MERION RESIDENTIAL

Updated August 2025

Key Information About the MainLine Merion 401(k) plan

for New Employees

- Eligible new employees will be automatically enrolled in the 401(k) plan at a 3% employee deferral rate (pre-tax) after 3 months of employment, on the first day of the following month coinciding with or next following your eligibility date (on the next available payroll date).
- The company will match 100% of the first 1% of employee compensation deferred, and then 50% of the next 5% deferred, up to a total of 3.5% of your yearly compensation (subject to the current Internal Revenue Service limitations and in accordance with the plan's eligibility guidelines).
- The plan contains provisions permitting in-service withdrawals, loans, and 24-hour online access to information in your accounts.
- Vanguard Participant Login: https://my.vanguardplan.com/login/participant
- Vanguard Participant Services (Monday – Friday, 8am to 8pm ET): 866-794-2145.
- Link to required newly eligible employee notices for the MainLine Merion Retirement Plan on Jostle (company intranet): https://us.jostle.us/jostle-prod/#~b~:4:-1:-1:41140763:-1: