TOTAL REWARDS STATEMENT

Jennifer Nelson
Engineering
Reno

2025

Total Rewards Statement 2025

Dear Jennifer,

We are pleased to share your personalized 2025 Total Rewards Statement, which provides a comprehensive view of the value of your total compensation from Lumos & Associates. This statement highlights not only your base pay, but also the full range of benefits and Lumos' investment in your overall well-being.

Your contributions play a vital role in our continued success, and this statement is one way we express our appreciation for your commitment and performance. Please take time to review your statement and keep it for your records. If you have any questions about your rewards or benefits, the Human Resources team is here to assist.

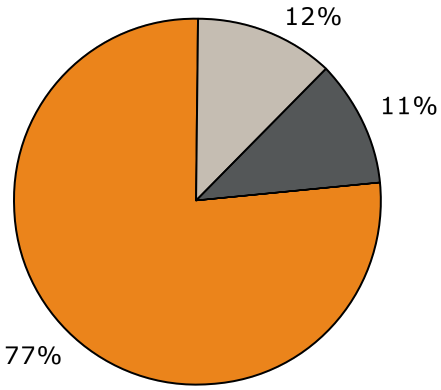
With appreciation,

Randall M. Long, P.E.
Chief Executive Officer

Your Earnings		
Regular Pay	$	XX
Overtime	$	XX
PTO	$	XX
Holiday	$	XX
Bonus	$	XX
Short Term Disability Pay	$	XX
TOTAL 2025 EARNINGS	**$**	**X**

Your Benefits		**Your Cost**		**Lumos Cost**
Health & Welfare Benefits				
Medical	$	XX	$	XX
Dental	$	XX	$	XX
Vision	$	XX	$	XX
HSA Contribution	$	XX	$	XX
Basic Life and AD&D	$	XX	$	XX
Health Care FSA Contribution	$	XX	$	XX
Short Term Disability	$	XX	$	XX
Long Term Disability	$	XX	$	XX
Federal Unemployment	$	XX	$	XX
State Unemployment	$	XX	$	XX
Voluntary Employee Life & AD&D	$	XX	$	XX
Retirement & Savings Benefits				
401(k) Contribution	$	XX	$	XX
Social Security & Medicare	$	XX	$	XX
Other Valuable Benefits				
Phone Stipend	$	XX	$	XX
TOTAL 2025 BENEFITS	**$**	**XX**	**$**	**XX**

YOUR 2025 TOTAL REWARDS	**$**	**XX**



TOTAL REWARDS

- Total Earnings: $XX
- Health & Welfare: $XX
- Retirement & Savings: $XX
- Other: $XX

Values less than 1% of Total Rewards will not appear in chart above.

Important: This statement is intended to summarize your company provided benefits and earnings. The annual values shown represent amounts paid 1/1/2025-12/31/2025. Details shown on these pages are based on your eligibility, benefit elections, and earnings as of 12/31/2025. If you believe your statement is in error, please contact Human Resources. Should any information in this statement conflict with legal plan documents, the terms in the plan documents shall prevail. Lumos & Associates reserves the right to amend, change or terminate the plans at any time.

Health & Welfare Benefits

Health Care: Lumos offers eligible employees comprehensive health care insurance. Your coverage as of 12/31/2025 is shown below.

Benefit	Plan	Coverage	Your Cost	Lumos Cost
Medical	HSA Option 1	Employee Only	$XX	$XX
Dental	Cigna	Employee Only	$XX	$XX
Vision	Cigna	Employee Only	$XX	$XX

Flexible Spending/Reimbursement Accounts: Lumos provides the opportunity to enroll in Flexible Spending Accounts (FSAs) and a Health Savings Account (HSA). Your participation and contribution as of 12/31/2025 is shown below.

Account	Maximum Contribution	Your Contribution	Lumos Contribution
HSA	$4,300 Individual / $8,550 Family *($1,000 catch up contribution if 55+)*	$XX	$XX
Health Care FSA	$3,300	Did Not Participate	N/A
Dependent Care FSA	$5,000 *($2,500 if married and filing separately)*	Did Not Participate	N/A

Disability: Lumos provides disability coverage at no cost to you, to help provide a source of income if you become disabled by illness or injury and are unable to work. Your coverage as of 12/31/2025 is shown below.

Disability Type	Percent of Earnings	Benefit Amount	Maximum Benefit
STD	66.67%	$XX/week	$2,000/week
LTD	66.67%	$XX/month	$7,000/month

Life and AD&D: Lumos provides eligible employees basic life and accidental death and dismemberment (AD&D) insurance coverage. Voluntary coverage is also available at an additional cost for yourself, your spouse, and your children. Your coverage as of 12/31/2025 is shown below.

Basic Employee	Voluntary Employee	Voluntary Spouse	Voluntary Child(ren)
$XX	$XX	$XX	$XX

LUMOS & ASSOCIATES

Retirement & Savings Benefits

401(k) Plan: Through the 401(k) Plan, you and Lumos partner to help build your financial security. Eligible team members may contribute up to the IRS limit ($24,500 if under age 50; $32,500 if 50 or older, increased to $35,750 if age 60-63 during the 2026 calendar year) through payroll deduction. Lumos matches your contribution at 25%, up to the IRS limit. You are always 100% vested in your own contribution and matching contributions vest based on years of service as follows: 1 year = 25%; 2 years = 50%; 3 years = 75%; 4 years = 100%).

Your contributions as of 12/31/2025 are shown below.

Pre-Tax	Roth	After-Tax
XX%	XX%	XX%

Congratulations, your current contribution maximizes the Company match!

Your total account activity for 2025 is shown below.

Your Pre-Tax Contribution	Your Roth Contribution	Your After-Tax Contribution	Lumos Matching Contribution	Account Vesting
$XX	$XX	$XX	$XX	XX%

Social Security & Medicare (FICA): During 2025, FICA included Social Security taxes of 6.2% of the first $176,100 of your total compensation, plus Medicare taxes of 1.45% of your total compensation. Taxable earnings above $200,000 are subject to an additional Medicare surcharge tax that varies by filing status. For more information, contact the Social Security Administration at 1-800-772-1213 or go to www.ssa.gov to view your statement online.

Paid Time Off Benefits

Paid Time Off (PTO): PTO begins accruing from the first day of employment and is based upon length of service with Lumos as shown below (values prorated for part-time employees).

As of 12/31/2025, your annual PTO accrual rate is XX days.

Years of Service	Annual Accrual	Maximum Accrual
0 - 4	16 days (128 hours)	25 days (200 hours)
5 - 9	21 days (168 hours)	30 days (240 hours)
10+	26 days (208 hours)	35 days (280 hours)

Holidays: Lumos recognizes eight (8) holidays each year, over and beyond the PTO program: New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday following Thanksgiving Day, and Christmas Day. Full-time employees receive these days off with 8 hours of pay.

Parental Leave: Lumos & Associates will provide up to two weeks of paid parental leave to eligible employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. This leave runs concurrently with Family and Medical Leave Act (FMLA) leave, as applicable, and is in effect for births, adoptions, or placements of foster children.