Rollins 401(k) Savings Plan
Summary Plan Description

This document provides an updated Rollins 401(k) Savings Plan (Plan) Summary Plan Description (SPD). This replaces previously distributed SPDs and Summaries of Material Modifications.

Please review this SPD carefully. It contains a description of the Plan's current provisions, including rules for participation in the Plan and the benefits provided to those who are eligible. Please maintain the SPD for future reference on the Plan details.

Effective January 1, 2025, the auto-enrollment rate is 4%. This affects employees eligible to enter the Plan starting on January 1, 2025, and all future entry dates thereafter. This does not affect employees who are already participants in the Plan. The automatic enrollment feature is described in this document under Your Contributions/401(k) Contributions/Automatic Enrollment.

Empower is the Plan recordkeeper and responsible for the day-to-day administration and operations of the Plan. Plan accounts are with Empower. Payroll contribution elections, investment directives, beneficiary designations, and distribution requests are all done through Empower. Visit empower.com/rollins or call 800-422-7910.

An electronic copy of the SPD may be found on-line at rollinsbenefits.com or by accessing your 401(k) account at empower.com/rollins.

Rollins Benefits
e-mail: rollinsbenefits@rollins.com

SUMMARY PLAN DESCRIPTION
FOR
ROLLINS 401(k) SAVINGS PLAN

January 1, 2023

For Employees of Rollins, Inc. and Employees of Western Industries North LLC who are Employed in a Position of Sales, Supervisor, or Manager

Employer Identification Number: 51-0068479

Plan Number: 002

This is only a summary intended to familiarize you with the major provisions of the Plan. You should read this summary closely. If you have any questions and before you make any important decisions based on your understanding of the Plan from this summary, you should contact the Plan Administrator.

This document constitutes part of a prospectus covering securities registered under the Securities Act of 1933.

This summary plan description ("SPD") describes the terms of the Plan applicable to the employees of Rollins, Inc. and its subsidiaries and to the employees of Western Industries North LLC and its subsidiaries who are employed in a position of sales, supervisor or manager ("Rollins Participants"). The terms of the Plan applicable to other participants in the Plan are described in separate SPDs.

HOW TO USE THIS SUMMARY

TABLE OF CONTENTS

The table of contents gives a detailed description of where specific information concerning a particular topic may be found.

GLOSSARY

Some terms used in the summary have special meanings. These terms are identified by capitalizing the term's first letter. To find out the exact meaning of a special term, there is a glossary at the end of this summary.

EFFECTIVE DATE

This document describes in easy-to-understand terms the principal features of the Plan as in effect on January 1, 2023. It updates and replaces any prior descriptions of the Plan. Some Plan provisions may be different for employees whose employment terminated before January 1, 2023.

MORE SPECIFIC INFORMATION

Some technical details and legal expressions contained in the formal Plan documents have been omitted in this summary. The formal Plan documents govern in administering and interpreting the rights of participants and their beneficiaries.

PLAN RECORDKEEPER

The entity responsible for the day-to-day administration and recordkeeping operations of the Plan is:

Empower
8515 E. Orchard Road
Greenwood Village, CO 80111
800-422-7910

Any questions concerning the day-to-day recordkeeping operations of the Plan should be directed to Empower or to the Administrator of the Plan.

ADMINISTRATOR

The person with the legal authority over the administration of the Plan and the "ERISA plan administrator" is:

> Defined Contribution Retirement Plan Administrative Committee
> Rollins, Inc.
> 2170 Piedmont Road, NE
> Atlanta, GA 30324
> 404-888-2000

The Administrator may delegate some of its responsibility to other persons, including the recordkeeper.

TABLE OF CONTENTS

INTRODUCTION TO YOUR PLAN

The Rollins 401(k) Savings Plan helps you provide for your retirement security by making it simple and convenient for you to contribute to your retirement savings regularly. Your Employer may also make contributions to your Account to provide you with additional savings. Because the Plan is qualified by the Internal Revenue Service, special tax exclusions allow you to save more dollars for your retirement.

HOW YOU SAVE

- You can contribute a percentage of your pay to the Plan as 401(k) Contributions. For information on making 401(k) Contributions, see **YOUR CONTRIBUTIONS: 401(k) CONTRIBUTIONS**.

- If you will be age 50 by the end of the year, you can make Catch Up 401(k) Contributions to the Plan. Catch Up 401(k) Contributions are additional 401(k) Contributions that are not subject to annual limits imposed on 401(k) Contributions under the Plan. For more information on making Catch Up 401(k) Contributions, see **YOUR CONTRIBUTIONS: 401(k) CONTRIBUTIONS** and **LIMITATIONS ON CONTRIBUTIONS**.

- If you have savings from another retirement plan or annuity, you may be able to roll those savings into the Plan as Rollover Contributions. For more information on the types of savings that may be rolled over into the Plan and the terms and conditions for making Rollover Contributions, see **YOUR CONTRIBUTIONS: ROLLOVER CONTRIBUTIONS**.

- If you contribute to the Plan, your Employer may add a Matching Contribution. For information on the amount of your Employer's Matching Contribution and the terms and conditions for receiving Matching Contributions, see **EMPLOYER CONTRIBUTIONS: MATCHING CONTRIBUTIONS**.

- If you are not a Highly Compensated Employee, your Employer may make special contributions to the Plan for you that help it satisfy nondiscrimination rules applicable to 401(k) plans. These contributions are called Qualified Nonelective Contributions. For information on the terms and conditions for receiving Qualified Nonelective Contributions, see **EMPLOYER CONTRIBUTIONS: QUALIFIED NONELECTIVE CONTRIBUTIONS**.

- Dollars you save as Before-Tax Contributions and dollars your Employer contributes on your behalf are not currently included as part of your federal taxable income. Taxes are also deferred on investment earnings on all contributions held in your Account. Therefore, except dollars saved in Roth Contributions, you pay no federal income taxes on your Plan savings until they are distributed to you.

YOUR PLAN ACCOUNT

You have your own Account under the Plan to hold all contributions you make to the Plan, any contributions transferred to the Plan, and any contributions your Employer makes for you. Your Account also holds any investment earnings on those contributions. Your Account keeps track of your share of the assets held in the Plan.

VESTING OF YOUR ACCOUNT

Your Vested Interest in your Account is the percentage of your Account that you would receive if your employment terminated.

Your Vested Interest in the balance of your Account resulting from the following contributions is always 100%:

- 401(k) Contributions
- After-Tax Contributions (previously made under the Plan)
- Rollover Contributions
- Qualified Nonelective Contributions
- Qualified Matching Contributions
- IFC ESOP Contributions (transferred from the IFC ESOP)
- Pension Restoration Contributions (previously made under the Plan)

Your Vested Interest in the balance of your Account resulting from Matching Contributions (other than Qualified Matching Contributions) is determined under a schedule based on your years of Vesting Service. (For more information about Vesting Service and vesting schedules, see **EMPLOYER CONTRIBUTIONS: VESTED INTEREST IN EMPLOYER CONTRIBUTIONS** and **VESTING SERVICE**.)

DISTRIBUTION OF BENEFITS

You may receive distributions from your Vested Interest in your Account when any of the following happens:

- You satisfy the requirements for an in-service withdrawal. (For more information about withdrawals, see **IN-SERVICE WITHDRAWALS**.)
- You retire from employment after you reach your Normal Retirement Date.
- You die.
- Your employment terminates. (For more information about distributions following termination of employment, see **DISTRIBUTION OF YOUR ACCOUNT**.)

ADMINISTRATIVE COMMITTEE DISCRETION

The Administrative Committee has discretionary authority to interpret and construe the provisions of the Plan, to determine your eligibility for benefits under the Plan, and to resolve any disputes that arise under the Plan. The Administrative Committee may delegate this authority as provided under the Plan.

PLAN IDENTIFICATION INFORMATION

TYPE OF PLAN

The Plan is a "**defined contribution plan**." Under a "defined contribution plan," all contributions you make to the plan or that are made on your behalf are held in an account that is invested on your behalf. When you retire, your retirement benefit from the plan will be based on the value of your account (including investment earnings and losses) at the time distribution is made to you.

The Plan is also a "**401(k) plan**." Under a "401(k) plan," you may elect to have 401(k) Contributions made to the plan from your pay. Your 401(k) Contributions may either be Before-Tax Contributions or Roth Contributions or a combination of Before-Tax and Roth Contributions. Before-Tax Contributions are not included in your taxable compensation for the year in which you contribute them to the Plan. Instead, they are taxable when they are distributed to you from the Plan. Roth Contributions are included in your taxable income in the year in which they are made and are withheld from your compensation after federal and state taxes are taken out. Distributions of Roth Contributions will not be subject to income taxes, and "qualified distributions" of investment earnings in your Roth Contributions will not be subject to income tax if certain requirements are met. For more information see **YOUR CONTRIBUTIONS: 401(k) CONTRIBUTIONS**.

The Plan is also intended to be a "**404(c) plan**." Under a "404(c) plan," you may select the investments for your Account under the plan, and the fiduciaries who would otherwise be responsible for assuring that your Account is invested appropriately are relieved of responsibility for your investment choices. For more information, see **PLAN INVESTMENTS: 404(C) PROTECTION**.

ADMINISTRATOR

Administrative Committee
Rollins, Inc.
2170 Piedmont Road, NE
Atlanta, GA 30324
(404) 888-2000

SPONSOR

Rollins, Inc.
2170 Piedmont Road, NE
Atlanta, GA 30324

SPONSOR'S EMPLOYER IDENTIFICATION NUMBER

51-0068479

PLAN NUMBER

002

OTHER PARTICIPATING EMPLOYERS

The Administrator may allow other companies affiliated with the Sponsor to participate in the Plan. For a list of the Employers participating in the Plan, contact the Administrator at the address shown above.

TRUSTEE

Empower Trust Company, LLC
8515 East Orchard Road
Greenwood Village, Colorado 80111
(877) 694-4015

AGENT FOR SERVICE OF LEGAL PROCESS

Legal process may be served on:

Vice President Corporate Human Resources of Rollins, Inc.
2170 Piedmont Road, NE
Atlanta, GA 30324

ELIGIBILITY TO PARTICIPATE

ELIGIBILITY REQUIREMENTS

You will be eligible to make contributions and receive contributions under the Plan beginning on the first January 1, April 1, July 1 or October 1 that coincides with or immediately follows the date you first meet all of the following requirements:

- you reach the 3-month anniversary of the date of your employment; and
- you are employed by an Employer that participates in the Plan and are in a job classification covered by the Plan (an "eligible class"). You are in an "eligible class" if:
    - you are a common law employee of the Employer who is not employed in a collective bargaining unit, unless your collective bargaining contract provides for your coverage under the Plan;
    - you are ***not*** eligible to participate in any other 401(k) plan maintained by Rollins, Inc. or any of its affiliates;
    - you are ***not*** a nonresident alien, or you are a nonresident alien who receives United States source income;
    - you are ***not*** a leased employee;
    - you are ***not*** a "payroll service employee" or "agency employee" (any individual who either (i) is not paid directly by an Employer, but is instead paid by an outside agency, such as a payroll service or temporary employment agency or (ii) is paid directly by an Employer, but outside of the Employer's internal corporate payroll system, such as through purchase order accounts);
    - you are ***not*** a resident of Puerto Rico; and
    - you are ***not*** classified by your Employer as an independent contractor or other person for whom your Employer does not withhold income or employment taxes and file Form W-2. If your Employer treats you as an independent contractor and you are later adjudicated to be a common law employee of your Employer, you will not be considered a member of the "eligible class" unless and until your Employer extends Plan coverage to you.

NOTE: If you are a resident of Puerto Rico, you will ***not*** be eligible to participate in the Plan regardless of the number of days you work in the United States during any Plan Year.

Further, the Sponsor may establish different eligibility requirements for employees who become covered under the Plan as a result of a corporate transaction, such as a merger.

TRANSFERS OF EMPLOYMENT

If you are transferred from other employment with your Employer or a Related Company to employment in an "eligible class" of employees (as described in **ELIGIBILITY REQUIREMENTS** above), you will be eligible to participate beginning on your transfer date if you would have been eligible to participate on or before your transfer date if you had been employed in an "eligible class" for your entire period of employment. Otherwise, you will be eligible to participate as provided in **ELIGIBILITY REQUIREMENTS**.

REEMPLOYMENT

If your employment terminates and you are later reemployed in an "eligible class" of employees (as described in **ELIGIBILITY REQUIREMENTS** above), you will be eligible to participate beginning on your reemployment date if you were eligible to participate at the time you terminated employment. Otherwise, you will be eligible to participate when you have met the requirements above.

YOUR CONTRIBUTIONS

401(k) CONTRIBUTIONS

If you elect to make 401(k) Contributions, you authorize your Employer to reduce the Compensation you would regularly receive by a specified amount. This amount is then deposited in your Account as a 401(k) Contribution. Before-Tax Contributions are not included in your taxable compensation for the year in which you contribute them to the plan. Instead, they are taxable when they are distributed to you from the plan. Roth Contributions are included in your taxable income in the year in which they are made and are withheld from your compensation after federal and state taxes are taken out. Distributions of Roth Contributions will not be subject to income taxes, and "qualified distributions" of investment earnings in your Roth Contributions will not be subject to income tax if certain requirements are met.

Automatic Enrollment

Unless you elect otherwise, beginning on or as soon as practicable after the date you are first eligible to make 401(k) Contributions, your Employer will automatically withhold 3% of your Compensation as a Before-Tax Contribution for each payroll period as 401(k) Contributions.

You may elect instead to contribute a different percentage of your Compensation as Before-Tax Contributions, to make Roth Contributions, or not to contribute. To make such an election, you must notify the Administrator within the prescribed election period. The Administrator will provide you with more information regarding this election before you become eligible to participate.

Until you make an affirmative election to make 401(k) Contributions in a different amount or to cease them altogether, your Employer will continue to withhold 3% of your Compensation for each payroll period as a Before-Tax Contribution until you suspend or change the amount of your contributions as described below.

The Sponsor may establish different enrollment procedures, including a different default deferral percentage, for employees who become covered under the Plan as a result of a corporate transaction, such as a merger.

How to Make an Election

To make Before-Tax Contributions in a different amount than under the automatic election, to elect out of making Before-Tax Contributions under the automatic election, or to make Roth Contributions, you must notify the Administrator of your election in accordance with the rules established by the Administrator within the prescribed election period.

Amount of 401(k) Contributions

If you are not a Highly Compensated Employee, you may contribute from 1% to 75% of your Compensation as 401(k) Contributions (including both Before-Tax and Roth Contributions). If you are a Highly Compensated Employee, you may contribute from 1% to 8.5% of your Compensation as 401(k) Contributions. The Administrator may change the 8.5% limit periodically. In that event, Highly Compensated Employees will be notified of the new limit applicable to them.

If you will be age 50 or older by the end of the calendar year, you may make Catch Up 401(k) Contributions in excess of 75% (or 8.5% if you are a Highly Compensated Employee) of your Compensation. Your total Catch Up 401(k) Contributions cannot exceed the Catch Up Limit in effect for the year. Your Catch-Up 401(k) Contributions may be either Before-Tax Contributions, Roth Contributions or a combination of those contributions.

Commencement of 401(k) Contributions

401(k) Contributions will be made from your Compensation as provided in your election as soon as administratively practicable after the date your election is effective.

Change in Amount of 401(k) Contributions

You may change the amount your Employer withholds from your future Compensation effective the first day of the payroll period following your election, or as soon as administratively practicable thereafter. To change the amount of your 401(k) Contributions, you must call the Interactive Voice Response Service (IVR) or notify the Administrator in accordance with the rules established by the Administrator.

Suspension of 401(k) Contributions

You may direct your Employer to stop withholding amounts from your future Compensation and suspend your 401(k) Contributions at any time. To suspend your 401(k) Contributions, you must call the Interactive Voice Response Service (IVR) or notify the Administrator in accordance with the rules established by the Administrator. The suspension will take effect as soon as reasonably practicable after you notify the Administrator.

If you suspend your 401(k) Contributions, the suspension will remain in effect until you elect to resume making 401(k) Contributions again.

Resumption of 401(k) Contributions

If you suspend your 401(k) Contributions, you may resume making 401(k) Contributions effective the first day of the payroll period following your election, or as soon as administratively practicable thereafter. To resume your 401(k) Contributions you must call the Interactive Voice Response Service (IVR) or notify the Administrator in accordance with the rules established by the Administrator.

Limitation on Amount of Contribution

Federal law limits the amount of 401(k) Contributions that you can make to the Plan each calendar year. For 2024, the maximum amount is $23,000. This amount may be adjusted in future years. Any adjustment will be in increments of $500. If the Administrator determines that the amount you authorize your Employer to withhold from your Compensation would exceed the maximum amount permitted for the year, the Administrator will adjust the amount withheld so that it does not exceed the maximum.

Catch Up 401(k) Contributions

If you will be age 50 or older by the end of the calendar year, you may make Catch Up 401(k) Contributions that exceed the above limitation on 401(k) Contributions. Your total Catch Up 401(k) Contributions for a year cannot exceed the Catch Up Limit in effect for the year. For 2024, the Catch Up Limit is $7,500. This amount may be adjusted each year for cost of living. If you made a 401(k) Contribution in excess of the 75% (or 8.5% if you are a Highly Compensated Employee) of Compensation limit described above in ***Amount of 401(k) Contributions***, the dollar amount of that excess 401(k) Contribution will be subtracted from the Catch Up Limit to determine the amount of any Catch Up 401(k) Contributions you may make.

Effect of Insufficient Pay on 401(k) Deductions

In unusual circumstances, your Employer will not be able to withhold the amount of 401(k) Contributions you have elected from a particular paycheck because your elected contribution amount exceeds the amount of your pay after other deductions are taken from your paycheck.

Your Employer is required to withhold federal payroll taxes (income tax and Social Security) and applicable state and local taxes from all employees' paychecks. In addition, your Employer could be required to withhold amounts to satisfy a tax lien, garnishment, child support or bankruptcy order or other personal legal obligation. Finally, you may also have elected withholding of contributions for other Employer benefits, such as medical, dental, vision, life insurance and disability insurance premiums and contributions to a medical or dependent care flexible spending account.

In general, other legally required withholdings or voluntary deductions will have "priority" and be taken before any 401(k) loan repayments or 401(k) Contributions are deducted from any paycheck. Your 401(k) Contributions will be reduced if the balance of your paycheck ("available pay") is not enough to cover the amounts you have elected.

If you have a 401(k) loan, loan repayments will be deducted before any 401(k) Contributions you have elected. However, loan repayment will not be taken if your remaining pay is less than the amount of your 401(k) loan payments.

In most cases, you can expect that your complete elected amount of 401(k) deductions (loan repayments, regular 401(k) Contributions, and Catch Up 401(k) Contributions) will not exceed your available pay and you will not be affected by these limitations. However, if your pay is subject to unusual deductions, such as a tax lien, garnishment, child support or a bankruptcy deduction, it is possible that some or all of the 401(k) deductions you elected cannot be implemented.

Because the amount of required deductions can change from paycheck to paycheck, and your pay may also vary, it is not possible for your Employer to notify you every time your 401(k) deductions are reduced. If these limits may affect you, you should check each pay stub to determine the deductions that were taken. If your elected contributions were reduced, it may be possible for you to increase your withholding from later paychecks to make up for any missed deductions and avoid missing out on Matching Contributions.

Withholding Errors

In the event that there is an administrative error in the amount of the 401(k) Contributions withheld from your pay, you must notify the Administrator of the error within 60 days of the date of the first erroneous withholding, and the Administrator will take appropriate action to correct such error. If you fail to notify the Administrator of an error in the amount of your 401(k) Contributions within 60 days of the date of the first erroneous withholding, the Administrator will not be obligated to take any action to correct the prior erroneous withholding.

ROLLOVER CONTRIBUTIONS

If you are in an "eligible class" (as described in **ELIGIBILITY TO PARTICIPATE:** ELIGIBILITY REQUIREMENTS), you may elect to roll over qualified distributions into the Plan, regardless of whether you have satisfied any age or service requirements to participate in the Plan.

Your Rollover Contributions are subject to all the terms and conditions of the Plan and are only distributable to you under the terms of the Plan.

Savings Eligible for Direct Rollover

The Plan permits "direct rollovers" from the following:

- "qualified plans" (these are plans that meet the requirements of Section 401(a) or annuities that meet the requirements of Section 403(a) of the Internal Revenue Code, such as 401(k) or profit-sharing plans). Your "direct rollover" may include after-tax employee contributions.

- 403(b) tax-sheltered annuities (these are retirement programs for employees of tax exempt organizations or governments). Your "direct rollover" may include after-tax employee contributions.
- "governmental" 457 deferred compensation plans (these are deferred compensation plans for employees of state or local governments).
- IRAs.

A "direct rollover" is a rollover made directly from another plan or annuity without being distributed to you first.

Savings Eligible for Indirect Rollover

The Plan permits "indirect rollovers" from the following:

- "qualified plans" (these are plans that meet the requirements of Section 401(a) or annuities that meet the requirements of Section 403(a) of the Internal Revenue Code, such as 401(k) or profit-sharing plans).
- 403(b) tax-sheltered annuities (these are retirement programs for employees of tax exempt organizations or governments).
- "governmental" 457 deferred compensation plans (these are deferred compensation plans for employees of state or local governments).
- IRAs.

An "indirect rollover" is a rollover you make to the Plan of amounts you have actually received as a distribution from another plan or annuity.

Savings Not Eligible for Rollover

You may not roll over the following:

- Roth contributions in a direct rollover from a Roth IRA.

The Administrator may require you to provide information to show that the savings you want to roll over meet the Plan requirements.

Rollover Procedures

If the distribution qualifies, you may roll it over into the Plan by having it delivered to the Trustee. If you actually receive distribution of the amount you are rolling over, your Rollover Contribution must be delivered to the Trustee within 60 days of the date you received it.

Treatment of Rolled Over After-Tax and Roth Contributions

If you roll over Roth Contributions or "traditional" (non-Roth) after-tax employee contributions to the Plan, those amounts will be accounted for separately from your other Rollover Contributions (mainly to keep track of the non-taxable portion of the rollover), but will for all other purposes be treated like Rollover Contributions under the Plan.

After-Tax Contributions

After-Tax contributions to the Plan are no longer allowed, but your Account may include After-Tax Contributions made previously to the Plan.

Vested Interest in Your Contributions

Your Vested Interest in the Value of the following contributions you have made to the Plan is always 100%:

- 401(k) Contributions
- After-Tax Contributions
- Rollover Contributions

EMPLOYER CONTRIBUTIONS

In addition to your contributions, your Employer may make Employer Contributions to your Account. You are not taxed on any Employer Contributions made to your Account until distribution is made to you.

Matching Contributions

Regular Matching Contributions

Each payroll period, your Employer will make a Regular Matching Contribution to your Account equal to:

- 100% of the amount of your 401(k) Contributions that do not exceed 3% of your Compensation for the payroll period, plus
- 50% of the amount of your 401(k) Contributions that exceed 3% but do not exceed 6% of your Compensation for the payroll period.

Limitations on Regular Matching Contributions

The following 401(k) Contributions are ***not*** included in determining the amount of the Regular Matching Contributions your Employer makes to your Account:

- Contributions exceeding 6% of your Compensation and any Compensation you earned before you became eligible for Matching Contributions are ***not*** included in determining Matching Contributions.

True Up Matching Contributions

If you vary the rate of your 401(k) contributions during the Plan year so that the sum of the Regular Matching Contributions made to your Account during the Plan Year is less than the maximum amount that could have been made based on your 401(k) Contributions for the full Plan Year, your Employer may make an additional True Up Matching Contribution. The

True Up Matching Contributions will be equal to the amount needed to make your Matching Contributions for the full Plan Year equal the maximum described above.

You may receive True Up Matching Contributions for a particular Plan Year only if you are actively employed by the Employer or a Related Company on the last day of the Plan Year or are receiving severance from an Employer and have not been designated as terminated under the Employer's payroll system as of the last day of the Plan Year. Note that while you may be eligible to receive True Up Matching Contributions because you are receiving severance pay on the last day of the Plan Year, 401(k) Contributions are not deducted from your severance pay, and your severance pay is not included in calculating your True Up Matching Contributions.

Qualified Matching Contributions

Your Employer may elect to make Qualified Matching Contributions to your Account. Qualified Matching Contributions are treated as if they were 401(k) Contributions to satisfy federal nondiscrimination rules. (These rules require contributions for Highly Compensated Employees not to exceed contributions for other employees by more than a specified amount.) Therefore, like 401(k) Contributions, your Vested Interest in the Value of the Qualified Matching Contributions in your Account is always 100%. Qualified Matching Contributions are also subject to withdrawal restrictions. Your employer will ***not*** make a Qualified Matching Contribution to your Account for a Plan Year if you are a Highly Compensated Employee for that Plan Year.

PENSION RESTORATION CONTRIBUTIONS

Pension Restoration Contributions were previously made to certain participants in the Rollins, Inc. Retirement Income Plan and certain former participants in the Waltham Services, LLC Tax-Favored Employees' Savings Plan. Such Pension Restoration Contributions are no longer made.

QUALIFIED NONELECTIVE CONTRIBUTIONS

If your Employer determines that the Plan would not meet special IRS non-discrimination tests for the Plan Year, your Employer, in its discretion, may make a Qualified Nonelective Contribution to the Plan. The amount of the Qualified Nonelective Contribution will be either (i) a uniform percentage of Compensation for all eligible employees or (ii) a percentage of Compensation for those eligible employees selected by the Sponsor. Your Employer will ***not*** make a Qualified Nonelective Contribution to your Account for a Plan Year if you are a Highly Compensated Employee for that Plan Year.

ALLOCATION REQUIREMENTS

You may receive Regular Matching Contributions, Qualified Matching Contributions, and Qualified Nonelective Contributions for a particular Plan Year if you are eligible to participate in the Plan at any time during that Plan Year.

You may receive True Up Matching Contributions for a particular Plan Year only if you also are actively employed by the Employer or a Related Company on the last day of the Plan Year or are receiving severance from an Employer and have not been designated as terminated under the Employer's payroll system as of the last day of the Plan Year.

VESTED INTEREST IN EMPLOYER CONTRIBUTIONS

Your Vested Interest in the following Employer contributions is always 100%:

- Pension Restoration Contributions
- IFC ESOP Contributions
- Qualified Nonelective Contributions
- Qualified Matching Contributions
- "Safe-Harbor" matching contributions made under the Okolona Pest Control, Inc. Employees Savings Plan or the Banks Pest Control, Inc. 401(k) Profit Sharing Plan.

Additionally, if you were employed by Clark Pest Control of Stockton, Inc. ("Clark") as of August 1, 2019, and your date of hire with Clark was August 1, 2018, or earlier, you are 100% vested in all employer contributions made to the Plan or to the Clark Pest Control, Inc. 401(k) Plan.

Vested Interest in All Other Employer Contributions

Your Vested Interest in all other Employer contributions will be determined according to the following vesting schedule, unless otherwise indicated below:

Years of Vesting Service	Vested Interest
Less than 1	0%
1, but less than 2	20%
2, but less than 3	40%
3, but less than 4	60%
4, but less than 5	80%
5 or more	100%

Notwithstanding the above, your Vested Interest in (i) your Regular and True Up Matching Contributions, if you terminated employment before January 1, 2016; (ii) any Prior Western Profit-Sharing Contributions (nonelective contributions) transferred to your Account; and (iii) any profit sharing or matching contributions (other than "safe harbor" matching contributions) made under the Okolona Pest Control, Inc. Employees Savings Plan or the Banks Pest Control, Inc. 401(k) Profit Sharing Plan, will be determined as follows:

Years of Vesting Service	Vested Interest
Less than 2	0%
2, but less than 3	20%
3, but less than 4	40%
4, but less than 5	60%
5, but less than 6	80%
6 or more	100%

If your account under the Waltham Services, LLC Tax-Favored Employees' Savings Plan was transferred to the Plan prior to November 1, 2022, your Vested Interest in your prior Waltham matching contributions and prior Waltham additional company contributions in your Account is determined as follows:

Years of Vesting Service	Vested Interest
Less than 2	0%
2, but less than 3	25%
3, but less than 4	50%
4, but less than 5	75%
5 or more	100%

SPECIAL VESTING EVENTS

Notwithstanding the foregoing, if you are employed by an Employer (or a Related Company) on your Normal Retirement Date, the date you become Disabled, or the date you die, your Vested Interest in your Account will be 100%.

For purposes of the above paragraph, if you are absent from employment because of military service and die while performing qualified military service (as described in the Uniformed Services Employment and Reemployment Rights Act of 1994) you will be treated as having returned to employment with an Employer (or a Related Company) immediately before death and as having died while employed by an Employer (or a Related Company).

VESTING SERVICE

Vesting Service is used to determine your Vested Interest under the applicable schedule above.

Crediting of Vesting Service

You are credited with a year of Vesting Service for each Plan Year in which you complete at least 1,000 Hours of Service.

In addition, you may be credited with Vesting Service for any employment with a Predecessor Employer.

If you are absent from employment because of military service die while performing qualified military service (as described in the Uniformed Services Employment and Reemployment Rights Act of 1994), you will be credited with Vesting Service for the period you were absent as if you returned to work immediately before your death.

Excluded Vesting Service

Vesting Service completed after you return to work with the Employer following 5 consecutive Breaks in Service is not taken into account in determining your Vested Interest in your Account prior to your Break in Service.

PLAN INVESTMENTS

WHERE PLAN CONTRIBUTIONS ARE INVESTED

You direct how the contributions made to your Account are invested. You may direct that contributions be invested in any of the funds made available to you under the Plan. The Administrator will provide you with a description of the different investment funds available. New investment funds may be added and existing funds changed. Empower will update the description of the available funds to reflect any changes.

404(C) PROTECTION AND FIDUCIARY RESPONSIBILITY

Because you direct how contributions to your Account are invested, the Sponsor and the Trustee, who would otherwise be responsible under federal rules for directing investments, are relieved of this responsibility with respect to those contributions. Therefore, they are no longer liable under the law for any losses to your Account that are the direct and necessary result of your investment directions. They are still responsible, however, for providing you with diverse investment opportunities and sufficient opportunity to direct the investment of your Account.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the amount of money that you invest in company stock through the Plan. It is important for you to understand that investing a significant amount of your account in the

Company Stock Fund could cause a loss of a substantial portion of your savings if the stock price goes down.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

MAKING INVESTMENT ELECTIONS

Investment Elections

When you become eligible to participate in the Plan, you must notify the Administrator of your investment elections in accordance with the rules established by the Administrator. Your investment election must specify the percentage of contributions to your Account that will be invested among the available investment funds.

Company Stock Investment Fund

The Plan offers a Company Stock Fund as an investment alternative. The Company Stock Fund is intended to be invested primarily in publicly traded common stock of the Sponsor. The Company Stock Fund is intended to constitute an employee stock ownership plan within the meaning of Code Section 4975(e)(7).

If you have contributions invested in the Company Stock Fund, you will receive all materials provided to other shareholders, including proxy solicitation materials and all tender materials. In addition, you have the right to direct the Trustee regarding how to vote the shares representing your interest in the Company Stock Fund. The Administrative Committee will establish procedures to protect the voting and tender offer rights of participants and beneficiaries and to ensure that the manner in which you exercise your voting or tender offer rights is confidential with respect to the Administrative Committee and Company management. If you do not direct the Trustee regarding how to vote the shares representing your interest in the Company Stock Fund, the Trustee will vote such shares in the same proportion as shares of Company stock are voted by participants and beneficiaries.

Purchases of shares of Rollins Stock by the Company Stock Fund are generally made in the open market. When the Plan's trustee is required to purchase a relatively large number of shares, this could disrupt the market and cause the Plan (and participants) to pay more than if the shares were purchased in multiple smaller transactions. To avoid this, the Administrative Committee may direct the trustee to purchase shares over multiple business days. Because the purchases are being made collectively on behalf of a number of participants, the number of shares allocated to each participant is determined by dividing the amount being invested by each participant by the "weighted average" purchase price of all of the shares purchased over this two- to three-day period.

As determined by the Administrative Committee, dividends on Company Stock allocated to your Account on the record date of the dividend may be:

- paid to you or your Beneficiary in cash;

- paid to the Plan, with instructions that the dividends be distributed in cash to you or your Beneficiary not later than 90 days after the close of the Plan Year in which paid; or
- in accordance with rules established by the Administrative Committee, you may elect to have your dividends paid as provided above, or paid to the Plan and reinvested in Company Stock.

If you obtain a hardship distribution from the Plan, you will be deemed to have elected to receive dividends on Company Stock in the form of cash distributions. This deemed election will remain in effect until you affirmatively elect to have your dividends reinvested in Company Stock.

You have the right to exercise voting, tendering, and other similar rights with respect to the shares of Company Stock held in your Account.

In selecting investments for your account, you should keep in mind that investing in a single stock of one company is a high risk investment. The Company Stock Fund carries more risk than the other investment options because it depends on the performance of only one company. It may experience very large increases in value or very large decreases in value. You should consider diversifying your account to avoid large losses.

Failure to Direct Investments

If you do not direct how contributions to your Account should be invested, the contributions will be invested among the investment funds selected by the Administrator.

Change of Investment Elections

You may change how contributions to your Account are invested effective as of the business day Empower receives your instructions. To perform this transaction you must call the Interactive Voice Response Service (IVR), access the Empower on-line participant portal, or notify Empower in accordance with the rules established by the Administrator.

Transfers Between Funds

You may transfer any amount held in your Account from one investment fund to another investment fund. You must specify the amount that is to be transferred.

A transfer may be made effective as of the business day Empower receives your instructions. To make a transfer, you must call the Interactive Voice Response Service (IVR), access the Empower on-line participant portal, or notify Empower in accordance with the rules established by the Administrator.

Restrictions on Transfers

Empower expects that, under most circumstances, unrestricted transfers will be available into any competing fixed income fund. Also, these provisions will not affect new contributions to, or transfers from, a competing fixed income fund.

In addition, if the Securities and Exchange Commission (SEC) has suspended or otherwise restricted trading, or another emergency outside of our control exists, Empower may defer investment transfers for up to 6 months. Interest (or gains or losses, as applicable) will continue to apply during the deferral period. In addition, Empower reserves the right to monitor participant's investment fund transfer activities to determine whether there are any inappropriate market timing activities. If Empower determines that a plan participant has engaged in inappropriate market timing, it may restrict his or her ability to make investment transfers in or out of particular funds.

If you intend to transfer amounts from one investment fund to another investment fund, there may be special rules pertaining to transfers to and from such funds. For more information, you should contact Empower.

The Interactive Voice Response Service (IVR)

The 24-hour voice response system allows you to access information about your Account using a touch-tone telephone. To access call Empower at **800-422-7910**. This toll-free system enables you to perform certain transactions, including contribution rate changes, investment transactions, and investment changes in accordance with the terms of the Plan. You should contact Empower for materials that describe the features and options that are available.

The Interactive Voice Response Service (IVR) is normally available 24 hours a day, 7 days a week. Participant Service Representatives are available during designated hours to assist.

Empower on-line participant portal - Internet Service

The Empower on-line participant portal allows Internet access to your Account using your personal computer. The Empower on-line participant portal is available 24 hours a day, 7 days a week. You can access the Empower on-line participant portal through the Internet site at www.empower.com/rollins.

VALUING YOUR ACCOUNT

The Value of your Account is periodically adjusted to show any earnings or losses on your investments, any distributions that you have received, and any contributions that have been made to your Account since the preceding adjustment date. This adjustment is made on the date or dates specified by the Administrator.

The Value of your Account may increase or decrease at any time due to investment earnings or losses. You are only entitled to receive from the Plan the Value of your Vested Interest in your

Account on the date distribution is made to you. That Value will be determined on the adjustment date immediately preceding the date of distribution and may be larger or smaller than the Value determined on any other adjustment date. Neither the Trustee nor the Employer guarantees your Account from investment losses.

LOANS FROM YOUR ACCOUNT

You may apply for a loan from your Account if you are a "party in interest" (generally, any employee of an Employer or a Related Company or certain individuals who have an ownership interest in an Employer or a Related Company). If you have made a Rollover Contribution to the Plan, but have not yet met the eligibility requirements to participate in the Plan, you may not receive a Plan loan until you have met the eligibility requirements to participate.

Empower will provide you with a copy of the rules governing Plan loans.

Any Plan loan made to you will be treated as a separate investment of the assets held in your Account.

INTERNAL REVENUE CODE RULES

Specific Internal Revenue Code rules govern loans from tax-qualified plans. Any Plan loan must meet the following minimum requirements set forth in the IRS rules:

- **Interest rate:** must be a reasonable rate similar to the rate charged for a loan made under similar circumstances by persons in the business of lending money. (If you are absent because of military leave, federal law limits the interest rate that can apply to your loan.)
- **Loan amount:** cannot exceed specified limits when added to the outstanding balance of all other loans made to you from the Plan or any other plan maintained by your Employer or a Related Company.
- **Loan term:** cannot exceed 5 years for a general purpose loan, or 10 years for a loan to purchase your primary residence.
- **Repayment schedule:** must be substantially equal installments made not less frequently than quarterly. Some exceptions are made for unpaid leaves.

The Plan loan guidelines may have more stringent requirements than the IRS minimum. In that case, any Plan loan must meet the more stringent requirements set forth in the loan guidelines.

COLLATERAL FOR LOAN

If you receive a Plan loan, a portion of your Vested Interest in your Account equal to the lesser of the loan amount or 50% of your Vested Interest will be used as collateral for the loan. You may not receive a loan in excess of 50% of your Vested Interest, or $50,000, if less. If you are currently employed by an Employer, you must agree to repay the loan by payroll withholding. If a Plan loan is still outstanding at the time distribution of your Account is to be made, the amount distributed to you will be reduced by the amount of your Vested Interest in your Account that is held as collateral for the loan, but only to the extent necessary to repay the loan.

DEFAULT ON A LOAN

You will not receive a Plan loan unless you agree that your Account may be charged for unpaid principal and interest if you default on the loan. A Plan loan will be declared to be in default if either (1) you fail to make a required payment within 90 days of the date the payment was due or (2) there is an outstanding principal balance after the last scheduled repayment date.

SPECIAL LOAN RULES

- **Minimum loan amount:** $1,000.
- **Limit on outstanding loans:** only 1 outstanding Plan loan permitted at any time.
- **Limit on loan applications:** in the case of a prior loan, no application for a further loan may be made until 30 days after the last payment is made on the original loan.
- **Prepayment of outstanding balance:** permitted in full or in part without penalty.
- **Due on termination:** outstanding balance immediately due and owing on termination of employment.

IN-SERVICE WITHDRAWALS

Under certain circumstances, you may make a cash withdrawal from your Account while you are still employed by your Employer.

WITHDRAWALS OF AFTER-TAX CONTRIBUTIONS

You may withdraw all or a part of the Value of the After-Tax Contributions in your Account. If your After-Tax Contributions are invested in Company Stock, you may receive your withdrawal in that form rather than in cash.

Your withdrawal will be effective as soon as practicable after Administrator approval.

WITHDRAWALS OF ROLLOVER CONTRIBUTIONS

You may withdraw all or a part of the Value of the Rollover Contributions in your Account.

Your withdrawal will be effective as soon as practicable after Administrator approval.

NON-HARDSHIP WITHDRAWALS AT SPECIFIED AGE

If you have reached age 59½ , you may withdraw all or a part of the Vested Interest in your Account.

Your withdrawal will be effective as soon as practicable after Administrator approval.

DISABILITY WITHDRAWALS

If you become Disabled while you are employed by the Employer (or a Related Company) you may withdraw all or part of your Account.

WITHDRAWALS WHILE ABSENT ON MILITARY DUTY

If you are absent from employment with your Employer or a Related Company to perform military service, you may be entitled to withdraw amounts from your Account.

Standard Military Withdrawals

If you are absent from employment because of service with the uniformed services (as described in United States Code, Title 38, Chapter 43), you may withdraw all or part of your Vested Interest in your Account.

However, you may not withdraw the portion of your Account attributable to the following contributions unless you also satisfy ***one*** of the additional, specified requirements.

- You may only withdraw your 401(k) Contributions if you:
    - have reached age 59½; or
    - have incurred a hardship, as described below.
- You may only withdraw your Matching Contributions, Pension Restoration Contributions, Qualified Matching Contributions and Qualified Nonelective Contributions if you have reached age 59½.

Active Duty For More Than 30 Days

If you are called to active military duty for a period of more than 30 days, you may receive a distribution from your vested Plan account. If you elect to receive such a distribution, you will not be permitted to make Before-Tax or Roth Contributions to the Plan for 6 months following the distribution.

Your military withdrawal will be effective as soon as practicable after Administrator approval.

HARDSHIP WITHDRAWALS

If you incur an immediate and heavy financial need, you may withdraw all or part of the 401(k) Contributions held in your Account (excluding investment earnings earned after December 31, 1988).

You may only make a hardship withdrawal if the Administrator determines that the withdrawal is necessary to meet your financial need. You must apply for a hardship withdrawal such number of days before the effective date as the Administrator prescribes.

Financial Needs For Which Hardship Withdrawals Are Available

The financial needs for which you can get a hardship withdrawal are:

- medical expenses of you, your Spouse, your primary beneficiary under the Plan, or your dependents, for the diagnosis, cure, mitigation, treatment, or prevention of disease. (Generally, your dependent for this purpose is as defined for purposes of receiving an income tax deduction, without regard to certain rules, including the rule precluding persons who have gross income for the year equal to or greater than the exemption amount from being claimed as dependents.);

- purchase of your principal residence (excluding mortgage payments);

- tuition payments, related educational fees, and room and board expenses for post-secondary education for you, your Spouse, your primary beneficiary under the Plan, or your dependents. (Generally, your dependent for this purpose is as defined for purposes of receiving an income tax deduction, without regard to certain rules, including the rule precluding persons who have gross income for the year equal to or greater than the exemption amount from being claimed as dependents.);

- prevention of your eviction from your principal residence or foreclosure on the mortgage of your principal residence;

- funeral or burial expenses for your deceased parent, Spouse, child, primary beneficiary under the Plan, or your dependent. (Generally, your dependent for this purpose is as defined for purposes of receiving an income tax deduction, without regard to the rule precluding persons who have gross income for the year equal to or greater than the exemption amount from being claimed as dependents.);

- expenses for the repair of damages to your principal residence that would qualify for a casualty loss deduction (determined without regard to whether the loss attributable to a Federally declared disaster or exceeds 10% of your adjusted gross income); and

- expenses and losses (including loss of income) incurred by you on account of a disaster declared by the Federal Emergency Management Agency (FEMA) under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, but only if your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster.

Demonstrating Need for Hardship Withdrawal

The Administrator will approve your hardship withdrawal from your 401(k) Contributions if all of the following requirements are met:

- the withdrawal amount does not exceed the amount you need to meet your financial need;

- you have obtained all other distributions, including distribution of all currently available dividends on Company Stock available to you from any plan maintained by your Employer or any Related Company; and
- you have represented to the Administrator that you have insufficient cash or other liquid assets reasonably available to satisfy your financial needs.

Limitations on Hardship Withdrawals

Your hardship withdrawal may include amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the withdrawal.

Your hardship withdrawal will be effective as soon as practicable after Administrator approval.

If you have directed that any portion of your account be invested in the Company Stock Fund, when your hardship distribution is processed you will be deemed to have elected that any dividends on Company Stock to be paid to you in cash.

FORFEITURE OF NON-VESTED AMOUNTS

If your employment terminates with your Employer (and all Related Companies) and you are not 100% vested in the Value of the Employer Contributions in your Account at that time, you will forfeit the non-vested portion of your Account.

Timing of Forfeiture

- If you have no Vested Interest in your Account, your Account will be forfeited on the date your employment terminates.
- If you have a Vested Interest in your Account and receive distribution of that amount because of your termination, the non-vested portion of your Account will be forfeited on the date distribution is made to you.
- If you have a Vested Interest in your Account, but do not receive distribution of that interest because of your termination, the non-vested portion of your Account will be forfeited on the date you incur 5 consecutive Breaks in Service following your termination of employment.

If you are reemployed by an Employer (or a Related Company) before the non-vested portion of your Account is forfeited, the forfeiture will not occur.

Recrediting of Forfeited Amounts

If you are reemployed by an Employer (or a Related Company) after forfeiting the non-vested portion of your Account, the amount you forfeited will be recredited to your Account if you meet all of the following conditions:

- you are reemployed before you incur 5 consecutive Breaks in Service after the date distribution was made to you (or the date your employment terminated, if you did not receive a distribution because you had no Vested Interest in your Account);
- you become an employee covered under the Plan before the earlier of (1) 5 years from your reemployment date or (2) the date you incur 5 consecutive Breaks in Service beginning after the date distribution was made to you (or the date your employment terminated, if you did not receive a distribution because you had no Vested Interest in your Account); and
- if you received distribution of the vested portion of your Account, you repay the full amount of the distribution before the earlier of (1) 5 years from your reemployment date or (2) the date you incur 5 consecutive Breaks in Service beginning after the date distribution was made to you.

Treatment of Forfeited Amounts

Amounts that are forfeited during a Plan Year are used to meet your Employer's contribution obligations to the Plan or to pay Plan expenses, as directed by the Administrator.

DISTRIBUTION OF YOUR ACCOUNT

DISTRIBUTION TO YOU

If your employment terminates with your Employer (and all Related Companies), the Plan permits distribution of your Account. Distribution may be made as soon as reasonably practicable following the date your employment terminates.

You may postpone distribution until April 1 of the calendar year following the calendar year in which you reach age 73 (age 72 if you reached age 72 before January 1, 2023, or 70½ if you reached age 70½ before 2020).

If you have terminated employment, but have not yet reached April 1 of the calendar year following the calendar year in which you reach age 73 (age 72 if you reached age 72 before January 1, 2023, or age 70½ if you reached age 70½ before 2020), you may elect to receive a partial distribution of any portion of your Account.

The Plan provides for distribution of your Account while you are still employed if you have become Disabled or you have attained age 59½ .

Application for Distribution

Unless your Account is cashed out as described below, distribution of your Account will not be made until April 1 of the calendar year following the calendar year in which you reach age 73 (age 72 if you reached age 72 before January 1, 2023, or age 70½ if you reached age 70½ before 2020) or terminate employment, whichever is later.

If you keep your Account in the Plan after your employment terminates, you must pay for all fees and expenses to maintain your Vested Interest in the Plan. These expenses will be withdrawn directly from your Account.

Suspension of Distribution

If you are reemployed by your Employer (or a Related Company) before distribution of the full Value of your Account has been made, distribution of your Account will be suspended until your reemployment terminates.

Required Distribution

Internal Revenue Code rules require that distribution of your Account begin no later than the April 1 following the close of the calendar year in which you reach age 73 (age 72 if you reached age 72 before January 1, 2023, or age 70½ if you reached age 70½ before 2020) or retire from employment with your Employer, whichever is later. Special rules apply if you are a 5% owner of an Employer (see the Administrator for details).

SPECIAL TAX RULES APPLICABLE TO DISTRIBUTIONS

If you terminate employment before reaching age 55 and elect to receive distribution of your Account before reaching age 59½, you may be subject to a 10% penalty tax on your distribution. You should consult your own tax advisor to determine whether this tax applies to you.

DISTRIBUTION TO YOUR BENEFICIARY

If you die before distribution of the full Value of your Account has been made to you, distribution of your Account will be made to your Beneficiary as soon as reasonably practicable following the date your Beneficiary files an application for distribution with the Administrator.

CASH OUTS OF ACCOUNTS AND CONSENT TO DISTRIBUTION

If the Value of your Vested Interest in your Account is $5,000 or less ($7,000 or less effective October 1, 2024), your Account will be "cashed out" by distributing your Vested Interest in your Account in a single-sum payment or by direct rollover to an IRA or other eligible retirement plan as soon as reasonably practicable following the date your employment terminates. Your Account will be cashed out even if you do not consent to the distribution.

AUTOMATIC ROLLOVERS

If the Value of your Vested Interest in your Account is $5,000 ($7,000 or less effective October 1, 2024) or less, the Administrator will notify you of the cashout rules and give you the opportunity to elect whether to (1) receive payment yourself or (2) have the payment rolled over directly to the IRA or other eligible plan that you select. If you do not make an election within the period prescribed by the Administrator, your Vested Interest in your Account will be rolled over directly to an IRA maintained by a provider selected by your Employer (an "automatic rollover IRA").

The automatic rollover rules only apply to you if the Value of your Vested Interest in your Account is more than $1,000. If the Value of your Vested Interest is $1,000 or less, and you do not make an election, payment will be made directly to you.

You are the beneficial owner of any automatic rollover IRA established for you. The automatic rollover IRA must initially be invested in products that are designed to preserve principal (the amount of the initial investment) and provide a reasonable rate of return, consistent with retaining liquidity (so that you can change investments readily). Examples of this kind of investment product are money market funds and certificates of deposit. As the IRA owner, you will be able to change your future investments.

All fees and expenses of maintaining the automatic rollover IRA will be paid directly from your IRA. For more information regarding automatic rollover IRAs, contact Prudential at the telephone number and address shown at the beginning of this document.

FORM OF PAYMENT

FORM OF PAYMENT TO YOU

- **Single-sum payment:** Distribution of your Account will be made in one payment.

- **Installment payments:** Distribution of your Account will be made in a series of installment payments over the period specified by you or, if you have died, your Beneficiary. Under federal law, however, the maximum period over which installment payments may be paid cannot exceed your life expectancy or the joint life expectancies of you and your Beneficiary. Installment payments will be made in reasonably equal amounts, except as necessary to reflect increases or decreases in the Value of your Account.

- **Distribution in Company Stock:** Instead of receiving a cash distribution from the Plan, you may elect to receive distribution of the portion of your Account that is invested in Company Stock. Partial shares of Company Stock held in your Account will not be distributed to you. Instead, you will receive a cash distribution of the Value of any partial shares of Company Stock.

- **Direct rollover:** If your distribution is eligible for rollover into an IRA or other eligible retirement plan, you can elect to have the distribution transferred directly into the IRA (including a Roth IRA) or other eligible plan. If you do not elect a direct rollover of your eligible distributions, a 20% mandatory federal income tax withholding applies to the distribution. All or any portion of the distributions of your Account balance are eligible for rollover except:
    - any distribution that is required under the Internal Revenue Code;
    - any distribution that is one of a series of installment payments made over your life, the life of you and your Beneficiary, or for a specified period of 10 or more years; and
    - any hardship withdrawal.

Form of Payment to Your Beneficiary

If you die before any distribution of your Account is made, distribution of your Account will be made to your Beneficiary in a single-sum payment or in a series of installment payments, whichever your Beneficiary selects. Subject to the limits described above in **Form of Payment to You**, your Beneficiary may specify the period over which installments will be made. If you die after distribution of your Account has begun in a series of installment payments, but before distribution of the full Value of your Vested Interest in your Account is made, installment payments will continue to your Beneficiary after your death.

If your Beneficiary receives distribution in a single-sum payment or in installments over a specified period of less than 10 years, your Beneficiary may also elect a direct rollover, as described above. If your Beneficiary is your Spouse or a former Spouse, your Beneficiary may directly roll over the distribution to an IRA (including a Roth IRA) or to any other eligible plan. Your non-Spouse Beneficiary may also elect a direct rollover. However, if your Beneficiary is ***not*** your Spouse, your Beneficiary may only roll over the distribution to an IRA that is treated as an inherited IRA for required distribution purposes.

YOUR BENEFICIARY UNDER THE PLAN

Beneficiary if You Have No Spouse

You may designate a Beneficiary on the form provided by the Administrator to receive distribution of your Account if you die. Unless you marry (or remarry), your Beneficiary will not change until you file a new designation of Beneficiary form with the Administrator designating a different Beneficiary.

Beneficiary if You Have a Spouse

If you have a Spouse, your Beneficiary under the Plan is your Spouse. You may designate a non-Spouse Beneficiary on the form provided by the Administrator with your Spouse's written consent.

Effect of Marriage on Prior Beneficiary Designation

If you designate a non-Spouse Beneficiary and then get married, your prior Beneficiary designation will be ineffective.

Effect of Divorce on Prior Beneficiary Designation

If you have a Spouse who is your Beneficiary under the Plan, your Spouse's designation as Beneficiary will be ineffective as of the date of any final divorce or similar decree or order unless either (i) you re-designate your former Spouse as your Beneficiary after the date of the final decree or order or (ii) such former Spouse is designated as your Beneficiary under a qualified domestic relations order, and as such will continue to be considered your Beneficiary thereunder only to the extent required in accordance with the qualified domestic relations order.

Beneficiary Where There is No Designated Beneficiary

If you die without properly designating a Beneficiary or if no Beneficiary survives you, your Beneficiary will be your surviving Spouse or, if you have no surviving Spouse, your surviving children in equal shares or, if you have no surviving children, your estate.

SPOUSAL CONSENT

If you make an election that requires your Spouse's written consent, your Spouse's consent must be witnessed by a Plan representative or a notary public. If you are designating a Beneficiary, your Spouse's consent must specifically acknowledge the Beneficiary that you have selected.

Your Spouse's written consent will not be required if you make a good faith attempt to find your Spouse and your Spouse cannot be located, you have a court order stating that you are legally separated from your Spouse, or you have a court order stating that your Spouse has abandoned you.

CLAIMS FOR BENEFITS

In order to receive benefits, you will need to submit an application for benefits to the Administrator. You will receive a written response within 90 days (or, under certain circumstances, 180 days).

Claim Denial

If your claim is denied, the Administrator's notice will state the following:

- the specific reason(s) for the denial;
- the Plan provisions that support the denial;
- any additional information needed to complete your application and an explanation of why it is needed; and
- information on how to have your claim reviewed.

Review of Administrator's Decision

If you disagree with a decision made by the Administrator regarding a claim under the Plan, you have the right to ask the Administrator for a review of its decision. You should contact the Administrator at its business address or at its business phone number within 60 days of the date on which you receive notice of denial of the claim. A request for review must contain the following information:

- the date you received notice of denial of your claim and the date your request for review is filed;
- the specific part of the claim you want reviewed;
- a statement setting forth the basis upon which you think the decision should be reversed; and

- any written material that you think is pertinent to your claim and that you want the Administrator to examine.

Unless additional time is required, the Administrator (or other fiduciary responsible for reviewing claims) will review the denial of your claim and notify you in writing of its final decision, within 60 days of the filing of your request. If additional review time is needed, you will be notified. In no event will the review period exceed 120 days.

If your claim is denied on review, the notice will state the following:

- the specific reason(s) for the denial;
- the Plan provisions that support the denial;
- that you are entitled to receive reasonable access to and copies of all documents, records, and other information relevant to your claim for benefits;
- information on any voluntary appeal procedures; and
- a statement of your right to bring a civil action under ERISA.

Special Rules Applicable to Disability Claims

If you are claiming a benefit under the Plan that is contingent on the Administrator determining that you are Disabled, you will receive a written response within 45 days, rather than 90 days. If special circumstances require an extension, the Administrator will notify you within the 45-day processing period that additional time is needed. The notice will specify the circumstances requiring the extension and the date a decision can be expected. The extension notice will also:

- explain the standards for approving a disability claim;
- state the unresolved issue(s) that prevent the Administrator from reaching a decision; and
- describe any additional information needed to resolve the issue(s).

If the Administrator requests you to provide additional information so it can process your claim, you will have at least 45 days in which to provide the information. Otherwise, the initial extension cannot exceed 30 days.

If circumstances require further extension, the Administrator will again notify you, this time before the end of the initial 30-day extension. The notice will state the date a decision can be expected. In no event will a decision be postponed beyond an additional 30 days after the end of the first 30-day extension.

If your disability claim is denied based on an internal rule, guideline, protocol, or other similar provision, the Administrator's notice will also state that a copy of such provision is available upon request, free of charge.

You may request a review of the Administrator's decision regarding your disability claim within 180 days, rather than 60 days. The review must be conducted by a Plan fiduciary different from the fiduciary who originally denied your claim. This fiduciary also cannot be subordinate to the fiduciary who originally denied your claim.

If the original denial of your claim was based on a medical judgment, the reviewing fiduciary must consult with an appropriate health care professional who was not consulted on the original claim and who is not subordinate to someone who was.

The review must identify the medical or vocational experts consulted on the original claim. You may request, in writing, a list of those medical or vocational experts.

You will receive notice of the reviewing fiduciary's final decision regarding your disability claim within 45 (rather than 60) days of your request, provided that such 45-day period may be extended by an additional 45 days if circumstances require an extension (in which case you will be notified in writing of the extension and the reasons for the extension). If your disability claim is denied, the notice will state the following in addition to the information in ***Claim Denial*** above:

- if the claim denial is based on an internal rule, guideline, protocol, or other similar provision, that a copy of the provision is available upon request, free of charge; and
- the following statement: "You and your Plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State insurance regulatory agency."

Bringing a Civil Action Under ERISA

If your claim is denied and you want to bring a civil claim under ERISA, you must file your claim within 1 year of the date you receive a final adverse determination of your claim on review.

FEDERAL INCOME TAX CONSEQUENCES

The Sponsor intends that the Plan and the related trust qualify for favorable tax status under Sections 401(a), 401(k) and 501(a) of the Internal Revenue Code (the "Code"). Under present law, regulations and interpretations, participation in the Plan will have the following federal income tax consequences, assuming that the Plan is administered in accordance with the requirements of the Code.

CONTRIBUTIONS

Your Before-Tax Contributions are not subject to federal income tax at the time they are made to the Plan. However, Social Security taxes still must be withheld on your Before-Tax Contributions. Contributions made to the Plan by the Company and 401(k) Contributions made on by you will be deductible by your Employer for the taxable year for which they are made. Before-Tax contributions and Company Contributions will be taxable to you in the taxable year in which they are distributed.

Your Roth Contributions are subject to federal income tax and Social Security taxes when they are withheld from your pay. However, as explained below, your Roth Contributions are not taxable to you in the year they are distributed, and under certain circumstances the earnings on your Roth Contributions will also not be taxable when distributed.

The earnings attributable to all contributions held by the Trustee will be exempt from taxation to the participants until the taxable year in which they are withdrawn by or distributed to the participants. Generally, no earnings are taxable to the trust.

DISTRIBUTIONS

Amount of Taxable Distribution

Distributions of cash or Rollins, Inc. common stock ("Company Stock") from your Account generally will be taxable in the year of distribution. The taxable amount of the distribution will depend on whether or not it qualifies as a lump-sum distribution. A lump-sum distribution is the payment, within a single taxable year, of all remaining benefits payable to you (or your beneficiary) under the Plan because of your separation from service, disability, death, or attainment of age 59½.

If the distribution qualifies as a lump-sum distribution, the taxable portion generally will be an amount equal to the sum of (i) the cash distributed, and (ii) the cost to the Trustee of acquiring the Company Stock distributed to you (or, if lower, the fair market value of the Company Stock on the date of the distribution). If the distribution does not qualify as a lump-sum distribution, the taxable portion of the distribution will be equal to the sum of (i) the cash distributed, and (ii) the fair market value of the shares of Company Stock distributed.

Generally, a distribution of After-Tax Contributions is not taxable because these amounts were taxed prior to their contribution to the Plan. However, the distributed earnings on your After-Tax Contributions are taxable in the year they are distributed.

Subsequent Sale of Company Stock

Upon a subsequent sale of Company Stock distributed from the Plan, your tax basis for determining gain or loss generally will be equal to (i) the taxable portion of the distribution, less (ii) any cash received as part of the distribution and any income tax withheld with respect to the distribution. To obtain your basis in each share, the various costs of all shares purchased for your account are totaled and then divided by the total number of shares you received.

If the shares of Company Stock distributed from the Plan are sold or disposed of at a gain, the character of the gain will depend on whether the shares are received in a distribution qualifying for lump-sum treatment. If the shares are received in a lump-sum distribution, the amount of the gain, if any, up to the "net unrealized appreciation" in the shares may be taxed at capital gain rates in the year of such sale or disposition. "Net unrealized appreciation" is the excess, if any, of the market value of the Company Stock on the date of distribution over your tax basis in the stock.

Any gain in excess of the "net unrealized appreciation" will be treated as long-term or short-term capital gain, depending on your holding period from the date of distribution from the Plan. If the shares are not received in a lump-sum distribution, the gain will be treated as long-term or short-term capital gain, depending on your holding period from the date of distribution from the Plan.

If the shares distributed from the Plan are sold at a loss (regardless of whether or not the stock was received in a lump-sum distribution), the loss will be treated as long-term or short-term capital loss, depending upon your holding period from the date of distribution.

Taxation of Roth Contributions

When you take a distribution from your Roth Contribution account, you will not pay taxes on the amount of your Roth Contributions. In addition if you take a "qualified distribution" from your Roth Contribution account you will not be taxed on the investment earnings on your Roth Contributions. A qualified distribution from your Roth account is a distribution that is made:

(i) After the end of a 5-year period beginning with the year in which you first make a Roth contribution to the Plan; and

(ii) Either (1) after you reach age 59½, (2) to your beneficiary after your death, or (3) on account of your complete inability to engage in any occupation due to a medically determinable physical or mental disability that is expected to result in death or last indefinitely.

EARLY DISTRIBUTIONS

If you receive an "early distribution" from the Plan, the IRS imposes an additional 10% penalty tax on top of your regular income tax. In general, a distribution is considered an early distribution if you receive distribution of your Account before you are age 59½. However, a distribution will not be considered early if:

- You terminate employment with the Employer after attaining age 55,
- Your account is paid after you reach age 59½ or because of death or total disability,
- The money is paid out under a qualified domestic relations order,
- You roll over the money into another tax-qualified plan or IRA within 60 days after you receive the distribution,
- You use it to pay unreimbursed, deductible medical expenses,
- The money is paid out under an IRS levy, or
- You receive a "qualified reservist distribution" while called to active military duty.

The 10% additional income tax will not be withheld by the Employer. It is your responsibility to pay the appropriate taxes when filing your personal tax returns.

AMENDMENT AND TERMINATION OF THE PLAN

Plan Amendment

The Sponsor reserves the right to amend the Plan, either prospectively or retroactively.

Plan Termination

The Sponsor reserves the right to terminate the Plan at any time. In addition, an Employer may withdraw from the Plan at any time. If an Employer withdraws from the Plan, the Employer will determine whether the withdrawal should be treated as a termination of the Plan with respect to its employees.

If the Plan is terminated, you will be 100% vested in the Value of the Employer Contributions (including any investment gains or losses on them) in your Account and distribution of your Account will be made as permitted under federal law.

MISCELLANEOUS INFORMATION

Document Does Not Create Employment Contract

The only purpose of this document is to provide you with information about the benefits available under the Plan. The document is not intended to create an employment contract between you and your Employer. Nothing in this document should be construed as a limitation on your right or your Employer's right to terminate your employment at any time, with or without cause.

No Guarantees Regarding Investment Performance

Neither the Sponsor, your Employer, the Administrator, Empower nor the Trustee guarantees any particular investment gain or appreciation on your Account nor guarantees your Account against investment losses or depreciation.

If Circumstances Require the Delay of a Withdrawal

All withdrawals may be delayed by Empower under certain circumstances. A description of these situations may be obtained from Empower. Regardless of the circumstances, there will be no delay in payment in cases of death, retirement, termination of employment, or becoming disabled.

Transfers from the Guaranteed Income Fund may be Limited

Under certain circumstances, the amount transferred from the Guaranteed Income Fund (known as the Stable Value Fund) to other investment funds may be limited by Empower. Please see your Administrator for further information on transferring funds from the Guaranteed Income Fund.

Payment of Administrative Expenses

Generally, the expenses of administering the Plan are paid from Plan assets, unless your Employer elects to make the payment. If administrative expenses are paid from Plan assets, they will first be reduced by any forfeitures the Administrator may direct to be used for payment of expenses. Any remaining expenses will be shared among all participants' Accounts.

Your Account's share of each expense will be either a flat fee for all Accounts or a percentage of the expense (determined in the ratio that the Value of your Account bears to the total Value of all Accounts).

Although expenses are generally shared among the Accounts, administrative expenses incurred as a direct result of your activities under the Plan are allocated to, and may be deducted, from your Account. These expenses may include any or all of the following:

- Any expenses incurred in connection with your request for a hardship withdrawal
- Any expenses incurred in connection with your request for a non-hardship withdrawal
- Any expenses incurred in processing your loan request
- Any expenses incurred in determining whether a domestic relations order received for you meets certain requirements
- Any expenses incurred in connection with distributing your Account
- Any expenses incurred as a result of you exercising an investment election
- Any expenses incurred as a result of you utilizing the Plan's investment advice services
- Any expenses incurred in calculating the benefit amounts payable to you under different forms of payment
- Any expenses incurred in processing your request for payment in the form of installments

Assignment of Rights

Your benefits under the Plan belong to you and cannot be assigned, transferred, or pledged to a third party, except in the case of a qualified domestic relations order (as described in more detail below). In addition, under certain circumstances, a lien against your benefits under the Plan may be made by the United States government (for collection of unpaid federal taxes, for example). Additionally, your benefits may be garnished to satisfy a judgment or settlement against you for certain crimes against the Plan or certain fiduciary breaches regarding the Plan.

Qualified Domestic Relations Orders

Generally, federal law prohibits payment of your Account to someone other than you, unless you have died. An exception to this rule is made for qualified domestic relations orders. A qualified domestic relations order may require that a portion of your Account be paid to someone other than you or your Beneficiary.

"Qualified domestic relations orders" are court judgments, decrees, etc. that pertain to child support, alimony, or marital property and that meet specific legal requirements. The Administrator has procedures for determining whether a court judgment or decree meets the specific legal requirements to be a qualified domestic relations order. You or your Beneficiary may obtain, without charge, a copy of these procedures from the Administrator.

Military Leave

If you return to employment following a military leave, you may be entitled to benefits under the Plan for the period that you were absent from employment. You should see the Administrator for information regarding Plan benefits during military leave.

If you die while performing military service, your Beneficiary may be entitled to additional vested benefits under the Plan as if you had died while employed. Your Beneficiary should contact the Administrator for information regarding vesting of benefits upon death during military service.

Return of Contributions to Your Employer

If your Employer makes a contribution to your Account by mistake or if your Employer cannot deduct a contribution made to the Plan on its tax return, that contribution will be returned to your Employer in accordance with federal law.

Sale of Company Stock

Unless you are an affiliate of the Sponsor, you may resell shares of Company Stock distributed to you from the Plan without restriction. A person who is an affiliate of the Sponsor may resell shares only in compliance with the provisions of Rule 144 promulgated by the Securities and Exchange Commission. "Affiliates" of the Sponsor generally include all of the directors and principal officers as well as any principal stockholders of the Sponsor and may include executive officers of the Sponsor's subsidiaries if they play a policy making role at the Sponsor level.

TOP-HEAVY PROVISIONS

Federal law requires that the Plan contain certain provisions that become effective only if the Plan becomes top-heavy. The Plan will become "top-heavy" if the aggregate Value of Accounts for certain officers and shareholders is 60% or more of the Value of all assets held under the Plan. If the Plan becomes top-heavy, specific minimum vesting and minimum benefits provisions become effective. If the Plan becomes top-heavy, the Administrator will notify you and give you additional details regarding these provisions.

LIMITATIONS ON CONTRIBUTIONS

If you are a Highly Compensated Employee, federal law limits the amount of 401(k) Contributions that you can make to the Plan and the amount of Matching Contributions that your Employer can make to your Account in relation to the contributions made to the Plan for other employees. If the Administrator determines that contributions for Highly Compensated Employees would impermissibly exceed the contributions for other employees, it may adjust the amount of 401(k) Contributions and Matching Contributions that would otherwise be made for Highly Compensated Employees.

In addition, total contributions to the Plan are subject to annual limitations under the Internal Revenue Code. Amounts that would exceed those limits will be distributed or forfeited as provided under the Plan.

If you will be age 50 or older by the end of the year, you may make Catch Up 401(k) Contributions that exceed the limits otherwise applicable to contributions for Highly Compensated Employees or that exceed the annual limit described above. The amount of such Catch Up 401(k) Contributions cannot exceed the Catch Up Limit for the year reduced by any other Catch Up 401(k) Contributions you have made for the year (*i.e.*, any 401(k) Contributions you have made for the year that exceed another applicable limit).

MORE THINGS YOU SHOULD KNOW

Your Employer makes contributions to the Plan solely for your benefit. All the assets of the Plan are held for the exclusive benefit of participants and their beneficiaries. The Plan is qualified under the Internal Revenue Code as a profit-sharing plan.

If your employment terminates with your Employer (and all Related Companies) before you are fully vested in your Account, you will lose the non-vested portion of your Account.

Because the Plan assets are held in individual Accounts and are never less than the total benefits payable to participants, no insurance of benefits by the Pension Benefit Guaranty Corporation under Title IV of ERISA is necessary or available. The Plan is subject, however, to the applicable provisions of Title I of ERISA (protection of employee benefit rights) and Title II of ERISA (amendments to the Internal Revenue Code relating to retirement plans).

YOUR RIGHTS UNDER THE PLAN

The Plan is covered by ERISA, which was designed to protect employees' rights under benefit plans. As a participant of the Plan, you should know as much as possible about your Plan benefits. You are entitled to:

- Examine, without charge, at the Administrator's office during normal business hours and at other specified locations copies of all Plan documents and other Plan information filed by the Administrator with the U.S. Department of Labor, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report.

- Obtain, upon written request to the Administrator, copies of documents governing the operation of the Plan, including insurance contracts, collective bargaining agreements, the latest copy of the annual report and an updated summary plan description. The Administrator may make a reasonable charge for the copies.

- Receive a summary of the Plan's annual financial report. The Administrator is required by law to furnish each participant with a copy of this report at no charge.

- Receive a quarterly statement of your accrued benefits under the Plan, and, if you are not fully vested, the earliest date on which you will have a nonforfeitable right to such benefits. The statement must include a description of any limitations or restrictions on your ability to direct investment of your Account.

- Obtain information as to whether a particular employer has adopted the Plan and, if so, the employer's address, upon written request addressed to the Administrator.

- Receive a written explanation with respect to any denied benefit claim regarding the reasons for such denial and the steps that must be taken in order to have such denial reviewed.

ERISA imposes duties upon the people who are responsible for the operation of the Plan. Such people are called "fiduciaries" and have a duty to act prudently and in the best interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Although the Administrator carefully administers the Plan, if for some reason you believe that you have been improperly denied a benefit, you have a right to file suit in state or federal court. However, you cannot bring an action at law or in equity unless you have exercised your appeal rights (see **CLAIMS FOR BENEFITS** above) and your benefits requested in the appeal have been denied in whole or in part.

If you believe a Plan fiduciary has misused Plan funds, or if documents you have requested are not furnished within 30 days (barring circumstances beyond the Administrator's control), you have the right to file suit in federal court or request assistance from the U.S. Department of Labor. Service of legal process may be made upon the agent designated in **PLAN IDENTIFICATION INFORMATION** at the front of this document.

The Sponsor does not believe that filing suit will ever be necessary, but should you feel that it is, the law protects you from being fired or otherwise discriminated against to prevent you from exercising your rights under ERISA or obtaining a benefit under the Plan. If you win a lawsuit, the court may award you certain penalties (up to $110.00 per day) if the Administrator refused to provide the materials you requested, until you receive such materials.

After deciding your case, the court may also decide whether the losing party should pay court costs and the fees and expenses of the winning party. For example, if the court finds your claim to be frivolous, you may be required to pay the fees and other costs involved in defending the case.

If you have any questions, you should contact the Administrator at the address indicated in **PLAN IDENTIFICATION INFORMATION** at the front of this document.

If you have any questions about this statement of your rights under ERISA, you may contact the nearest Office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

GLOSSARY

Account	The account established to track the contributions made to the Plan on your behalf and the investment earnings and losses on those contributions.
Administrative Committee	The Administrative Committee means the Rollins, Inc. Administrative Committee. The Administrative Committee is responsible for the daily administration of the Plan and has the authority to determine benefits and resolve any dispute that arises under the Plan.
Administrator	The Administrator is the Administrative Committee.
After-Tax Contribution	Any contribution you previously elected to make on an after-tax basis. Although your After-Tax Contributions were taxed before contributed, any earnings on them accumulate tax-free until they are distributed to you under the terms of the Plan. After-tax contributions are no longer made to the Plan.
Before-Tax Contributions	A contribution made on a before-tax basis.
Beneficiary	The person (or persons) entitled to receive distribution of your Account if you die before your Account has been fully distributed to you.
Break in Service	A Vesting Service crediting period in which you complete fewer than 501 Hours of Service.
Catch Up 401(k) Contribution	Any 401(k) Contribution that you make to the Plan for any year (beginning with the year you reach age 50) that exceeds an applicable limit by no more than the Catch Up Limit in effect for the year.
Catch Up Limit	The maximum amount by which your Catch Up 401(k) Contributions for a particular year may exceed the limitations applicable to 401(k) Contributions for the year. The Catch Up Limit for 2024 is $7,500. This amount may be adjusted for future years.
Company Stock	The common stock of Rollins, Inc.
Compensation	The compensation from your Employer that is taken into account in determining the amount of contributions that you or your Employer can make to your Account.

Your Compensation for any period means the wages paid to you for employment covered under the Plan that would be reported as income on Form W-2.

Compensation also includes amounts you defer under the Plan, transportation fringe benefits you receive from your Employer that are excluded from your taxable gross income, amounts that you contribute on a pre-tax basis to a cafeteria plan and qualified transportation fringe benefits under Section 132(f)(4) of the Code.

Notwithstanding the foregoing, Compensation does not include the following:

- amounts paid while you are not a Participant in the Plan or not paid through the payroll of an Employer that participates in the Plan;

- moving expenses, fringe benefits, any benefit under the Plan, and any benefits or contributions under any other defined contribution or defined benefit plan maintained by an Employer;

- in-kind gifts, awards or prizes and any tax “gross-up” payments associated with such gifts, awards or prizes;

- income attributable to stock options, restricted stock or other equity awards; and

- differential pay while you are absent on military service

Compensation taken into account in determining the amount of contributions that you or your Employer can make to your Account generally does not generally include amounts paid to you after your employment terminates.

However, certain post-termination payments are included in Compensation:

- Compensation includes regular compensation for your services during regular working hours, compensation for your services outside regular working hours (such as overtime or shift differential pay), commissions, bonuses, or other similar compensation that would otherwise have been paid to you in the course of your employment and are, but only to the extent such amounts (1) would have been includable in Compensation if your employment had continued and (2) are paid before the later of (a) the close of the limitation year in which your employment terminates or (b) within 2½ months of your termination.

- Compensation includes payments for accrued bona fide sick, vacation or other leave, but only if (1) you would have been able to use the leave if your employment had continued, (2) these amounts would have been includable in Compensation if your employment had continued, and (3) these amounts are paid before the later of (a) the close of the limitation year in which your employment terminates or (b) within 2½ months of your termination.

- Compensation includes payments you receive from a non-qualified, unfunded deferred compensation plan, but only if you would have received such payments at the same time if you had continued in employment and only to the extent the payments (1) are includable in your gross income and (2) are made before the later of (a) the close of the limitation year in which your employment terminates or (b) within 2½ months of your termination.

Legal rules limit the Compensation that may be included under the Plan each year. For 2024, the maximum amount is $345,000 (this limit may be adjusted annually).

Disabled You can no longer continue in the service of your Employer because of a mental or physical condition that is expected to result in death or which has lasted or can be expected to last for not less than 12 consecutive months only if the Administrator determines you are disabled based on a written certificate of a physician acceptable to it. You will also be deemed to be Disabled if the Social Security Administration determines that you are eligible to receive disability benefits under the Social Security Act.

Eligibility Service The service credited to you that is used for determining whether you are eligible to participate in the Plan by making 401(k) Contributions or by receiving Employer Contributions.

Employer A company that participates in the Plan. This company could be the Sponsor or a Related Company that adopts the Plan with the Sponsor's consent.

Employer Contribution Any contribution that your Employer makes to your Account.

Empower Empower Annuity Insurance Company, the Plan's recordkeeper.

Empower.com	Empower's website provides participants with, among other services, access to view account history, transfer between investment funds, change contribution percentages, designate a beneficiary, check investment performances and project their investments. You can access the Empower on-line participant portal at ***www.empower.com/rollins***.
ERISA	The Employee Retirement Income Security Act of 1974.
401(k) Contribution	Any contributions made on your behalf by your Employer as provided in your salary reduction election or in the automatic election provisions described in this Summary Plan Description, including Before-Tax Contributions and Roth Contributions.
Highly Compensated Employee	An employee who is highly compensated in accordance with specific IRS rules. Generally, you may be a Highly Compensated Employee under the IRS rules if you are a 5% owner in the current or preceding year or you were paid more than the applicable limit set by the federal government during the preceding year. For 2023 (the look back year used to determine who is a Highly Compensated Employee for 2024), this limit is $155,000. If you are concerned that you may be a Highly Compensated Employee, you should consult the Administrator.
Hour of Service	Each hour that is used for determining your Eligibility Service and your Vesting Service. An Hour of Service is each hour for which you are paid or entitled to be paid by your Employer, a Predecessor Employer, or a Related Company and includes your time at work, vacations, holidays, paid sick days, jury duty, military duty, approved leaves of absence, and certain maternity and paternity leaves of absence. However, no more than 501 Hours of Service will be used to determine your service for any period for which you are not actually working, unless you are absent because of military duty and you return to employment while your reemployment rights are protected under federal law. Notwithstanding any other provision of the Plan to the contrary, if your Employer does not maintain records that accurately reflect the actual hours of your service, you shall be credited with 10 Hours of Service for each day you perform an Hour of Service.
IFC ESOP Contribution	Any Employer Contribution transferred to the Plan on or after June 1, 2007 from the IFC Employee Stock Ownership Plan.

Interactive Voice Response Service (IVR)

The **800-422-7910** service where, among other services, participants can transfer between investment funds and change the investment election for future contributions in accordance with the terms of the Plan.

Matching Contribution

Any Employer Contribution your Employer makes to your Account because of your 401(k) Contributions.

Nonelective Contribution

Any Employer Contribution made to the Plan by your Employer as described in detail in **EMPLOYER CONTRIBUTIONS: NONELECTIVE CONTRIBUTIONS**.

Normal Retirement Date

The date you are entitled to retire with full benefits. Your Normal Retirement Date is the date you reach age 65.

Pension Restoration Contributions

Any Employer Contribution made to the Plan to certain former participants in the Rollins Retirement Income Plan or the Waltham Services, LLC Tax-Favored Employees' Savings Plan, as described in detail in **EMPLOYER CONTRIBUTIONS: PENSION RESTORATION CONTRIBUTIONS**.

Plan

The Rollins 401(k) Savings Plan.

Plan Year

The period on which the Plan's records are kept. The Plan Year is the 12-month period ending on December 31.

Predecessor Employer

Any company that is a predecessor to your Employer, under Internal Revenue Code Rules, provided your Employer maintains a Plan of that company.

In addition, the following companies are treated as Predecessor Employers under the Plan: with respect to Vesting Service, those entities designated by the Board of Directors of the Sponsor and with respect to Eligibility Service, any business the stock or assets of which are acquired by the Sponsor or a Related Company, unless the Administrative Committee determines that service with such business should not be taken into account in determining Eligibility Service.

Prior Western Profit-Sharing Contributions	Any profit-sharing contribution made to the Western Industries Retirement Plan before that plan was merged into the Plan effective November 1, 2022.
Qualified Matching Contributions	Any Matching Contribution that can be used to satisfy federal limitations on 401(k) Contributions of Highly Compensated Employees.
Qualified Nonelective Contributions	Any Employer Contribution that can be used to satisfy federal limitations on 401(k) Contributions of Highly Compensated Employees, as described in detail in **EMPLOYER CONTRIBUTIONS: QUALIFIED NONELECTIVE CONTRIBUTIONS**.
Regular Matching Contributions	Any Matching Contribution other than: • a True Up Matching Contribution • a Qualified Matching Contribution
Related Company	Any company or business that is considered to be related to an Employer under Internal Revenue Code rules.
Rollover Contribution	Any qualified cash contribution that you elect to roll over to the Plan from another retirement plan or from a rollover IRA.
Roth Contribution	An after-tax contribution designated as a Roth Contribution.
Severance Date	The date your employment terminates or you are absent from work (without terminating employment) for 1 year.
Sponsor	The company that maintains the Plan and has the power to amend the Plan. The Sponsor of the Plan is Rollins, Inc.
Spouse	The person to whom you are married under the laws of the United States jurisdiction or foreign jurisdiction that sanctioned your marriage, as determined under the Internal Revenue Code and ERISA.

True Up Matching Contribution	A Matching Contribution made to the Plan at your Employer's discretion for a Plan Year that when added to the Regular Matching Contributions made to your Account will provide Matching Contributions at the maximum rate specified in the Plan
Trustee	The entity that holds the Plan assets for the benefit of covered employees. The entity may be a trust company, a bank, an insurance company, or a group of individuals chosen by the Sponsor.
Value	The monetary worth of the contributions and investment earnings and losses on such contributions in your Account. Value is determined as of an adjustment date. See **VALUING YOUR ACCOUNT**.
Vested Interest	The percentage of the Value of your Account that you are entitled to receive upon distribution.
Vesting Service	The service credited to you that is used for determining your Vested Interest in the Value of the Matching Contributions (other than Qualified Matching Contributions) and certain other Employer Contributions in your Account.

Rollins 401(k) Savings Plan
Prospectus
January 2024

General

This document, together with the documents incorporated herein, constitute a prospectus under the Securities Act of 1933 relating to common stock of Rollins, Inc. ("Rollins Stock") under the Rollins 401(k) Savings Plan (the "Plan"). A total of 5,188,000 shares of Rollins Stock (subject to adjustment for stock splits and stock dividends) have been registered with the Securities Exchange Commission for acquisition under the Plan.

Incorporation of the Summary Plan Description

The Summary Plan Description ("SPD") for the Plan which is hereby incorporated by reference herein, contains a description of the material Plan terms, including the eligibility, the contributions that you and your employer may make to the Plan, how to invest in Rollins Stock and other investment funds, and how to receive distributions from the Plan.

A copy of the SPD has been provided with this document or has been provided to you previously. You may obtain a copy of the SPD by contacting the Rollins benefits department at (404) 888-2000 or rollinsbenefits@rollins.com.

Incorporation of Certain Documents by Reference

The following documents filed with the Securities and Exchange Commission by Rollins, Inc. ("Rollins") are hereby incorporated by reference herein:

1. Annual Report on Form 10-K for the fiscal year ended December 31, 2006, including the material incorporated by reference to the proxy statement contained in the Schedule 14A filed March 27, 2007; and;

2. Current Report on Form 10-Q for the quarter ended March 31, 2007;

3. Current Reports on Forms 8-K filed on January 29, February 7, March 1, April 4, April 25 and May 1, 2007;

4. The Plan's most recent annual report on Form 11-K;

5. The description of Rollins Stock contained in the registration statement filed under Section 12 of the Securities Exchange Act of 1934, and any amendment or report filed for the purpose of updating such description; and

6. All documents filed by Rollins or the Plan pursuant to Sections 13(a), 13(c), 14 and 15(d) of the Securities Exchange Act of 1934, as amended, after the filing of the Registration Statement on Form S-8 filed by Rollins with respect to the Plan (and prior to the filing of a post-effective amendment to the Registration Statement

which indicates that all securities offered thereby have been sold or which deregisters all securities then remaining unsold) will be deemed to be incorporated by reference herein and to be a part hereof from the date of the filing of such reports and documents.

Rollins will provide without charge, to each person to whom this prospectus documents are delivered, at the written or oral request of such persons, a copy of any or all of the foregoing documents incorporated herein by reference, other than exhibits to such documents (unless such exhibits are specifically incorporated by reference into the foregoing documents). Rollins also will provide without charge, upon request, a copy of its latest Annual Report to Shareholders. Written or telephone requests should be directed to: Rollins, Inc., Attn: VP of Human Resources, 2170 Piedmont Road, NE, Atlanta, GA 30324, (404) 888-2000.

DESCRIPTION OF INVESTMENT FUNDS

The following is a description of investment funds that are available under the Plan as of the date of this Prospectus. Each of the funds is subject to investment management fees that are automatically deducted from the fund and reduce the return you would otherwise receive on your investments. In addition, your investment in funds under the Plan will be subject to any restrictions on trading frequency or frequent trading fees that apply under the fund's policies. Please see the prospectus for each fund for the fund's individual expense ratio and further information regarding the terms and conditions of the fund.

Please note that the cumulative effect of fees and expenses can substantially reduce your retirement savings. You may visit the U.S. Department of Labor web site for a demonstration of the long-term effect of fees and expenses. Fees and expenses are only one of several factors to be considered when making investment decisions.

Information regarding the historical performance of the funds available under the Plan is provided in the Five-Year Annual Fund Performance Table in this document.

Prudential Guaranteed Fund. This fund is designed to provide safety of principal and competitive stable guaranteed funds.

MetWest Core Plus Bond Fund (IS Platform). The Separate Account (the "Fund") is advised by Metropolitan West Asset Management, LLC (MetWest) pursuant to its Core Plus Bond investment strategy. It seeks to maximize long term total return by maintaining an average portfolio duration between 2 and 8 years. Investments can include government and corporate debt securities, mortgage- and asset-backed securities, money market instruments, and derivatives. The Fund can allocate up to 20% of net assets in securities classified as below-investment grade. The Fund aims to exceed the Bloomberg US Aggregate Bond Index by 150 basis points over a full market cycle. MetWest's core plus bond strategy seeks to outperform the benchmark over full cycles while maintaining volatility in line with that of the index, through a well-defined consistent investment process. The investment approach revolves around four key elements: (1) team organization and governance (collaboration & accountability), (2) philosophy towards systemic, cyclical and topdown risk (interest rate, credit, volatility, etc), (3) view towards idiosyncratic risk (security selection and diversification), and (4) implementation skill (trading /execution). MetWest's investment philosophy remains largely unchanged since the team's inception in the early 1990's while adapting to the market environment and the team's perception of risk and opportunity. MetWest believes that adherence to a value-oriented philosophy, with the willingness to be agile when market valuations fluctuate, can optimize the risk-return potential of the Fund.

Vanguard Total Bond Market Index. The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index represents a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

American Funds American Balanced Fund. The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

Vanguard Windsor II Fund. The investment seeks to provide long-term capital appreciation and income. The fund invests mainly in large- and mid-capitalization companies whose stocks are considered by an advisor to be undervalued. Undervalued stocks are generally those that are out of favor with investors and that the advisor believes are trading at prices that are below average in relation to measures such as earnings and book value. These stocks often have above-average dividend yields. It uses multiple investment advisors.

Vanguard 500 Index Fund. The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Large Cap Growth / JP Morgan Investment Management Fund the Separate Account (the "Fund") is advised by JPMorgan Investment Management. Its objective is to outperform the Russell 1000 Growth Index over a full market cycle while controlling risk. It seeks to do so by identifying companies that it believes can achieve significantly higher growth than market expectations over the next 3-5 years.

Franklin Growth Fund. The investment seeks capital appreciation. The fund invests substantially in the equity securities of companies that are leaders in their industries. Although it normally invests substantially in the equity securities (principally common stocks) of U.S.-based large and medium market capitalization companies, the fund may invest in companies in new and emerging industries where growth is expected to be above average and may invest up to 25% of its assets in smaller companies.

Victory Sycamore Established Value Fund. The investment seeks long-term capital growth by investing primarily in common stocks. The fund pursues its investment objective by investing, under normal circumstances, at least 80% of its assets in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell MidCap® Value Index. The fund may invest a portion of its assets in equity securities of foreign companies traded in the U.S., including American Depositary Receipts and Global Depositary Receipts (ADRs and GDRs).

Vanguard Mid Cap Index. The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

BlackRock Mid-Cap Growth Equity Portfolio. The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities issued by U.S. mid-capitalization companies which the fund management believes have above-average earnings growth potential. The fund adviser generally defines these companies, at the time of the fund's investment, as those with market capitalizations comparable in size to the companies in the Russell Midcap® Growth Index. It primarily invests in common stock but also can invest in preferred stock, convertible securities and other equity securities.

T. Rowe Price New Horizons. The investment seeks long-term capital growth. The fund invests primarily in a diversified group of small, emerging growth companies, preferably early in their corporate life cycle before the companies become widely recognized by the investment community. It may also invest in companies that offer the possibility of accelerating earnings growth because of rejuvenated management, new products, or structural changes in the economy.

Small Cap Value / Victory Fund. The Separate Account (the "Fund") is advised by Victory Capital Management Inc. effective 12 /2009. The Fund is managed pursuant to their small-cap value investment strategy. It seeks to provide capital appreciation by investing in a portfolio of small capitalization stocks that the investment team believes are undervalued and are durable businesses. The Fund's objective is to achieve superior relative and risk adjusted returns versus the Russell 2000 Value Index over a three and five year time horizon. The Fund is advised by Victory Capital Management Inc. through its investment franchise Sycamore Capital. ***Vanguard Small Cap Index.*** The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Explorer Fund. The investment seeks to provide long-term capital appreciation. The fund invests mainly in the stocks of small and mid-size companies. These companies tend to be unseasoned but are considered by the fund's advisors to have superior growth potential. Also, these companies often provide little or no dividend income. It uses multiple investment advisors.

American Funds Capital World Growth and Income Fund. The investment seeks long-term growth of capital while providing current income. The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund will invest a significant portion of its assets in securities of issuers domiciled outside the United States, including those based in developing countries.

Capital Group EuroPacific Growth SA. The Separate Account ("Fund") will wholly invest in the Capital Group EuroPacific Growth Trust (the "Underlying C.I.T."), a collective investment trust, which aims to provide long-term growth of capital by investing in attractively valued companies in developed and emerging markets that are positioned to benefit from innovation, economic growth, increasing consumer demand, or a turnaround in business conditions. There is no assurance these objectives will be met. Portfolio level data shown is of the Underlying C.I.T.

Vanguard Total International Stock Index. The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. It invests all, or substantially all, of its assets in the common stocks included in its target index.

Rollins, Inc. Company Stock Fund. This fund is invested primarily in shares of Rollins, Inc. common stock.

IMPORTANCE OF DIVERSIFICATION

A well-balanced and diversified investment portfolio is important to the long-term financial security of you and your beneficiaries. Broadly defined, diversification means having an investment portfolio mixed among different asset classes, such as stocks, bonds, and cash. The stock of a single company is subject to greater risk than diversified portfolios such as mutual fund investments. The value of an individual stock is subject to volatility and may decline over time. Most financial planners agree that having more than 20% of your total investment portfolio in any individual stock results in unnecessary risk-taking and wouldn't be considered adequate diversification.

FIVE-YEAR ANNUAL FUND PERFORMANCE

The following table compares the cumulative five-year return on each of the investment funds offered under the Plan from 2019 through 2023. The table also assumes capital appreciation (depreciation) and reinvestment of dividends and income for each fund other than the Rollins Stock Fund; and dividend reinvestment with regard to the Rollins Stock Fund. The returns shown are net of investment management fees charged for the fund. For year-to-date returns, please consult Empower at (800) 442-7910 or visit the Empower website at empower.com/rollins.

Category	Fund Name	Ticker Symbol	2019 Annual Return %	2020 Annual Return %	2021 Annual Return %	2022 Annual Return %	2023 Annual Return %
Stable Value	Prudential Guaranteed Fund *	n/a	2.76	2.57	1.96	1.85	2.75
Intermediate Bond[1]	MetWest Core Plus Bond Fund (IS Platform)	n/a	9.23	9.17	-1.11	-14.69	5.99
Bond Index	Vanguard Total Bond Market	VBTLX	8.71	7.72	-1.67	-13.16	5.70
Moderate Allocation	American Funds American Balanced Fund	RLBGX	19.55	11.22	16.11	-11.83	14.37%
Large Cap Value	Vanguard Windsor II Fund	VWNAX	29.16	14.53	29.08	-13.14	21.07

Category	Fund Name	Ticker Symbol	2019 Annual Return %	2020 Annual Return %	2021 Annual Return %	2022 Annual Return %	2023 Annual Return %
Large Cap Blend	Vanguard 500 Index Fund	VFIAX	31.46	18.37	28.66	-18.15	-26.24
Large Cap Growth	Franklin Growth Fund Adv	FCGAX	32.52	30.96	22.10	-24.89	27.99
Large Cap Growth[2]	Large Cap Growth / JP Morgan Investment Management Fund	n/a	38.96	55.69	18.53	-25.34	34.92
Mid Cap Value	Victory Sycamore Established Value	VEVRX	28.82	8.16	31.95	-2.48	10.35
Mid Cap Blend	Vanguard Mid Cap Index	VIMAX	31.03	18.24	24.51	-18.71	15.98
Mid Cap Growth	BlackRock Mid Cap Growth Equity Portfolio *	BMGKX	36.26	46.23	14.60	-37.29	28.34
Mid Cap Growth	T. Rowe Price New Horizons	PRJIX	37.85	7.92	9.82	-36.91	21.49
Small Cap Value[1]	Small Cap Value / Victory Fund	n/a	26.84	5.52	25.36	-6.15	11.56
Small Cap Blend	Vanguard Small Cap Index	VSMAX	27.37	19.11	17.73	-17.61	18.20
Small Cap Growth	Vanguard Explorer Fund[1]	VEXRX	31.40	31.48	16.37	-23.17	19.9
Foreign Large Blend	American Funds Capital World Growth and Income Fund	RWIGX	25.74	15.78	15.15	-17.01	21.22
Foreign Large Blend	Vanguard Total Intl Stock Index	VTIAX	21.51	11.28	8.62	-13.16	15.48
World Stock[1]	Capital Group EuroPacific Growth SA	n/a		24.79	2.97	--22.65	15.84
Stock	Rollins, Inc. Company Stock Fund	ROL	-6.80	78.53	-11.43	8.01	21.19

[1]Fund changes were completed May 1, 2023, lower share classes of American Funds EuroPacfic Growth, Metropolitan West Total Return Bond and Victory Sycamore Small Company Opportunity replaced these funds.

[2]Large Cap Growth/JP Morgan Investments Management Fund was added to the lineup as an additional option in the Large Cap Growth category.

PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE RESULTS.

*The book value performance presented above is based on actual contract crediting rates of the Rollins Inc. Prudential Stable Value Fund. Rates are calculated according to the crediting rate formula set forth in the contract and are net of 0.50% fee imposed under the contract. Crediting rates are influenced by several factors, including the underlying investment strategy, the timing and magnitude of cash flows and the market yield environment.

GoalMaker

GoalMaker is an optional asset allocation program offered through the Plan at no additional cost. GoalMaker can help you target the asset classes best suited to your retirement goals using the investment options offered through your retirement plan. GoalMaker periodically rebalances your account to ensure that it matches your chosen GoalMaker portfolio. There are three distinct portfolios; Conservative, Moderate and Aggressive- each depending on your risk tolerance and years to retirement.

Conservative Allocations

Years to Retirement →	**0-5 Yrs.**	**6-10 Yrs.**	**11-15 Yrs.**	**16+ Yrs.**
Stable Value **Prudential Guaranteed Fund**	44%	39%	23%	14%
Fixed Income **Metropolitan West Total Return Bond Fund**	32%	27%	26%	16%
Large Cap Stock – Growth **Franklin Growth Adv**	5%	7%	11%	15%
Large Cap Stock – Value **Vanguard Windsor II Fund**	5%	7%	11%	15%
Small/Mid Cap Stock – Growth **T. Rowe Price New Horizons Fund**	3%	4%	6%	8%
Small/Mid Cap Stock – Value **Victory Sycamore Established Value Fund**	3%	4%	6%	8%
International Stock **American Funds EuroPacific Gr R6**	8%	12%	17%	24%

Moderate Allocations

Years to Retirement →	**0-5 Yrs.**	**6-10 Yrs.**	**11-15 Yrs.**	**16+ Yrs.**
Stable Value **Prudential Guaranteed Fund**	35%	23%	16%	7%
Fixed Income **Metropolitan West Total Return Bond Fund**	25%	26%	19%	8%
Large Cap Stock – Growth **Franklin Growth Adv**	8%	11%	14%	17%
Large Cap Stock – Value **Vanguard Windsor II Fund**	8%	11%	14%	17%
Small/Mid Cap Stock – Growth **T. Rowe Price New Horizons Fund**	5%	6%	7%	10%
Small/Mid Cap Stock – Value **Victory Sycamore Established Value Fund**	5%	6%	7%	10%
International Stock **American Funds EuroPacific Gr R6 Fund**	14%	17%	23%	31%

Aggressive Allocations

Years to Retirement →	**0-5 Yrs.**	**6-10 Yrs.**	**11-15 Yrs.**	**16+ Yrs.**
Stable Value				

Prudential Guaranteed Fund	21%	16%	9%	0%
Fixed Income **Metropolitan West Total Return Bond Fund**	25%	19%	11%	0%
Large Cap Stock – Growth **Franklin Growth Adv**	12%	14%	16%	19%
Large Cap Stock – Value **Vanguard Windsor II Fund**	12%	14%	16%	19%
Small/Mid Cap Stock – Growth **T. Rowe Price New Horizons Fund**	6%	7%	10%	13%
Small/Mid Cap Stock – Value **Victory Sycamore Established Value Fund**	6%	7%	10%	13%
International Stock **American Funds EuroPacific Gr R6 Fund**	18%	23%	28%	36%

This information does not contain investment advice relating to your particular circumstances. No investment decision should be made based on this information without first obtaining appropriate professional advice and considering your circumstances.