



Get the most from your 401(k) plan

The Securitas Security Services USA Incentive Savings and Retirement Plan is an excellent way to prepare for your financial future, while enjoying tax benefits along the way.

- **Convenient payroll deductions:** Your contributions are deducted from your paychecks automatically and invested in your account. It's an easy and convenient way to save for your future.
- **Before-tax contributions:** With before-tax contributions, you can defer current income taxes. Any earnings on your contributions are also tax-deferred.
- **Several investment choices:** The plan offers you a variety of ways to invest your account, including individual investment choices, Advice Access and target date funds.
- **Making account changes:** Once you're enrolled, you can always change your contribution rate and your investments, online or by phone.
- **Tax benefits:** Before-tax contributions lower your taxable income, which in turn increases your take-home pay. Benefits OnLine helps you estimate how your contributions could affect your take-home pay.

Get started!

The money you contribute to your account always belongs to you (adjusted for earnings or losses). The sooner you begin participating, the sooner you can start preparing for your financial future and taking advantage of what the plan offers. Contact Merrill Lynch to enroll:

- Benefits OnLine®:
benefits.ml.com
- Retirement & Benefits
Contact Center:
1-800-228-4015

Key features of your plan

Listed below are some of the plan's most important features. For details, visit Benefits OnLine at benefits.ml.com or call Merrill Lynch at 1-800-228-4015.

Plan Features	Description
Eligibility	<p>If you're an Administrative or Paragon employee, you're immediately eligible.</p> <p>If you're a Security Officer, you must be at least 18 years old and have completed six months of employment, except if you're covered by a collective bargaining agreement. In that case, you're not eligible to participate unless the collectively bargained agreement allows you to.</p> <p>Your participation will begin as of the first day of your next payroll period after your enrollment has been processed.</p>
Enrollment	Once you're eligible, you can enroll on Benefits OnLine or call Merrill Lynch at 1-800-228-4015.
Beneficiary designation	You can add or update your beneficiary information on Benefits OnLine.
Employee contributions	You can contribute up to 25% of your eligible pay on a before-tax basis, subject to IRS limits (\$19,500 in 2021, or \$26,000 if you're age 50 or older and eligible for catch-up contributions). IRS limits may be adjusted in future years. Current limits are available in the "Contribution Rates" section on Benefits OnLine.
Company contributions	You may be eligible for company matching contributions up to specified limits based on the amount you contribute. For more information, contact your HR Representative.
Vesting	Your right to your account balance is called vesting. You're always 100% vested in your own contributions and any rollover contributions (each as adjusted for any earnings or losses). In most cases, you're 100% vested in company matching contributions, if any, after you've completed three years of employment. In some cases, a different vesting schedule may apply. Contact your HR Representative for details.
Investment options and services	The plan offers a variety of investment options, as well as the Advice Access service. To learn more, visit Benefits OnLine or call the Retirement & Benefits Contact Center.
Contribution and investment changes	You may increase or decrease your contribution percentage daily, and you may reallocate your investments at any time. Once you've enrolled in the plan, you may suspend your future contributions at any time.
Exchanges/ Transfers	Your account will be valued daily. You can obtain your account balance and make exchanges or transfers among the plan's investment options on any business day that the New York Stock Exchange is open. If you want exchanges or transfers processed the same day, you must phone them in by 1:00 p.m. Pacific time/4:00 p.m. Eastern time.
Loans	For information and tools to help you make the right loan choice, visit Benefits OnLine.
Rollovers	The plan may allow you to transfer balances from other company-sponsored 401(k) plans. Be sure to consider the advantages and disadvantages of a rollover before initiating one.
In-service withdrawals	You may take an in-service (hardship) withdrawal, subject to plan provisions and/or IRS rules.
Distributions	You may take a distribution if you retire, terminate employment, become totally and permanently disabled or die (in the latter case, benefits go to your beneficiary).
Statement schedule	Each quarter, you'll receive a statement showing a summary of your transactions and account balances for the period.
Tax information	Taxes will be due upon withdrawal of before-tax contributions, company matching contributions and any earnings. You may also be subject to a 10% additional federal tax if you take a withdrawal before age 59½.

Choose your investment approach

The plan offers several investment choices. You can select Advice Access to get professional investment guidance—at no additional cost to you—for your retirement plan strategy. The plan also offers a series of target date funds for those who prefer an age-based approach to investing, or you can choose your own mix from the individual investment choices available to you.

Advice Access

Advice Access is a service that offers specific, personalized recommendations for your retirement planning strategy. The service is easy to use, and it's available at no additional cost to you. Advice Access can help provide answers to several key questions.

- How much do I need for retirement?
- How much should I contribute to my 401(k) plan?
- How should I invest my money?
- How should I withdraw my retirement assets?
- Am I on track with my goals?

In fact, you'll see your projected retirement income on Benefits OnLine in an easy-to-read dashboard, where you can check your progress toward your retirement income goal.

Target date funds

The plan offers a series of "target date funds" designed to make age-based investing easy. Each fund includes a mix of investments that might be appropriate for investors planning to retire—or beginning to withdraw their money—close to the date in the fund's title.

Each fund is adjusted along the way to become more conservative—more in bonds and less in stocks—as that target date approaches.

To choose a target date fund, you would generally pick the fund with the date closest to the year you expect to retire or begin taking the money from your account.

It's important to understand that the principal value of these funds is not guaranteed at any time, including at the target date.

Your individual investment choices

The plan offers a variety of investment options. You can create a diversified portfolio appropriate for your goals, your tolerance for investment risk and your time horizon (the time remaining before you'll need your money).

Your choices include funds from the three main asset classes—stocks, bonds and cash equivalents. As you review the plan's choices, consider the importance of a well-balanced and diversified investment portfolio.* If you have too much of your account in any one investment, or one type of investment, you may be subject to unnecessary risk.

** Diversification doesn't ensure a profit or protect against loss.*

Need some help with investing?

Making investment decisions can be a challenge. Merrill Lynch can help you understand your options so you can make the choices that are right for you. For more information about the plan's investment options, visit Benefits OnLine at benefits.ml.com.



Online resources for your financial wellness

It's easy to access a variety of other online resources, including the Education Center at **education.ml.com**, which can help you build a firmer foundation for your financial life.

Benefits OnLine is your resource for managing and monitoring your 401(k) account online. Just visit **benefits.ml.com**. To get started, check out the online account access guide at **go.ml.com/accessguide**.

Personal Financial Journey

Use this interactive tool for help getting—and staying—on track with your financial goals. Choose a guided path or the do-it-yourself toolkit.

go.ml.com/PFJtool

Quarterly Spotlight

Access articles, videos and action-based items designed to help you take steps toward financial wellness.

go.ml.com/aaqs

Better Money Habits®

When it comes to your money, a little knowledge can go a long way. Choose a topic on Better Money Habits and start exploring.

bettermoneyhabits.com

Need help?

Call Merrill Lynch between 8:00 a.m. and 9:00 p.m. Eastern time on any day the New York Stock Exchange is open. Or use Benefits OnLine's click-to-chat feature.

This highlights booklet is only a general outline of the plan. You're encouraged to read the Summary Plan Description to obtain more detailed information regarding the plan's operation. This document gives you information you need to make educated decisions about joining the plan and maintaining a plan account. If a provision described in this highlights booklet differs from the applicable provision of the plan documents, the plan documents prevail.