

Inotiv, Inc. Retirement Plan Plan Highlights

Welcome to the Inotiv, Inc. Retirement Plan (the Plan)! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future with help from the Plan and Fidelity.

Enroll Now!

If you haven't enrolled in the Plan, you can enroll on Fidelity NetBenefits® at www.netbenefits.com or by calling Fidelity at **800-835-5095**. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, go to www.netbenefits.com/easy.

Key Features of Your Plan

Eligibility	You are eligible to participate in the Plan after completing 90 days of service.
Automatic Enrollment	<p>If you do not enroll in the Plan or elect to opt out before the end of your 90 day waiting period, you will be automatically enrolled at a 6% pre-tax contribution rate. Your contributions will be invested in the Plan's default fund, the Vanguard Target Retirement Fund based on your date of birth and assuming a retirement age of 65. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.</p> <p>Your contribution rate will automatically increase by 1% each year, up to a maximum rate of 10%.</p> <p>We encourage you to choose a contribution rate and investment options that are appropriate for you. If you don't want to contribute to the Plan, you must change your contribution rate to 0%. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time.</p>
Your Contributions	<p>You can contribute from 1%–90% of your eligible base pay as pre-tax or Roth contributions up to the annual IRS dollar limits.</p> <p>A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die.</p>
Annual Increase Program	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.
Contribution Limits	<p>The IRS contribution limit for 2024 is \$23,000.</p> <p>Annual 401(k) plan contribution limits, including catch-up contribution limits, are available at www.irs.gov.</p> <p>If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution for is \$7500.</p>

Key Features of Your Plan

Investments	<p>The Plan offers you a range of options to help you meet your investment goals.</p> <p>You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan's investment options and their performance are available online at www.netbenefits.com.</p>
Vesting	<p>You are always 100% vested in your own contributions and any employer contributions to your Plan account, as well as any earnings on them.</p>
Loans	<p>Although your Plan account is intended for the future, you may borrow from your account for any reason. Log on to NetBenefits for more details or to request a loan.</p>
Withdrawals	<p>Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan. Refer to the Summary Plan Description or call Fidelity for more details.</p>
Rollovers	<p>You are permitted to roll over eligible pretax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Rollovers from Roth 401(k) and after-tax sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</p>
Online Beneficiary Designation	<p>It's important to designate a beneficiary for your Plan account. Log on to NetBenefits at www.netbenefits.com to designate your beneficiary online.</p>
Fidelity® Personalized Planning & Advice*	<p>Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement. Fidelity® Personalized Planning & Advice provides active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation.</p>
One-on-one consultations	<p>Fidelity representatives are available and can help with enrollment, asset allocation, retirement planning, and other questions you have about the Plan.</p>

Accessing your account



Access your Plan account online at www.netbenefits.com. Download the NetBenefits® app to access your account on your mobile device. The NetBenefits app is available in Spanish—just update your language preferences in the app.



Fidelity is here to help! If you have questions, call **800-835-5095** Monday through Friday, 8:30 a.m. to 8:30 p.m. Eastern time (excluding most holidays).

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

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

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Inotiv, Inc. Retirement Plan, and the Plan Document will govern in the event of discrepancies.

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Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

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