

# ROLLINS 401(k) SAVINGS PLAN

## *Frequently Asked Questions*

Welcome to Northwest Exterminating, a Rollins, Inc. company! This document summarizes certain provisions that govern how the Rollins 401(k) Savings Plan (Plan) is administered. If there should be any conflict between the Plan legal document and this FAQ, the Plan legal document will prevail.

### ◇ **When am I eligible for the Rollins 401(k) Savings Plan?**

- *You are eligible to join the Plan beginning on the first January 1, April 1, July 1 or October 1 that coincides with or immediately follows your 3-month employment anniversary. Your service with Volunteer Rid A Pest counts towards your eligibility.*
  - *You are eligible - You will be automatically enrolled in the Plan at 4% of your compensation. Prior to automatic enrollment you will receive a notice allowing you 30 days to choose to contribute to a different rate or to opt out (0%) of participating. You will receive more information regarding enrollment and your account from Empower, our service provider for the Plan.*
  - *You are not eligible - You will be automatically enrolled at 4% of your compensation on the first of the quarter following 3 months of service. Please see information above under "you are eligible" as the same process will be followed when you meet these requirements.*

### ◇ **What if I previously participated in the Rollins 401(k) Savings Plan prior to my employment with Beantown?**

- *If you have previously participated in the Rollins 401(k) Savings Plan you will be automatically enrolled at 4% following 30 days unless you opt out. You can either call Empower at 800.422.7910 or go online at [www.Empower.com/rollins](http://www.Empower.com/rollins) to enroll anytime.*

### ◇ **How can I enroll in the Rollins 401(k) Savings Plan?**

- *You will receive a notice from Empower regarding the 4% automatic enrollment. The notice will allow you 30 days to choose whether to contribute at a different rate or to opt out (0%) of participating. You may either call Empower at 800.422.7910 or go online at [www.Empower.com/rollins](http://www.Empower.com/rollins) to enroll.*

### ◇ **May I change my contribution rate?**

- *You may change your contribution rate any time by accessing your account at [www.Empower.com/Rollins](http://www.Empower.com/Rollins) or calling Empower at 800.422.7910.*

### ◇ **Will the Rollins 401(k) Savings Plan provide investment advice?**

- *Empower/Rollins does not provide investment advice. However, Empower provides a wide array of financial tools to help you grow and protect your wealth. To access these tools, log on to [www.learningfromempower.com](http://www.learningfromempower.com) or your account at [www.Empower.com/rollins](http://www.Empower.com/rollins).*

### ◇ **What is the maximum amount that can be contributed to the 401(k)?**

- *According to IRS regulations, during 2026 you can contribute up to 75% (highly compensated employees are limited to 8.5%) of your eligible compensation, but no more than the IRS limit of*

\$24,500. If you will be age 50 or older during 2026, you can contribute an additional \$8,000 (Catch-Up Contributions).

◇ **What are the investment funds?**

- *There are 19 investments funds. You may develop your own asset allocation among the funds. If you do not make an investment election, your contributions will be invested in GoalMaker. GoalMaker is a model portfolio that provides an asset allocation using Plan funds. You will receive more information regarding the Plan investment funds from Empower.*

◇ **What is the amount of the Rollins Company Match?**

- *Rollins will match 100% on the first 3%, then 50% of the next 3% you contribute up to 6% of eligible compensation. The Company match is made every payroll period and based upon what you contribute during each payroll period.*

◇ **Will I receive a statement of my 401(k) account?**

- *Yes. Statements are issued each quarter. All participants are defaulted to receive all communications, including statements, electronically. If you wish to receive your statements or any communications by mail, you may opt out of electronic delivery any time by calling Empower at 800.422.7910 or accessing your account at [www.empower.com/rollins](http://www.empower.com/rollins) The address of record in Empower is your primary address in MyRollins (payroll).*

◇ **Explain the Rollins 401(k) Plan Company Match vesting schedule.**

- *You are always 100% vested in your own contributions, rollover contributions and earnings on both.*
- *Vesting is your percentage ownership in the Company matching contribution and earnings on this contribution. Vesting is based on your Years of Service. You are credited with a Year of Vesting Service for each Plan Year in which you complete at least 1,000 Hours of Service.*

5 Year Graded

<i>1 year</i>	<i>20%</i>
<i>After 2 years</i>	<i>40%</i>
<i>After 3 years</i>	<i>60%</i>
<i>After 4 years</i>	<i>80%</i>
<i>After 5 years</i>	<i>100%</i>

◇ **When will my vesting in the Rollins 401(k) Savings Plan start?**

- *Tenure with Volunteer Rid A Pest will be recognized for vesting in the Rollins 401(k) Savings Plan. Your vesting percentage will be shown in your quarterly statements.*

◇ **Does time served with any Rollins company in prior employment count toward vesting?**

- *Yes. If you previously worked for any Rollins company, that time will count toward your vesting.*

◇ **Does the Rollins 401(k) Savings Plan allow Rollover from a previous employer?**

- *If you have funds in a qualified 401(k) plan, you may roll your account into the Rollins 401(k) Savings Plan. SIMPLE IRA accounts can also be rolled into the Plan, provided you have participated in the SIMPLE IRA for at least two years. SEP IRA assets are also eligible to be rolled into a 401(k).*

*To begin the process, contact Empower at 800-422-7910 to request an Incoming Rollover Form and to confirm that the rollover rules apply to your current plan.*