



Fidelity SIMPLE IRA—Model Participant Notice

You are eligible to participate in the SIMPLE IRA Plan of the following company in the Plan Year indicated. This notice and the attached Summary Description provide you with information that you should consider before deciding whether to start, continue, or change your salary reduction contributions. If you have questions on this notice, you should contact your Employer. Retain a copy of this information for your records. This notice does not need to be returned to Fidelity.

Company Name		Plan Year YYYY
LITTLE STREAM LLC		2 0 2 2
Company Authorized Individual	Title	
ERIC KUANG	OWNER & PRESIDENT	

Note to Employers: You can use this Model Participant Notice and provide copies to your Eligible Employees, or you can choose to create and provide copies of your own customized Participant Notice. This notice is not part of the Summary Description. Type on screen or print out and fill in before providing to your Eligible Employees.

1. Company Contributions

One of the features of a SIMPLE plan is that the plan is funded by both employee and company contributions. For the indicated Plan Year, the company has elected to contribute to your SIMPLE IRA:

Choose One. (1) A matching contribution equal to your salary reduction contributions up to a limit of 3% of your compensation for the year;

(2) A matching contribution equal to your salary reduction contributions up to a limit of

Insert a number from 1 to 3, which is subject to certain restrictions.

Percentage
. %

of your compensation for the year; or

(3) A nonelective contribution equal to 2% of your compensation for the year (eligible compensation limited to \$285,000 for 2020 and \$290,000 for 2021).

2. How to Enroll

If you decide to start or change your salary reduction contributions, you must complete the Salary Reduction Agreement form, found at [Fidelity.com/SalaryAgreement](https://www.fidelity.com/SalaryAgreement), and return it to:

Designated Place or Individual
SAMMI EMMER

by

Date should be no less than 60 days after notice is given.

Date MM DD YYYY
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On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 449145.23.0 (11/20)