

INOTIV PLAN (89407)

Key Plan Details

When can I enroll in the Plan?

You are eligible to participate in the Plan after completing 90 days of service.

If you have not enrolled in the Plan within 90 days from your date of hire, you will be automatically enrolled in the Plan at a contribution rate of 6% of your pretax eligible compensation.

Based on your date of birth and assuming a retirement age of 65, you will be invested in the Vanguard Target Retirement Fund, with a corresponding target retirement date. 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.

We encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 90 days of your date of hire. You may change your contribution rate at any time online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

How do I enroll in the Plan?

Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

How much can I contribute?

Through automatic payroll deductions, you may contribute between 1% and 90% of your eligible compensation as pretax and Roth contributions. Sign up online by accessing the “Contribution Amount” section under “Quick Links” on NetBenefits®, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

What is the Annual Increase Program (AIP)?

Plan participants will automatically be enrolled in the Annual Increase Program – a convenient way to help boost workplace savings contributions on a regular basis to keep on track to meet your retirement goals. Each year, plan participants contributing less than 10% will see their contribution rate increase by 1% until they reach the 10% employee contribution threshold, unless they elect otherwise. If you would prefer to elect an annual increase percentage different from the designated 1%, or if you elect not to participate in the Annual Increase Program, please contact Fidelity at 1-800-835-5095 or by going online and indicate your preferences.

What is the Roth contribution option?

A Roth contribution to your retirement savings 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 contribution and after you have attained age 59½, or become disabled or die.

Find more information online within the "Plan & Learn" drop down and "Learn" section of NetBenefits®.

What catch-up contribution can I make?

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 contribution, you may make an additional catch-up contribution each pay period. The maximum annual catch-up contribution is \$8,000. Going forward, catch-up contribution limits will be subject to cost-of-living adjustments (COLAs) in \$500 increments.

Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2026 is \$11,250.

What is the IRS contribution limit?

The IRS contribution limit for 2026 is \$24,500.

When am I vested?

You are always 100% vested in your own contributions to Inotiv Plan, as well as any earnings on them.

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many

investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What if I don't make an investment election?

We encourage you to take an active role in the Inotiv Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the Vanguard Target Retirement Fund with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of Inotiv Plan.

If no date of birth or an invalid date of birth is on file at Fidelity, your contributions may be invested in the Vanguard Target Retirement Income Fund. More information about the Vanguard Target Retirement Fund options can be found online.

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.

What are the managed account options in my plan?

Fidelity® Personalized Planning & Advice ("The Service")

Fidelity® Personalized Planning & Advice is a retirement goal based managed account service with a team of portfolio managers who manage the investments in your workplace savings plan account. Based on your unique needs and goals, our team of professionals will create a plan that considers your total financial situation, put the plan into action, and work for you putting in the time, resources, and knowledge needed to keep you on track for retirement.

This includes:

- Regularly monitoring and rebalancing of your account
- Strategy refinement that supports you as your financial situation evolves
- Quarterly check-ins, which include your progress toward key milestones
- Personal planning dashboard that includes progress to retirement and other profile details

To see if Personalized Planning & Advice is right for you, talk to one of our financial representatives at 866-811-6041.

Can I take a loan from my account?

Although your plan account is intended for the future, you may borrow from your account for any

reason.

Learn more about and/or request a loan online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, or have a severe financial hardship, as defined by your plan.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Can I move money from another retirement plan into my account in Inotiv Plan?

You are permitted to roll over eligible pretax, after-tax, and Roth contributions from another 401(k) plan, Roth 401(k) plan, 401(a) plan, 403(b) plan, or a governmental 457(b) retirement plan account or eligible pretax contributions from conduit individual retirement accounts (IRAs). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions.

Additional information can be obtained online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile & Settings" icon in the upper right-hand corner, then select "Beneficiaries" and follow the online instructions.

Where can I find information about exchanges and other plan features?

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose

by taking a withdrawal. Additional information can be obtained by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Additional Important Information

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

Investing involves risk, including risk of loss.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

This information provides only a summary of the main features of Inotiv Plan and the Plan Document will govern in the event of discrepancies.

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.

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