IMAGEN DENTAL PARTNERS 401(K) PLAN

Make the most of your future.

FAST FACTS ABOUT YOUR PLAN

There are many great benefits to being a participant in the Imagen Dental Partners 401(k) Plan. Among those benefits is exceptional customer service— online or by phone. In fact, you can count on your company and Fidelity to help support you every step of the way.

Best practices to consider:

- **The impact of an early start.** Your decision to start today could give you quite a bit more at retirement than starting five years from now.
- **Contribute as much as you can.** That amount can take you a long way toward reaching your financial goals.
- **Do what you can afford**. Start at a number that feels comfortable to you. You can always change it later. The important thing is to invest what you can afford and start right away.
- **Invest more in your plan, pay less in taxes.** Your pretax contributions come out of your pay before income taxes are taken out. You can actually lower your current taxes by investing in the plan today.

Find out how simple it can be to enroll, manage your account, and take advantage of what your company and Fidelity have to offer.

- Look inside for:

- **Frequently Asked Questions** - The basic details of your plan including how much you can contribute and when you can take withdrawals.
- **Investment Options -** Pick at least one investment option to get started, then consider the whole spectrum as you get more comfortable with planning.
- **Resources for Staying on Track** - To help you meet your retirement goals, the plan offers a comprehensive communications program and planning tools to help you stay on track.

Enroll in the retirement plan

If you haven't already, enrolling in your plan is the right step towards a more secure retirement.

It's easy to join your plan and make that next great investment in yourself.

Here's how:

- First, go to Fidelity NetBenefits® at www.401k.com.
- Next, set up your password. If you're already a Fidelity customer, you can use your existing password. Please note, you will be prompted to enter your email address.
- Finally, click on the link to enroll.
- If you have questions or need help before getting started, visit www.401k.com or call Fidelity at 1-800-835-5097.

Frequently Asked Questions

Here are answers to questions you may have about the key features and benefits of Imagen Dental Partners 401(k) Plan.

When am I eligible to enroll?	Employee Contributions	Attain Age 18 Immediately
	Company Match	Attain Age 18 Complete 12 months of service
	Employer Profit Sharing	Attain Age 18 Complete 12 months of service
When can I enroll in the plan?		Immediate upon meeting all eligibility requirements
How much can I contribute?	Employee Contributions	1% to 94% of eligible compensation, inclusive of pretax and/or Roth deferrals (IRS limit of $23,500 for 2025) EGTRRA Catch Up Provision
	Contribution Change Frequency	Beginning Of Payroll Period
	Company Match	50% of the first 6.00% in eligible compensation deferred
	Discretionary Profit Sharing	Refer to the Summary Plan Description for further information regarding profit sharing contributions.
Can I make a catch up contribution?	If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral, pretax contributions to the Plan up to the IRS Catch-Up Contribution Limit (2025 = $7,500). 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 2025 is $11,250.	
When am I vested?	Employee Contributions	100% immediate
	Company Match	Years of Service for Vesting / Percentage less than 1 / 0 1 / 25 2 / 50 3 / 75 4 / 100
	Discretionary Profit Sharing	Years of Service for Vesting / Percentage less than 1 / 0 1 / 25 2 / 50 3 / 75 4 / 100
Can I take a loan?	Although your plan account is intended for the future, you may take a loan from your account.	
Can I take a withdrawal?	Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, as a Required Minimum Distribution (RMD), or death.	
What are the investment options?	See Investment Options section of this flyer.	

Investment Options

Designed to meet a wide variety of investing preferences, the following investment options are available.

Investment Options to the left have potentially more inflation risk and less investment risk — Investment Options to the right have potentially less inflation risk and more investment risk

Money Market (or Short Term)	Stable Value	Bond	Balanced/Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
				Large Value	**Large Blend**	**Large Growth**			
Government* • Fidelity® Government Money Market Fund Class K6		**Diversified** • Victory Core Plus Intermediate Bond Fund R6 Shares • PIMCO Income Fund Institutional Class **Inflation-Protected** • DFA Inflation-Protected Securities Portfolio Institutional Class **High Yield**	• American Funds American Balanced Fund® Class R-6	• Putnam Large Cap Value Fund Class R6	• Fidelity® 500 Index Fund	• JPMorgan Large Cap Growth Fund Class R6	**Diversified** • Vanguard Developed Markets Index Fund Admiral Shares • Goldman Sachs GQG Partners International Opportunities Fund Institutional Shares • PIMCO StocksPLUS® International Fund (U.S. Dollar-Hedged) Institutional Class **Emerging Markets** • RBC Emerging Markets Equity Fund Class I	• Vanguard Real Estate Index Fund Admiral Shares	
				Mid Value	**Mid Blend**	**Mid Growth**			
				• Fidelity® Mid Cap Value Index Fund	• Fidelity® Mid Cap Index Fund	• Janus Henderson Enterprise Fund Class N			
				Small Value	**Small Blend**	**Small Growth**			
				• PIMCO RAE US Small Fund Institutional Class • Fidelity® Small Cap Value Index Fund	• Fidelity® Small Cap Index Fund	• Fidelity® Small Cap Growth Index Fund • DFA U.S. Small Cap Growth Portfolio Institutional Class			

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

Investing in bonds involves risk, including interest rate risk, inflation risk, credit and default risk, call risk, and liquidity risk.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Before investing in any investment option, 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.

INVESTMENT OPTIONS

Additional Investment Options

Fidelity® Personalized Planning & Advice is a professionally managed account that helps ensure that your investments are managed through the ups and downs of the market. The service creates model portfolios that seek to enhance growth and manage risk, while keeping your account aligned with your goals. For more information about Fidelity® Personalized Planning & Advice, log onto NetBenefits® at NetBenefits.com.

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.**

Target Date Funds offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

Investment Options to the left have potentially more inflation risk and less investment risk		Investment Options to the right have potentially less inflation risk and more investment risk
PIMCO REALPATH Blend Income Collective Trust Advisor Select Class 0	PIMCO REALPATH Blend 2030 Collective Trust Advisor Select Class 0 PIMCO REALPATH Blend 2035 Collective Trust Advisor Select Class 0 PIMCO REALPATH Blend 2040 Collective Trust Advisor Select Class 0	PIMCO REALPATH Blend 2045 Collective Trust Advisor Select Class 0 PIMCO REALPATH Blend 2050 Collective Trust Advisor Select Class 0 PIMCO REALPATH Blend 2055 Collective Trust Advisor Select Class 0 PIMCO REALPATH Blend 2060 Collective Trust Advisor Select Class 0 PIMCO REALPATH Blend 2065 Collective Trust Advisor Select Class 0

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Resources for staying on track….

Watch for these communications in your mail or email box	**Educational Communications**	These communications can help you focus your attention on specific planning issues such as the effects of saving more or why it is important to diversify your savings among different types of investment options. To receive via email, visit the Your Profile section of Fidelity NetBenefits®.
	Fidelity Viewpoints® - Workplace Edition	Delivered three times per year via email, these communications provide real life education on topics selected by participants to help improve plan decisions and provide broad retirement and investment planning.
	Account Statements	Available online virtually 24/7 via Fidelity NetBenefits® with monthly email reminders. You may also obtain an account statement through Fidelity upon request.
Interactive learning opportunities	**Online at NetBenefits.com**	Our checklists, tools and videos can help you make smarter choices about your benefits and your money. Learn the basics. Hone your skills. Above all, get the most out of everything we have to offer.
	In Person	Call, click or visit to learn more about savings outside your retirement plan. Investor centers are located in a variety of cities nationwide to provide helpful consultations with financial needs beyond your retirement savings plan such as IRAs, college savings plans, and retirement income planning. Go to www.fidelity.com or call 1-800-Fidelity.
	On the Phone	Call 1-800-835-5097 for answers to questions about your plan and account. For automated information: call virtually any time, 24/7. For representative assistance: call between 8:30 a.m. and 8:00 p.m. ET, Monday - Friday (except certain NYSE holidays).
Save a little more each year, the easy way.	With the Automatic Increase Program, you can have your contribution amount bumped up each year, by the amount you set yourself. Go to NetBenefits® to enroll.	
Leave it to the professionals	Having an appropriate investment strategy is so important to help you reach your workplace savings goals. Your strategy should be monitored and actively managed to respond to financial trends and market conditions, as well as when your situation changes. To learn more about managed accounts, and if Fidelity® Personalized Planning & Advice may be right for you, log onto NetBenefits® at NetBenefits.com.	

Investing involves risk, including risk of loss.

529 College Savings Plans are state sponsored and some Plans are managed by Fidelity.

This 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 under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

This document provides only a summary of the main features of the Imagen Dental Partners 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

Fidelity retail products and services are offered separately from your employer-sponsored retirement plan.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917.