

**ROA 401(K) PLAN  
PLAN HIGHLIGHTS**

**IMPORTANT:** *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

<b>Eligibility</b>	
<b>Excluded Employees:</b>	The following employees are excluded from the Plan: <ul style="list-style-type: none"> <li>• Employees covered by a collective bargaining agreement</li> <li>• Leased employees</li> <li>• Non-resident aliens</li> </ul>
<b>Elective Deferral Contributions, Non-Safe Harbor Matching Contributions and Safe Harbor Matching Contributions:</b>	You must meet the following criteria to be eligible to make Elective Deferral Contributions and receive Non-Safe Harbor Matching Contributions and Safe Harbor Matching Contributions <ul style="list-style-type: none"> <li>• You must attain age 21</li> <li>• You must complete 1000 Hours of Service in a 12 month period. If the service requirement is not met in the first consecutive period of months, you will also be eligible for the Plan if you complete one (1) Year of Eligibility service, provided that you are an Eligible Employee at the end of that period.</li> </ul>
<b>Enrollment Periods</b>	
<b>Elective Deferral Contributions, Non-Safe Harbor Matching Contributions and Safe Harbor Matching Contributions:</b>	On the first day of each plan quarter coincident with or next following the time you meet the eligibility criteria specified above.
<b>Contributions</b>	
<b>Elective Deferral:</b>	You may elect to defer from 0% up to 90% of your Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan on the dates established pursuant to Plan Administrator procedures. Federal law also limits the amount you may elect to defer under the Plan (\$20,500 in 2022). However, if you are age 50 or over, you may defer an additional amount up to \$6,500 (in 2022).
<b>Matching Contributions:</b>	The Company will make a Matching Contribution on your behalf in an amount equal to: (i) 100% of your contributions that are not in excess of 3% of your Compensation, plus (ii) 50% of the amount of your contributions that exceed 3% of your Compensation but that do not exceed 5% of your Compensation. The Company may, in its sole discretion, make Matching Contributions in addition to those described above.
<b>Rollovers:</b>	The Plan may accept a Rollover Contribution made on behalf of any Eligible Employee, regardless of whether such Employee has met the age and service requirements of the Plan. An Eligible Employee who has not yet met any of the eligibility requirements of the Plan will be deemed a Participant only with respect to amounts, if any, in his Rollover Contribution Account.
<b>Vesting</b>	
<b>Fully Vested Accounts:</b>	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account, Qualified Nonelective Contribution Account and Safe Harbor Matching Contribution Account.
<b>Discretionary Non-Safe Harbor Matching Contribution Account:</b>	Your interest in your Discretionary Non-Safe Harbor Matching Contribution Account will vest based on your Years of Vesting Service according to a 2-6 year graded vesting schedule (20% per year starting with two years of vesting service).
<b>Investing Plan Contributions</b>	
<b>Investments:</b>	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law.

	The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.
<b>Distributions and Loans</b>	
<b>Distributions from the plan:</b>	You may receive a distribution from your account under the following circumstances: Immediately after your employment terminates After age 59-1/2 From the Rollover Contribution Account at any time Death
<b>Loans:</b>	The minimum loan amount is \$1,000 and the maximum number of loans outstanding is 1.
<b>Contact Information</b>	
Plan Administrator: Name: TAG Resources, LLC  Plan Sponsor Contact Information: Address: 101 N 7th Street, Suite 305, Louisville, KY 40202 Phone number: 513-575-6769 Employer Identification Number: 82-3068104  Plan Administrator Contact Information: Address: 6501 Deane Hill Drive , Knoxville, Tennessee 37919 Phone number: 865-670-1844	
<i>Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.</i>	