

Be an Owner of HNTB

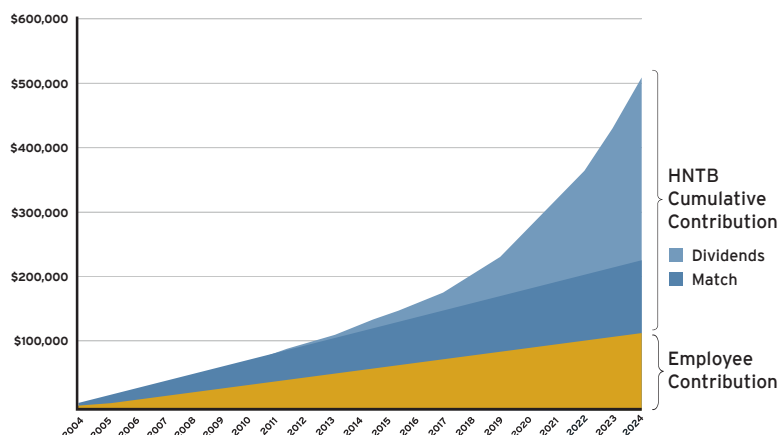
The HNTB Ownership Plan is an exclusive investment opportunity only offered to HNTB employees. With your participation, you become an employee owner and your professional contributions drive both the success of the firm and your wealth accumulation.

About Our Ownership Plan

How the Plan Performs

Since 2000, we have deposited matching contributions and dividends totaling **over \$884 million** into employee Ownership Plan accounts, with over **\$107 million deposited in 2024 alone**. Our **share value has grown at an average rate of 16%** (compound annual growth rate, or CAGR).

EXAMPLE: Here is a hypothetical scenario of an HNTB employee with an annual contribution of \$1,600 in the 401(k) and \$4,000 in the Ownership Plan (the amounts you would save to take full advantage of the firm matches) from 2004 to 2024. The employee's contributions, plus matching contributions and dividends, resulted in cumulative contributions of \$510,000 by the end of 2024, which is **more than two times** what the employee in this example would have received through a "best in class" 401(k) plan with a different employer.



The illustration does not take into account the increase in share value, which would have added an additional \$854,000 for a total account balance of **\$1,364,000 at the end of 2024**.

*This hypothetical example is based on the firm's actual history ending in 2024. Promise of future performance cannot be taken from this scenario nor can any past performance serve as an indicator of future returns.



How the Plan Works



Enroll

From your first day as an HNTB employee, you have the option to enroll in the Ownership Plan. There are three types of contributions: pre-tax, Roth and after tax. You can start, stop or change your contributions at any time.

HNTB matches 60% of the first \$4,000 you contribute to the Ownership Plan (\$2,400) each year.



Become an Owner

You can choose whether your Ownership Plan contributions accumulate in a low risk savings account or a higher earning potential investment account throughout the year. Your funds, plus HNTB's match, are available to purchase HNTB stock the following year, making you an employee owner!



Watch it Grow

When coupled with the larger company match and dividends, the HNTB Ownership Plan is a compelling savings vehicle and has performed well to date as an investment. Remember, our past success does not guarantee our future success – we must earn that every day.

