

INNOWAVE MARKETING GROUP 401(K) PLAN

DEFAULT INVESTMENT NOTICE

INTRODUCTION

This Notice contains information related to the Innowave Marketing Group 401(k) Plan (the "Plan") for the plan year beginning on 01/01/2024. The plan year is each 12-month period ending on 12/31.

This Notice gives you important information how your account will be invested if you fail to make an investment election. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the Plan Administrator at:

Innowave Marketing Group LLC
Address: 533 Airport Blvd., #400 , Burlingame, CA 94010
Phone number: 352-809-8202
Email: shawna@innwavemarketing.com

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by going to the following web site: 401k.ltretire.com

How often can I change my investment election?

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

How will my account balances be invested if I do not make an investment election?

The Plan's default investments are intended to meet the requirements to be a qualified default investment alternative (QDIA).

Default Investment Information

100% into the Age Appropriate Vanguard Target Retirement Fund (Birth Dates Prior to 12/31/1950 Vanguard Target Ret. Income - VTINX; 1951-1960 Vanguard Target Ret. 2020 - VTWNX; 1961-1970 Vanguard Target Ret. 2030 - VTHR; 1971 - 1980 Vanguard Target Ret. 2040 - VFORX; 1981-1990 Vanguard Target Ret. 2050 - VFIFX; 1991-2020 Vanguard Target Ret. 2060 - VTTSX; For more information on this fund, including its investment objectives, risk and return characteristics, and fees and expenses, please refer to the participant website - 401k.ltretire.com - Performance/Investment Information Tab.

Right to Self-Direct

For more information on fund investment objectives, risk and return characteristics, and fees and expenses, please refer to the participant website - 401k.ltretire.com - Performance/Investment Information Tab.

Additional Information

the participant website - 401k.ltretire.com