keep your account safe.

Enabling Multi-Factor Authentication

Multi-Factor Authentication (MFA) is a mandatory step for accessing your account. It is automatically enabled once the enrollment process is complete.

Personal Information Is Required

During the enrollment process, please provide a personal mobile number and personal email address in the Personal Information section. Select the number(s) and email address to receive communications, such as OTP notifications. ***It is important not to use employer numbers or email accounts. See the sample enrollment screen as a guide.***

Accessing Your Account With MFA

Once you have completed the enrollment process, the following steps will be required to access your account.

- Enter your Username and Password in the login window.
- Select the Delivery Method for the OTP.
- Choose how to receive the PIN code.

Only the number(s) and email address selected for communications can receive the One-Time PIN code.

When the OTP code arrives, type the code in the OTP field (as shown). Important tips to remember:

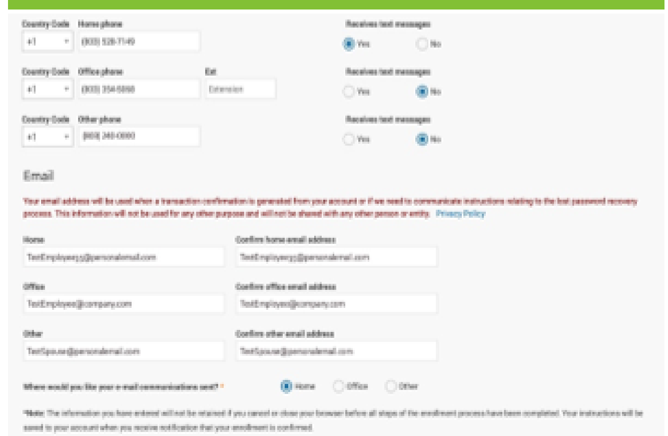
- Copy and paste function will not place the PIN code.
- The verification timer expires in 60 seconds.
- The OTP code is valid for 5 minutes.
- If the verification timer expires, the OTP code remains valid for a second attempt within 4 minutes.
- If 5 minutes pass, click Resend PIN.

Tips For Protecting Your Account

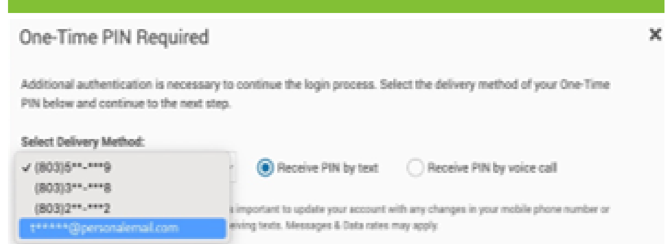
Review these tips for accessing your account safely.

- Keep your personal contact information up to date.
- Never use unsecured or free WiFi networks (e.g., airports).
- Use your personal computer/mobile device.
- Use Antivirus software to protect your devices.
- Beware of phishing scams. PenServ will never contact you and ask for your access information or SSN.

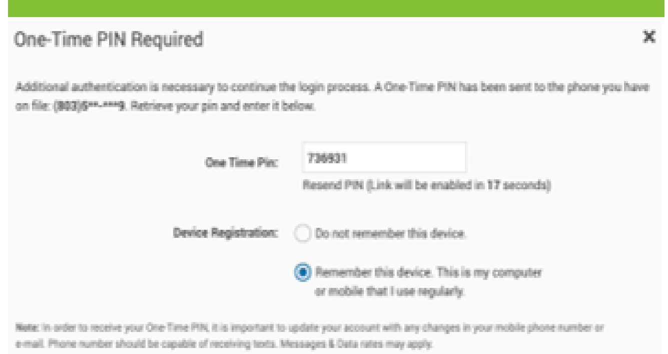
Personal Information and Communication Preferences



Select OTP Deliver Method and How To Receive It



Enter The OTP In The Verification Window



Common Terms

Contribution Limits

Each year, the IRS announces the amount individuals may contribute under all salary deferral arrangements. Updates to these limits are available from the PenServ website.

Rollover Contributions

At the discretion of the Plan Administrator, you may be permitted to deposit into your account, eligible distributions from another qualifying plan or IRA. This is called a "rollover" and may result in tax savings to you. You may instruct the Administrator of the distributing plan to transfer (a "direct rollover"), any portion of the amount you're eligible to receive into this account. If a distribution is paid directly to you from another Plan, you may elect to rollover any qualifying amount within 60 days from receipt of the payment. You should consult a qualified advisor to determine if a rollover is in your best interest.

Rollover Account

Your rollover will be applied to a separate "rollover account." The balance in the rollover account will always be 100% vested. Rollover contributions will be affected by any investment gains or losses. Amounts in your "rollover account" may be withdrawn at any time.

Enrollment Guidelines

The amount you elect to defer will be deducted from your pay in accordance with the procedures included with this Enrollment Guide (see Plan Highlights). Such election will be effective as soon as administratively feasible after it is received by your payroll administrator and will remain in effect until you enter an election to modify or terminate your previous instruction. Changes to deferral amounts received at least five business days prior to a pay day will be applied to your next pay, but in any case, as soon as administratively feasible.

Plan Investments

You'll be able to direct the investment of your entire account and choose from a broad array of mutual funds selected specifically for the Plan. The Participant web portal offers current and historical information on each fund and the Financial Advisor for your Plan is available if further assistance is needed. A list of investment options is included with this Guide.

Earnings or Losses

When you direct investments, your accounts are segregated for purposes of determining the earnings or losses on those funds. You should remember that the benefits you receive from the Plan will depend in part on your decisions. Gains, as well as losses, can occur and neither the Employer, the Plan Administrator, nor the Trustee is able to provide investment advice or guarantee the performance of any investment you choose. Periodically, you'll receive a benefit statement that provides information on your account balance and the investment returns. You should review your statement carefully and notify PenServ of any errors within 30 days after the statement is provided or made available through the website.

Plan Expenses

Generally, your Employer pays the administrative costs for your Plan; however, the Plan may pay some expenses related to certain management activities. Some expenses may be charged on a pro-rata basis, while others may be applied equally to each Participant. In addition, some expenses may be due from certain participants who use a specific Plan feature. Finally, participants who have terminated employment may pay expenses differently from participants who remain with the Sponsor of this Plan.

Details for the fees to be applied to the Plan are included in the fee disclosures posted in the forms section of the website.

Vesting of Employer Contributions

Although Employer Non-Elective and Matching Accounts have not beer utilized in the past, the Vesting provisions would apply if future contributions are made on your behalf. The vested percentage of your account attributable to Employer contributions is determined under the Plan's Vesting Schedule. If you are employed on or after your Normal Retirement Age, or if your employment is terminated on account of death or disability, the vesting schedule would be disregarded and your vesting percentage set to 100%.

Your Plan Overview

The Plan is designed to provide options for eligible employees to easily attain their retirement plan goals.

Contribution Types

Contributions to your Plan may come from a number of sources:

- **Employee 401k Contributions**
  As a participant under the Plan, you may elect to contribute a specific dollar amount or a percentage of your wages. These contributions are made on a pre-tax basis. When you receive a distribution of your benefits, the entire balance will be taxable.

- **Roth Deferral Contribution**
  You may also make Roth after-tax contributions to your account. If you meet certain requirements, distributions from the Plan, including earnings on your contributions will be made tax free.

- **Age 50 Catch-Up Contributions**
  If you are at least age 50 or will attain age 50 before the end of the calendar year, you may defer an additional amount (called a "catch-up contribution") to your Plan.

- **Match Contribution Subject to Vesting**
  For any Plan Year, the Employer may elect to match your employee salary deferrals to the Plan. The timing and amount of a matching contribution is discretionary and if an allocation is to be made, details will be communicated to all Plan participants.

- **Employer Contributions Subject to Vesting**
  Your Employer may also elect to make contributions to all eligible employees, whether or not the participant makes deferrals to the Plan. This option is at the discretion of the Employer and may or may not be made for any Plan Year. Non-elective contributions are considered by the Board of Directors following the close of the calendar year.

What Is Pre-Tax?

When funds are contributed on a Pre-Tax basis, your current year taxable income is reduced by the amount you contribute before federal income taxes are applied. Later when you receive distributions, you will be responsible for paying taxes on the deferrals and earnings.

Specific details of these provisions are included in the Plan Highlights.

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Plan Highlights

A number of documents, policies, and procedures control the provisions of your Plan. This Guide is a summary of the more important elements of the program and may be subject to further interpretation. Other features and restrictions may be applied and controlled by the Plan document. If you have further questions, please refer to the Forms page of the Plan web portal at www.penserv.com.

Eligible Employees	All employees are eligible to make Pre-Tax or Roth Elective Deferrals EXCEPT: Union Members, Non-Resident Aliens, Leased EE & MGMT EE
Entry Date	You will enter the Plan immediately upon meeting Plan Eligibility Requirements.
Vesting Schedule	Employee 401k Contributions The Plan provides that all Employee 401k Contributions are 100% vested and no portion will be forfeited if you are no longer employed. Employer Contributions Subject to Vesting Employer contributions will be vested according to the following schedule: Less than 2 Years 0% 2 Years of Service 20% 3 Years of Service 40% 4 Years of Service 60% 5 Years of Service 80% 6 Years of Service 100% Match Contribution Subject to Vesting Employer contributions will be vested according to the following schedule: Less than 2 Years 0% 2 Years of Service 20% 3 Years of Service 40% 4 Years of Service 60% 5 Years of Service 80% 6 Years of Service 100% Prevailing Wage Base Contribution The Plan provides that all Prevailing Wage Base Contribution are 100% vested and no portion will be forfeited if you are no longer employed. Roth Deferral Contribution The Plan provides that all Roth Deferral Contribution are 100% vested and no portion will be forfeited if you are no longer employed.
Compensation	Contributions to the Plan are based on qualifying W2 wages while you are a Participant. Refer to your SPD for a specific definition of Compensation.
Elective Deferrals	Participants may defer the maximum permitted by IRS regulations. This limit may change periodically. The latest limits are available on the PenServ website under Forms. Participants who will attain age 50 in a Plan Year may defer an additional amount under the Age 50 catch-up provisions.
Distributions	In-Service distributions may be made upon attainment of age 59-½. Termination distributions may be made after the termination date is applied by your Employer and your last deferral has been applied to the Plan. Other payment options may be available. Consult your SPD for further information.

Selecting Your Investments

Your Plan offers a number of quality mutual funds with various characteristics. Factors such as risk, performance, and fund expenses are factors you should consider when creating a portfolio that best suits your individual needs. The funds you choose affects the rate at which your account has the potential to grow, and the income that you'll be able to withdraw after you retire.

As you consider the choices in your Plan, there are several factors you'll want to consider:

Time Horizon

Determine how long you have to reach your goal. The sooner you begin your savings program, the more time you have to accrue your target amount. Markets typically rise and fall and the earnings will likely track those trends. As you move closer to your retirement date, you may want to restructure the composition of your investments and select funds designed to preserve your resources.

Risk Tolerance

A number of factors generally determine the level of risk you're able to accept. Risk measures a number of aspects relating to your investment choices.

Understanding these components is key to determining the comfort level you expect with your investment choices. Since risk and reward are synonymous, investments with extraordinary rates of return may attract your attention; however, that fund may have volatile tendencies in an unstable market. If you would find this stressful, you may want to choose a less risky fund. Other factors to consider include inflation, individual issuer risk, and general market conditions.

Other Retirement Resources

You may have other retirement savings, such as individual retirement accounts (IRAs). When you choose investments for your Retirement Plan, you'll want to consider the investments in all your retirement programs, as well as your personal assets. For example, if you previously worked for another employer where you have accrued a sizeable benefit, you may be able to incorporate a greater level of risk in your Plan portfolio.

Your Plan has engaged with the services of a firm with the experience and expertise to assist you in this process. This includes group educational meetings and discussions focused to assist you with these important decisions.

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Investment Funds List

The following investments are available to your account. Detailed information and prospectus information is available on the Plan website at **www.penserv.com/login**

SEQ NO	FUND NAME	FUND CATEGORY	TICKER
1	DFA Emerging Markets Core Equity 2 I	Diversified Emerging Mkts	DFCEX
2	MFS International Equity R6	Foreign Large Blend	MIEIX
3	PGIM Global Total Return R6	Global Bond	PGTQX
4	Vanguard LifeStrategy Income Inv	Global Conservative Allocation	VASIX
5	Vanguard LifeStrategy Moderate Gr Inv	Global Moderate Allocation	VSMGX
6	Vanguard LifeStrategy Growth Inv	Global Moderately Aggressive ALLOC	VASGX
7	Vanguard LifeStrategy Cnsrv Gr Inv	Global Moderately Conservative ALLOC	VSCGX
8	Reliance MetLife GAC Series 25053 Class 0	Guaranteed Annuity Contract	METGAC0
9	PGIM High Yield Z	High Yield Bond	PHYZX
10	DFA Inflation-Protected Securities I	Inflation-Protected Bond	DIPSX
11	Vanguard Total Bond Market Index Adm	Intermediate Core Bond	VBTLX
12	Federated Hermes Total Return Bond R6	Intermediate Core-Plus Bond	FTRLX
13	JHancock Bond I	Intermediate Core-Plus Bond	JHBIX
14	Vanguard 500 Index Admiral	Large Blend	VFIAX
15	AB Large Cap Growth Z	Large Growth	APGZX
16	Putnam Large Cap Value Y	Large Value	PEIYX
17	Vanguard Equity-Income Adm	Large Value	VEIRX
18	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	VIMAX
19	Vanguard Treasury Money Market Investor	Money Market-Taxable	VUSXX
20	Cohen & Steers Instl Realty Shares	Real Estate	CSRIX
21	Invesco Main Street Small Cap R6	Small Blend	OSSIX
22	Vanguard Small Cap Index Adm	Small Blend	VSMAX

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