

ICCD, INC.

RETIREMENT PLAN

401(k) SALARY DEFERRAL ELECTION - 2026

As a participant in the ICCD, Inc. Retirement Plan, I understand that the Plan permits me to make a 401(k) contribution. The amount by which I elect to contribute as a 401(k) deferral shall be withheld from my paycheck and paid by Interdisciplinary Center for Child Development, Inc. into the Plan on my behalf.

The Plan permits me to make 401(k) deferrals up to a dollar maximum. For the **2026 calendar year this limit is \$24,500 or \$32,500 if age 50 or older in 2026. However, for employees ages 60, 61, 62 and 63 in 2026 the limit is \$35,750.** Deferrals are not limited as a percent of salary. Salary deferred is not subject to Income Tax, but is subject to FICA taxes.

- I understand that the deferrals will cease during a calendar year when the sum of my deferrals reaches the applicable dollar limit allowed.
- This election is to be effective as of the pay period as soon as possible following the date signed below, or if later, my Date of Participation.
- This election authorizes Interdisciplinary Center for Child Development, Inc. to withhold this amount from each of my paychecks, and shall remain in effect until I revoke this election in writing, or change my election amount or percentage.
- I understand that I may change my election on salary reductions once per quarter in accordance with a policy established by the Plan Administrator.
- I may stop all deferrals at any time.
- Any questions regarding this election will be directed to the Plan Administrator.

In accordance with my rights as a Participant and the provisions of the Plan, I hereby elect to make the following 401(k) savings, by choosing one of the following:

Circle Choice	Complete a dollar amount or percent of pay for choices A or B
A	To contribute \$ _____ dollars per pay period
B	To contribute _____ % of compensation per pay period
C	To not make any contributions at this time, I understand I may join the plan at any time.

Print Name	Sign	Date
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Please return this form to the company payroll or human resource department.
Visit your Voya Web Page section of Tools and Calculators, and then select Tax-Deferred Investments to see the tax savings and change in net pay by increasing contributions.