

**NATIONAL STUDENT LEGAL DEFENSE NETWORK 401(K) PLAN
PLAN HIGHLIGHTS**

Eligibility	
Excluded Employees:	You are excluded from the Plan if you are a member of any of the following classes of employees: <ul style="list-style-type: none"> • Employees covered by a collective bargaining agreement. • Non-resident aliens. • Fellows.
All Contributions:	You must meet the following criteria to become eligible to participate in the Plan: <ul style="list-style-type: none"> • You have completed at least one (1) hour of service during the Plan Year.
All Contributions:	You will enter the Plan on the date you meet the eligibility criteria specified above.
Contributions	
Elective Deferral:	You may elect to defer up to 100% of your Plan 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 as of each pay period. Federal law also limits the amount you may elect to defer under the Plan (\$23,000 in 2024). However, if you are age 50 or over, you may defer an additional amount up to \$7,500 (in 2024). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.
Safe Harbor Matching Contributions:	The Employer will contribute a matching contribution to your Safe Harbor Matching Contribution Account in an amount equal to 100% of the Matched Employee Contributions that are not in excess of 6% of your Plan Compensation. Matching contributions will be allocated to the Safe Harbor Matching Contribution Accounts of Participants as soon as administratively feasible after the end of each pay period.
Non-Elective Contributions:	The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated in an amount designated by the Employer to be allocated to similarly situated eligible Participants. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Non-Elective Contributions will be each Plan Year. You must be employed by the Employer on the last day of the Applicable Period in order to receive a Non-Elective Contribution.
Rollovers:	The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan, regardless of whether such Employee has met the age and service requirements of the Plan.
Vesting	
Fully Vested Accounts:	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account and Safe Harbor Matching Contribution Account.
Non-Elective Contributions:	Your Non-Elective Contribution Account is subject to a 2-6 year graded vesting schedule (20% per year starting with two years of vesting service).
Investing Plan Contributions	
Investments:	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.
Distributions	
Distributions from the plan:	You may receive a distribution from your account under the following circumstances: <ul style="list-style-type: none"> • Immediately after your employment terminates • Hardship • After age 59-1/2 • Death
Contact Information	
Plan Administrator: National Student Legal Defense Network Address: 1701 Rhoda Island Avenue NW, Washington, District of Columbia 20036 Phone number: 202-734-7495 Email: aaron@defendstudents.org	