

**NOTICE TO PARTICIPANTS ENROLLED IN OR ELIGIBLE FOR THE  
HIRERIGHT 401(K) PLAN**

**SAFE HARBOR MATCHING CONTRIBUTION  
EFFECTIVE JANUARY 1, 2019**

For 2019, your Employer has again elected to make Safe Harbor Matching Contributions to the HireRight 401(k) Plan (the “Plan”) for eligible Participants. This notice describes the Safe Harbor Matching Contribution and how you become eligible to receive this contribution. Capitalized and certain other terms not defined within this notice may be defined or described in the Plan’s Summary Plan Description.

***Safe Harbor Matching Contribution Eligibility***

Your Employer will make a Safe Harbor Matching Contribution to all eligible Participants. You are an eligible Participant if you are an eligible Employee of an Employer participating in the Plan and you submit a salary reduction agreement to make Deferral Contributions to the Plan during the year. If you are a current participant and have previously submitted a salary reduction agreement, you are not required to submit a new salary reduction agreement. Safe Harbor Matching Contributions will be made based on your existing Plan deferral election.

You are not required to meet any other requirements, such as working a specified number of Hours of Service during the year, or be employed on the last day of the year.

You may make or modify a salary reduction agreement to make Deferral Contributions before the year begins, or at any point during the year. You may complete a salary reduction agreement when you first become eligible or at any time thereafter. You may begin, increase, decrease, suspend, or resume your Deferral Contributions by calling the Fidelity Retirement Benefits Line at 1-800-835-5097 or by accessing Fidelity’s NetBenefits® website at [www.401k.com](http://www.401k.com).

***Safe Harbor Matching Contribution Formula***

The Safe Harbor Matching Contribution formula for 2019 will remain the same as the 2018 formula. Your Employer will make a Matching Contribution to your Account based on your Deferral Contributions in an amount equal to 100% of the first 4% of your Compensation that you contribute to the Plan each payroll period.

**Safe Harbor Matching Contribution Example:** If your Compensation for the payroll period is \$2,000 and you contribute 6% (\$120) of it to the Plan as Deferral Contributions, you will receive a Safe Harbor Matching Contribution of \$80 calculated as follows:

<b>Compensation Contributed to the Plan</b>	<b>Safe Harbor Matching Contribution Formula</b>	<b>Safe Harbor Matching Contribution Amount</b>
First 4% (\$2,000 x 4%) = \$80	100%	\$80 x 100% = \$80
Next 2% (\$2,000 x 2%) = \$40	0%	\$40 x 0% = \$0
Your Deferral Contribution = \$120		Safe Harbor Match = \$80

### **Eligible Compensation for Deferrals and Safe Harbor Matching Contributions**

Eligible Compensation for computing the Safe Harbor Matching Contribution is your taxable compensation for the year reportable by your Employer on your IRS Form W-2 including salary reduction contributions you made to an Employer sponsored cafeteria, qualified transportation fringe, or 401(k) plan but excluding reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, welfare benefits, sign-on bonuses, retention bonuses, eRewards, differential wages, the value of restricted stock or stock options and bonuses paid resulting from a stock or asset sale.

The amount of Compensation taken into account under the Plan is limited to the applicable IRS dollar limit in effect for the year (for 2019, that limit is \$280,000). You can elect to contribute a percentage limited to the lesser of 60% of your Compensation for the year or the annual IRS Deferral Contribution limit (\$19,000 for 2019). If you are age 50 or older during the year, you may make additional “catch-up” contributions up to the annual IRS limit for catch-up contributions (\$6,000 for 2019). Catch-up contributions are eligible for Safe Harbor Matching Contributions.

### **Vesting and Withdrawal of Safe Harbor Matching Contributions**

Your Deferral Contributions and Safe Harbor Matching Contributions are always 100% vested when made to the Plan, which means they cannot be forfeited regardless of when you terminate employment. They may only be withdrawn from your Account upon attainment of age 59 ½, termination of employment, death, or plan termination if no successor plan is established. In addition, if you suffer an immediate and heavy financial need, you may take a withdrawal (called a “hardship withdrawal”) from your Deferral Contributions only. Plan loans based on your vested account balance are also available under the Plan. Please refer to the Plan’s summary plan description (“SPD”) for more information concerning hardship withdrawals and loans.

### **Additional Contributions Available Under the Plan**

The plan allows for Deferral Contributions (including additional “catch-up” contributions) or Safe Harbor Matching Contributions as described above. Rollover contributions from another eligible retirement plan are permitted. For additional information on rollover contributions, refer to the Plan’s SPD. Your Employer is also permitted, but not required, to make Discretionary Non-Elective Contributions.

### **Other Information**

The Safe Harbor Matching Contributions will be made for the year beginning January 1, 2019, and will continue to be made unless the Plan is amended or terminated. Your Employer *may* amend the Plan, at any time during the plan year to reduce or eliminate the Safe Harbor Matching Contribution. If your Employer amends the Plan to reduce or eliminate the Safe Harbor Matching Contribution during the plan year, then the Plan Administrator will provide a supplemental notice to participants and the suspension or reduction will not apply until at least 30 days after that notice is provided.

More information about the contributions made pursuant to the Plan or a copy of the most current SPD can be obtained by contacting:

Fidelity Investments  
By phone: 1-800-835-5097

Website address: [www.401k.com](http://www.401k.com)

Written Inquiries: HireRight Benefits Department  
3349 Michelson Drive, Suite 150  
Irvine, CA 92612

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