

SAFE HARBOR NOTIFICATION TO ELIGIBLE EMPLOYEES

To: Eligible Employees

From: Plan Administrator of the Alberta Professional Services 401(k) Plan

Plan Sponsor: Alberta Professional Services, Inc.

Notice Date: This is an annual notice and only applies to the Plan Year beginning on January 1, 2020.

I. Making or changing your deferral election

As a Participant in the Employer's 401(k) Plan, you may elect to defer to the Plan a portion of your compensation. The Employer will contribute this amount (your "deferral contributions") to the Plan. To defer a portion of your compensation, you must complete and return the salary reduction agreement provided by the Plan Administrator.

You may make or modify a salary reduction agreement during the 30-day period immediately preceding the Plan Year. The Employer will notify you of this right at least 30 days (and not more than 90 days) prior to the beginning of the Plan Year. For the Plan Year you become eligible to make deferral contributions: (1) you may complete a salary reduction agreement during a 30-day period that includes the date you become eligible; and (2) the Employer will notify you not more than 90 days before your eligibility date that you may complete a salary reduction agreement.

You also may make or modify a salary reduction agreement: January 1st, April 1st, July 1st, and October 1st.

II. Safe Harbor Matching Contribution

In order to maintain "safe harbor" status, your Employer will make a safe harbor matching contribution equal to 100% of your salary deferrals that do not exceed 4% of your compensation. This safe harbor matching contribution is 100% vested.

For purposes of calculating the safe harbor matching contribution, your compensation and deferrals will be determined on a payroll basis. For example, if you defer 6% of compensation for six months and then change your deferral to 0% for the remaining six months of the year, then you will have deferred 3% for the purposes of determining your matching contribution.

III. Other Employer contributions

In addition to the above, other contributions may be made to the Plan. You should review the Article of the SPD entitled "Employer Contributions" for details regarding these other contributions.

IV. Distribution and Vesting Provisions

You generally may not withdraw your deferral contributions or the safe harbor contribution except when one of the following events occurs: severance from employment with the Employer, death, disability or retirement. You are always 100% vested in your deferral contributions and in the safe harbor contribution the Employer makes on your behalf.

The vesting schedule which applies to the additional contributions (described in paragraph IV) is based on a 2/20% schedule. However, if the value of your vested account balance does not exceed \$5,000, then a distribution will be made to you regardless of whether you consent to receive it.

V. Employer's right to terminate

Pursuant to the terms of the Plan, the Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the safe harbor 401(k) contribution) with respect to any compensation you receive after the effective date of termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

VI. For further information

Please refer to the Summary Plan Description (SPD) for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any question regarding your rights or obligations under the Plan or if you would like to obtain an additional copy of the Summary Plan Description. You may contact the Plan Administrator at:

Contact: Tenika Mebane

Address: 3107 South Elm Eugene Street

Telephone: (336) 272-2640