401(k) PLAN

Summary Plan Description

The IQVIA 401(k) Plan is designed to help you save for your retirement. The 401(k) Plan makes it easy for you to save for your future through pre-tax and/or post-tax contributions from your pay. The Plan is sponsored by IQVIA Inc. for eligible employees who work for a Participating Employer.

BACKGROUND ON THE 401(K) PLAN

The IQVIA 401(k) Plan was created effective January 1, 2018 by the merger of the IMS Health Incorporated Savings Plan (the "IMS 401(k)") with and into the Quintiles 401(k) Plan (the "Quintiles 401(k)") following the merger of the two companies. The merged 401(k) Plan was renamed the IQVIA 401(k) Plan with all legacy IMS and Quintiles employees now participating in the single 401(k) plan. As part of the plan merger, all IMS 401(k) Plan accounts were automatically transferred to the IQVIA 401(k) Plan effective January 1, 2018.

In connection with the merger of the IMS and Quintiles 401(k) Plans, certain aspects of both plans were amended under the new IQVIA 401(k) Plan. This summary describes those changes and the overall operation of the IQVIA 401(k) Plan.

In addition, assets from the Q Squared 401(k) Plan were merged in to the IQVIA 401(k) Plan as of May 6, 2022.

For More Information

For information about your legal rights under ERISA and other important administrative details, see the *Administrative Information* section. The Administrative Information section on the 401(k) Plan along with the 401(k) Plan information included here form an ERISA Summary Plan Description (SPD) for the 401(k) Plan. To contact the Plan Administrator, use the information listed in the *Contacts* section. To see the summary annual report for the 401(k) Plan, it can be found in the employee handbook on the IQ intranet site.

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AT A GLANCE

Plan Feature	Highlights
Who's eligible	You are generally eligible to participate on the first day of the month following your hire date after you meet the following eligibility requirements: ■ You work for a Participating Employer (see "Participating Employers" on page 172). ■ You are at least age 18.
When participation begins	For employees first hired on or after January 1, 2018, you will be automatically enrolled in the Plan at a three percent (3%) deferral percentage within sixty (60) days of satisfying the Plan's eligibility requirements unless you affirmatively decline or opt out of the automatic enrollment. *Note: legacy Quintiles and IMS employees subject to the automatic deferrals under one of the respective 401(k) Plans prior to 2018 will continue participating subject to the automatic deferral rules and deferral percentages in place at the time of the merger unless an affirmative election is made to change.*
Contributions	As a participant, you can make five types of contributions: ■ Pre-tax contributions from your pay of up to 50% (including automatic deferrals). ■ Roth 401(k) post-tax contributions from your pay of up to 50% of pay. ■ Rollover contributions from a previous employer's plan. ■ Catch-up contributions. If you will be age 50 or older at any time during a plan year and are making the maximum contributions allowed under the Plan for that plan year, you may make additional pre-tax and/or post-tax "catch-up" contributions throughout the year. (Note: The maximum percentage of pay that can be deferred increases to 90% for Participants eligible to make catch-up contributions.) ■ After-tax contributions. Participants can make additional after-tax contributions up to maximum annual IRS contribution limit calculated by counting both pre-tax and Roth 401(k) contributions and company matching contributions for the year. *(Note: the ability to make after-tax contributions is a new addition for legacy Quintiles 401(k) participants.)* The total contribution percentage cannot exceed 50% in aggregate for Pre-tax, Roth or After-tax. The company can make two types of discretionary contributions: ■ Matching contributions. ■ Profit sharing contributions. Participants who are automatically enrolled in the Plan (as of January 1, 2018) will have their deferral percentage election automatically set at three percent (3%) but may change future deferral percentages at any time after being enrolled, including reducing their deferral percentage to zero. Automatic deferrals will be invested in the Vanguard Target Retirement Trust Plus Fund nearest to the date you will attain age 65 unless you make an alternative investment fund election. You may change your investment fund elections at any time. *(Note: Legacy Quintiles 401(k) participants automatically enrolled at the six percent (6%) rate in effect under the Quintiles 401(k) will continue to defer at that rate after 2017 unless they make an affirmative change.)*
Vesting	You are always 100% vested in your 401(k) elective contributions (including both regular pre-tax deferrals and Roth post-tax contributions), automatic deferrals, rollover contributions, and any after-tax contributions. You are generally 100% vested in company matching contributions after two years of service and company profit sharing contributions after six years of service. You are partially vested with fewer years of service. See "Vesting in Company Contributions" on page 176 for more information.
Your accounts	Your accounts are held in your name by the trustee (Fidelity), including your contributions, company matching contributions, profit sharing contributions and any rollover contributions.
Your retirement dates	You are eligible for normal retirement at age 65 and for early retirement at age 55 with five years of service.

Plan Feature	Highlights
Forms of payment	Your 401(k) accounts will generally be paid as a lump sum distribution following termination or retirement. The Plan permits certain post-termination distributions to be made in installments rather than a lump sum and provides for in-service distributions upon attaining age 59-1/2. *(The installment and in-service distribution options are new for legacy Quintiles 401(k) participants.)* *Note: certain exceptions and grandfathering provisions may apply to Participants entitled to installment or other distributions under 401(k) plans of Participating Employers acquired by the legacy IMS and Quintiles groups. In addition, legacy Quintiles 401(k) participants with QINC and Innovex Transfer Accounts may be subject to special Qualified Joint and Survivor Annuity ("QJSA") distribution options. If you have questions regarding particular distribution options in connection with your participation in prior plans, you may contact the Plan Administrator for additional information.*
When payment is made	You can generally elect to receive your account balances: ■ Upon attaining age 59-1/2 even if still employed through an in-service distribution. ■ If you terminate employment with the company. ■ If you die, become disabled, or have a qualifying hardship. *(Note: other distribution options may be available for Qualified Reservist Distributions as well as for certain nonelective employer contributions, if applicable. In addition, other distribution options may apply to certain legacy accounts under plans of predecessor employers, including the Innovex Transfer Account, the Scott-Levin Transfer Account, the QINC Transfer Account, and certain accounts under the Cegedim 401(K) Plan and the Synavant 401(k) Plan. Please contact the Plan Administrator if the above are applicable and you have further questions about available distributions.)*
If you leave before you retire	You can elect to receive your account balance; however, if you are younger than age 59-1/2 and you are not disabled, you will generally have to pay a 10% early withdrawal penalty in addition to applicable income taxes unless you roll over the amount to an Individual Retirement Account (IRA) or another eligible retirement plan.
If you die before you retire	Your spouse or designated beneficiary (requires spousal consent) will be entitled to a benefit equal to the value of your account balances.
Loans	You may take a loan out against your vested account balances, up to the lesser of: (1) $50,000, reduced by your largest outstanding loan balance during the twelve month period prior to the date of the loan; or (2) 50% of your vested account balance. The minimum loan amount is $1,000 and you may have only two loans outstanding at a time. *(Note: Legacy IMS 401(k) Plan participants who had three plan loans outstanding at the time of the merger may continue to maintain three plan loans but are required to pay off at least two of the loans before they are eligible for another loan and will thereafter be limited to a maximum of two loans.)*
Hardship Withdrawals	In certain cases, you can withdraw money from the Plan. If you meet the requirements of a qualified financial hardship you may withdraw amounts up to the amount needed for that hardship (with taxes and penalties) based on the Internal Revenue Code Safe Harbor guidelines.

Questions?

If you have questions about the 401(k) Plan after reviewing the information here, log on to Fidelity NetBenefits® at www.401k.com or call the Fidelity Retirement Benefits Line at 800-835-5097 to speak with a representative or use the automated voice response system, virtually 24 hours, 7 days a week.

ANSWERS TO FREQUENTLY ASKED QUESTIONS

What if I need my money before retirement?

You can apply for a loan or a hardship withdrawal from the plan. See "Loans for Active Employees" on page 180, "In-Service Distributions" on page 180 and "Hardship Withdrawals" on page 181. If you have questions, please call Fidelity Customer Services at 800-835-5097 or log on to www.401k.com.

How often may I change my contribution percentage and where do I change it?

You may change your contribution percentage as often as you like by calling Fidelity at 800-835-5097 or online at www.401k.com. Your new contribution percentage is submitted to payroll semi-monthly and will go into effect on the next available pay date, following the payroll deadline schedule.

HOW THE PLAN WORKS

The 401(k) Plan makes it easy to save for your retirement. The Plan offers you several savings advantages, including:

- **Convenient payroll deductions:** You may contribute from 1% to 50% (90% if making catch-up contributions) of your salary each year, up to applicable IRS limits. Regular elective deferrals under the 401(k) Plan are made on a pre-tax basis as are any automatic deferrals, if applicable. You may also elect to make Roth post-tax contributions and after-tax elections. Your combined regular pre-tax and Roth post-tax contributions cannot exceed the maximum annual deferral amount ($20,500 for 2022, or $27,000 if you are eligible to make catch-up contributions). In addition, any after-tax contributions cannot exceed the annual IRS defined contribution limit ($61,000 for 2022) when combined with your regular pre-tax and Roth post-tax contributions and company matching contributions for the year.
- **Tax deferrals:** You do not pay taxes on regular, pre-tax contributions or any earnings on your account until distribution. Although Roth contributions are made on a post-tax basis, if you meet the requirements for a qualified Roth distribution (which includes leaving your Roth contributions in the 401(k) Plan for at least five years) you will not be taxed on earnings on your Roth contributions. Like Roth post-tax contributions, after-tax contributions go into the Plan on an after-tax basis with earnings accumulating tax-free; however, unlike Roth accounts, the earnings on after-tax contributions are subject to applicable income taxes when withdrawn.
- **Investment choices:** The Plan offers you a broad selection of investment funds for your savings and an opportunity to change your investments on a daily basis.
- **Access to your money:** You may borrow or withdraw money from your 401(k) account before retirement (subject to certain requirements).
- **Vesting:** You are always 100% vested in your contributions. You vest in company contributions based on your years of service.
- **Distribution of your account:** If you leave the company or retire, the full value of your vested account is available to you.

ELIGIBILITY

Eligibility for the 401(k) Plan is different from eligibility for other benefits described in this Summary Plan Description (SPD). You become eligible to participate in the 401(k) Plan generally on the first of the month following your hire date, provided you are at least 18 years of age and your Employer is a Participating Employer in the 401(k) Plan. If you are employed by a Participating Employer but are younger than age 18, you will be eligible on the first day of the month immediately following your 18^{th} birthday.

The Plan is generally open to all eligible employees of IQVIA and its subsidiaries that are "Participating Employers" in the 401(k) Plan (including legacy IMS and Quintiles groups and participating employers) except field-based monitors working on specific Upjohn projects, Quintiles GmbH employees, non-resident aliens receiving no US source income and individuals subject to tax in Puerto Rico. Any employee who was a participant in either the Quintiles 401(k) or the IMS 401(k) on December 31, 2017 automatically continued as a participant in the merged Plan effective January 1, 2018.

Eligibility for Profit Sharing Contributions

Note that participation in the Profit Sharing Portion of the Plan alone will not entitle you to receive a profit sharing contribution. You must satisfy the additional requirements listed under "Enrolling in the Plan" on page 172 to receive a profit-sharing contribution for a particular plan year.

Participating Employers

- Allcare Plus Pharmacy LLC
- BuzzeoPDMA LLC
- Cambridge Pharma Consultancy Inc.
- Clinical Financial Services, LLC
- Clinical Solutions Group, LLC
- DrugDev Inc.
- Epernicus, LLC
- IQVIA CSMS US Inc.
- IQVIA Government Solutions Inc.
- IQVIA Phase One Services LLC
- IQVIA RDS Inc.
- IQVIA Transportation Services Corp.
- Market Dynamics, LLC
- Med-Vantage, Inc.
- Nexelis Group Inc.
- Novasyte, LLC
- PharmaSource Inc.
- Q Squared Solutions LLC
- Secureconsent, LLC

EFFECTIVE DATE AND PLAN YEAR

The current IQVIA 401(k) Plan created by the merger of the Quintiles 401(k) and IMS 401(k) Plans became effective January 1, 2018. (The Quintiles 401(k) Plan was originally established May 1, 1991 and last amended and restated effective January 1, 2018. The IMS 401(k) Plan was originally adopted effective July 1, 1998 and last amended and restated effective January 1, 2017.) The "plan year" is the same as the Employer's taxable year, which is the 12-month period ending on December 31. The "Accounting Date" shall be each March 31, June 30, September 30 or December 31, as applicable. The "Allocation Date" in each year shall be the last day of the plan year (i.e., December 31).

ENROLLING IN THE PLAN

For individuals first hired prior to 2015, participation in the 401(k) plan is generally voluntary and begins as soon as administratively possible after you become eligible for and enroll in the 401(k) plan.

Individuals first hired on or after January 1, 2015 will be automatically enrolled in the 401(k) plan within sixty (60) days of satisfying the 401(k) plan eligibility requirements unless the individual affirmatively declines participation within the 60 day period. Participants who are automatically enrolled will have their deferral percentage election automatically set at three percent (3%) effective January 1, 2018, but may change their future deferral percentage at any time once enrolled, including reducing their deferral percentage to zero.

Automatic Enrollment for New Hires: Employees first hired on or after January 1, 2018, will be automatically enrolled in the Plan within sixty (60) days of satisfying the Plan's general eligibility requirements unless you affirmatively decline or "opt out" of the automatic enrollment during the 60-day period.

Participants who are automatically enrolled in the Plan will have their deferral percentage election automatically set at three percent (3%) but may change their future deferral percentages at any time after being enrolled, including electing to reduce their future deferral percentage to zero. (Automatic deferral percentages will appear as future dated deferrals and such that participants may review them in the NetBenefits® system if they wish to have the deferrals start sooner, change the deferral percentage, or stop the deferrals.)

The Plan will not automatically increase the annual deferral percentages; however, you can elect to have your deferral percentage automatically increased by a percentage amount each year if you wish by enrolling in Fidelity's Annual Increase Program.

Automatic deferrals will be invested in the Vanguard Target Retirement Trust Plus Fund nearest to the date you will attain age 65 unless you make an alternative investment fund election.

As a participant, you may change your investment options or your contribution percentage at any time by contacting Fidelity. Deferral contributions may range from 1% to 50% (90% if making catch-up contributions) of your eligible pay up to the applicable IRS limits.

Enrolling in the Plan or changing your default automatic enrollment is simple: Call Fidelity Customer Services at 800-835-5097 or log on online at www.401k.com.

You will need to decide the percentage of contributions you want deducted from your paycheck, whether you want to make those contributions on a pre-tax or post-tax basis, and how you would like your money invested. If you do not choose how you would like your money invested for any reason, Fidelity the Trustee will invest your undirected Account balance in the most appropriate Fidelity Freedom Fund offered as an investment option under the Plan based on your projected retirement date at age 65.

Automatic Deferrals for Legacy IMS and Quintiles Participants: *Participants in either the legacy Quintiles 401(k) or IMS 401(k) Plans as of the Plans' merger effective January 1, 2018 will continue to participate subject to the automatic enrollment rules applicable prior to the Plan merger such that legacy IMS Participants hired after March 1, 2011 will remain subject to automatic enrollment at a three percent (3%) deferral election while legacy Quintiles Participants hired after January 1, 2015 will remain subject to automatic enrollment at a six percent (6%) deferral election unless changed. For other legacy Participants hired prior to the respective automatic enrollment effective dates, participation in the Plan is voluntary, and you may enroll at any time after becoming eligible. (Note: Participation in discretionary profit sharing contributions from the company is automatic for eligible Participants unless you opt out.)*

YOUR BENEFICIARY

You need to name a beneficiary, or beneficiaries, to receive your Plan account balances if you die. If you are married, your spouse is automatically the beneficiary of your 401(k) Plan account unless the beneficiary designation form is completed and notarized with the spouse's written consent agreeing to another beneficiary.

Any time you change your beneficiary form in which your spouse is not the primary beneficiary, it must be notarized with your spouse's signature. Contact Fidelity for beneficiary and consent forms. You may designate beneficiaries online at www.401k.com or by calling Fidelity at 800-835-5097.

YOUR CONTRIBUTIONS

There are five ways you can contribute to the Plan:

- Pre-tax contributions from your pay through regular elective deferrals or automatic deferrals.
- Post-tax contributions from your pay through Roth elective deferrals.
- After-tax contributions from your pay through elective deferrals other than Roth deferrals.
- Rollover contributions from a previous plan.
- Catch-up contributions for participants age 50 or older, if you are already contributing the maximum elective deferral of 50% or will exceed the annual allowable limit.

Definition of Compensation for Elective Deferrals

For elective deferrals, your Compensation as defined by the 401(k) Plan includes your regular wages, bonuses, and overtime. It does not include:

- Amounts realized from the exercise of a non-qualified stock option or when restricted stock (or property) held by an employee either becomes freely transferable or is no longer subject to substantial risk of forfeiture.
- Amounts realized from the sale, exchange or other disposition of stock acquired under a qualified stock option (including the Company's Employee Stock Purchase Plan (the "ESPP")).
- Non-regular wage amounts attributable to post-severance compensation and amounts attributable to certain fringe benefits under the applicable tax rules.

Federal tax laws limit the total amount of compensation that may be taken into account under the plan for certain purposes each plan year. For 2022, the maximum amount of compensation that may be counted for plan purposes (e.g., for calculating matching contributions) is $305,000. This limit may change in future years.

Contribution Limits

Each calendar year the IRS sets a maximum employee contribution amount. For 2022, the maximum amount is $20,500, which includes both regular pre-tax contributions and/or combined Roth post-tax contributions. If you reach the annual contribution limit, your 401(k) Plan contributions will be discontinued until the following January. IRS regulations also require that the plan cannot discriminate in favor of highly-paid employees and may require that highly-paid employees' contributions be limited to amounts below the maximum annual IRS limit and refunded in certain cases. If you are a highly-paid employee, you will be notified in the unlikely event that this situation occurs.

Catch-up Contributions

If you are age 50, or if you will turn age 50 during a plan year, then throughout the year you may make additional deferral contributions to your 401(k) account in the form of catch-up contributions. This is provided you are already contributing 50% to the Plan or will exceed the maximum annual contribution limit (e.g., $20,500 for 2022).

You may contribute up to an additional $6,500 of your eligible pay during 2022 as pre-tax or Roth catch-up. The amount is indexed annually for inflation. Matching contributions will not be made on catch-up contributions.

To make a catch-up contribution, call Fidelity Customer Services at 800-835-5097 or log on to www.401k.com.

Changing Your Contributions

You may change, stop or resume your elective deferral contributions at any time by calling Fidelity Customer Services at 800-835-5097 or online at www.401k.com.

You also may elect to have your contribution percentage automatically increased by a set amount each year by enrolling in Fidelity's Annual Increase Program. For more information on the Annual Increase Program, contact Fidelity Customer Services. (Unlike some 401(k) plans, the company has elected not to automatically increase the deferral percentages for automatic deferral elections each year. As such, the automatic deferral percentage will stay at the initial percentage unless an automatic enrollee affirmatively changes his or her deferral percentage.)

Although you can elect to stop or change future deferral contributions, you cannot change the designation of prior deferral contributions. In other words, you generally cannot change regular pre-tax contributions already made to the Plan to Roth post-tax contributions, or vice-versa.

Special Rights upon Return from Military Service

If you return to work for the company after a qualifying military leave, you can "make up" the elective deferrals that you could have made if you had not gone on military leave. Your right to "make up" contributions lasts for a specific period of time. By law, that period is three times your military leave period (but not more than five years). For example, if you had been on active duty for 12 months, you would have the right to make up any missed contributions for a period of three years following your return.

The Plan rules and federal tax limits in effect during your military leave may limit your "make up" contributions. For further information, contact Fidelity Customer Services at 800-835-5097.

PRE-TAX CONTRIBUTIONS WITH REGULAR DEFERRALS

You may contribute between 1% and 50% of your pay on a pre-tax basis by making regular elective deferrals. (The 50% limit increases to 90% if you are making catch-up contributions.) You may choose a contribution percentage in hundredths of a percent (for example, 11.55%).

POST-TAX CONTRIBUTIONS WITH ROTH DEFERRALS

You may elect to contribute between 1% and 50% (90% if making catch-up contributions) of your pay on a post-tax basis by making Roth elective deferrals. You may choose a contribution percentage in hundredths of a percent (for example, 11.55%).

The tax rules governing Roth elective deferrals are complicated. You may want to consult your tax advisor regarding the financial impact of designating Roth elective deferrals, and how they might fit into your retirement income planning.

AFTER-TAX CONTRIBUTIONS

In addition to the pre-tax, Roth post-tax, and catch-up contributions discussed above, Participants in the Plan may also make after-tax contributions to the Plan between 1% and 50% of your pay by deferring a portion of their salary after taxes have been deducted. Such contributions permit earnings on after-tax contributions to grow tax free but, unlike post-tax deferrals with Roth contributions, the earnings are subject to income taxes when ultimately distributed from the Plan. The maximum after-tax contributions can be made, when combined with pre-tax, Roth post-tax, and employer matching contributions, are capped by the IRS at a maximum limit each plan year ($61,000 in 2022).

ROLLOVER CONTRIBUTIONS

You may roll over all or part of an "eligible rollover distribution" from a prior employer's qualified retirement plan into your 401(k) account if Fidelity approves. A prior plan may be a 401(k) plan, a 403(b) tax-sheltered annuity that allows cash distributions, a governmental Section 457 plan, or a distribution from a rollover conduit Individual Retirement Account (IRA) that consists solely of an eligible rollover distribution and earnings from the rollover distribution.

If the rollover is not a direct rollover (i.e., if you received a cash distribution from a prior employer's qualified plan or from your rollover IRA), then it must be received by Fidelity within 60 days of your receipt of the distribution. Rollover contributions are subject to the terms of the Plan but are always fully vested and nonforfeitable.

All rollovers must be approved by Fidelity before they can occur. Call Fidelity Customer Services at 800-835-5097 for information and forms.

INVESTING CONTRIBUTIONS

Investment decisions are your responsibility. You may currently choose to invest contributions among a number of investment funds and the Vanguard Target Retirement Trust Plus Funds. See "The Investment Funds" on page 179 for more information on the current investment options. (Investment funds are subject to change, with notice.) You decide how your contributions will be invested when you enroll in the Plan. If you fail to make investment fund elections (including if you fail to direct the investment of automatic deferrals under the Plan), the Plan's "default fund" is the Vanguard Target Retirement Trust Plus Fund nearest to the date your will attain age 65.

You may invest in as many funds as you like. The value of your account balances will go up or down depending on investment performance and your investment decisions.

The primary purpose of the 401(k) Plan is to provide you with a tax-advantaged investment vehicle to supplement your retirement income. Based on this objective, you should consider expected returns over longer periods of time. You may want to check with a financial advisor for the right combination of investments for you.

Changing Your Investment Mix

You may change how your future contributions will be invested and transfer money among funds by calling Fidelity Customer Services at 800-835-5097 or online at www.401k.com.

Tracking Your Savings

You will receive a personalized account statement four times a year. The statement will give you details on the status of your account as of the prior quarter. To ensure prompt delivery of your statement, please update any address changes in the Workday system under Personal Information.

You can get daily updates of your account by calling Fidelity Customer Services at 800-835-5097 or by going online at www.401k.com.

COMPANY CONTRIBUTIONS

There are two ways the company can contribute to the Plan:

- Matching contributions (matching a percentage of your regular pre-tax deferrals, Roth post-tax contributions and/or after-tax).
- Profit sharing contributions.

In both cases, the contributions are discretionary and may not be made every year or, if made, the contributions may not be made in the same percentage or amount each year.

VESTING IN COMPANY CONTRIBUTIONS

For purposes of vesting, participants generally earn a "year of service" for vesting purposes for each year you remain continuously employed with the IQVIA or a Participating Employer through your next employment anniversary date provided you are an eligible employee.

Note: Legacy Participants in the IMS 401(k) and Quintiles 401(k) Plans retained the vesting percentages and are generally subject to the same vesting rules in place under their respective plans at the time of the plan merger on January 1, 2018. In addition, legacy participants under the IMS 401(k) and Quintiles 401(k) Plans may receive credit for prior service with various predecessor employers and/or Participating Employers that were acquired by the IMS or Quintiles' groups prior to the IQVIA plan merger and have had that prior credit carried forward within the IQVIA 401(k) Plan. If you have questions regarding the calculation of vesting credit under predecessor employers, please contact the Plan Administrator.

The vesting methodology under the legacy Quintiles 401(k) Plan was previously amended effective January 1, 2014 to provide for vesting using the "elapsed time" method currently in use. (For legacy Quintiles 401(k) Participants hired on or after January 1, 2006 but prior to 2014, a "year of service" was earned each plan year in which the Participant worked at least 1,000 hours during a plan year applying the equivalency method on a weekly basis.)

Note: All legacy Quintiles Participants hired prior to 2006 are fully vested with respect to Company Matching Contributions. Legacy IMS Participants generally had service credited based on a similar "elapsed time" method using a monthly equivalency method that has been carried forward to the IQVIA 401(k) Plan. If you should have any questions regarding the historic crediting of your service under the merged IQVIA 401(k) Plan, please contact the Plan Administrator.

Vesting of Company Matching Contributions

Under the merged IQVIA 401(k) Plan, the matching contributions of all Participants (including legacy IMS 401(k) Participants) are subject to a 2-year graduated vesting schedule using the elapsed time method. Accordingly, all Participants are generally entitled to 50% vesting after 1 Year of Service and 100% vesting after 2 Years of Service as illustrated in the following table:

Years of Service	Vested Percentage
Fewer than 1 year	0%
At least 1 year but fewer than 2 years	50%
2 years of more	100%

(Important note: This change may provide accelerated vesting for legacy IMS Participants who were previously subject to a 3-year cliff vesting requirement. For example, if you were a legacy IMS Participant who worked for IMS for just over 1 year at the time of the plan merger, you will now be eligible for 50% vesting in your matching contributions with the remaining 50% vesting after 2 Years of Service when you previously would have had to accrue 3 Years of Service in order to vest in any portion of your matching contribution.)

Vesting of Profit Sharing Contributions

For discretionary profit sharing contributions or other non-elective contributions, as applicable, Participants are subject to a graduated, six-year vesting schedule as follows:

Years of Service	Vested Percentage
Fewer than 2 years	0%
At least 2 years but fewer than 3 years	20%
At least 3 years but fewer than 4 years	40%
At least 4 years but fewer than 5 years	60%
At least 5 years but fewer than 6 years	80%
6 years of more	100%

Vested Status of Legacy Quintiles 401(k) Plan Accounts

As of September 25, 2003, participants were fully vested in all other legacy Quintiles 401(k) Plan accounts other than matching contribution and profit sharing accounts. In addition, all legacy Quintiles 401(k) Participants hired prior to 2006 are fully vested in their matching contribution accounts under the Plan.

MATCHING CONTRIBUTIONS

The company may declare and make a matching contribution in an amount to be determined annually prior to the beginning of a plan year. Such determination will be approved by the Benefits Committee of the company. Any matching contribution will be equal to a percentage of deferral contributions, so you must make regular pre-tax deferrals (including automatic deferrals), Roth post-tax contributions or after-tax deferrals in order to receive a matching contribution. No matching contributions will be made on catch-up contributions. The plan does not make true-up contributions.

For the 2018 plan year, the matching contribution for participants other than those participating in the IMS Health Incorporated Retirement Plan (the "IMS Retirement Plan") is 100% of the first 3% of a participant's compensation deferred under the 401(k) Plan and 50% of the next 3% of compensation deferred under the 401(k) Plan. In no event will matching contributions be provided on any contributions in excess of a participant's first 6% of compensation deferred under the 401(k) Plan. Matching contributions are subject to a vesting schedule as described above.

Important Note for Participants in the IMS Retirement Plan: *Due to the separate retirement benefits available to participants covered under the IMS Retirement Plan prior to it being frozen at the end of 2016, the matching contributions under the 401(k) Plan are 50% of elective deferrals and after-tax contributions up to the first 6% of a participant's compensation.*

Note that the Plan makes matching contributions based on a participant's compensation each payroll period rather than based on total annual compensation subject to year-end adjustments. There are no "true-up" adjustments. Under the payroll period matching contribution method, in order for a participant to receive his or her maximum matching contribution from the Employer, elective deferrals generally need to be spread evenly over the full plan year rather than "front-loaded."

PROFIT SHARING CONTRIBUTIONS

For each plan year, the Employer may contribute to the Plan such amount as the Benefits Committee of the company determines reasonable and appropriate. Profit sharing contributions are discretionary and it is possible that the Employer may decide not to make a profit sharing contribution for a particular year.

If you have one year of service and are actively employed on the last day of the plan year (or if you terminate employment on account of retirement, disability or death during the plan year regardless of hours of service), you will receive a portion of any profit sharing contribution made for that plan year. The amount is determined by multiplying the profit sharing contribution percentage by your compensation for the plan year.

For profit sharing contributions, the term "compensation" is defined the same as it is for your elective deferral contributions to the 401(k), but excludes pre-tax amounts deducted from your paycheck to pay for benefits. Further, the term generally means total compensation earned during the plan year without regard to the date you enter the Plan.

In order to earn a year of service under the Plan for purposes of qualifying for any discretionary profit sharing contributions (or other Employer non-elective contributions or forfeiture allocations), you must earn 1,000 hours of service within the plan year. In tracking hours of service, however, the Plan employs an equivalency method crediting participants with 45 hours of service for each week in which the participant receives credit for at least one hour of service. (You generally receive credit for an hour of service for any hour for which you are paid or are entitled to be paid.)

For purposes of calculating all vesting credit under the Plan, including vesting in any profit sharing contributions, the Plan employs an "elapsed time method" whereby you earn a year of service for each year worked as of your employment anniversary date. (Note: The methods used for crediting vesting service under the legacy 401(k) Plans has changed throughout the years. If you have questions regarding the calculation of historic vesting credit under the legacy 401(k) Plans, please contact the Plan Administrator for additional information.)

COMBINED PROFIT SHARING ACCOUNTS

In addition to potential discretionary profit sharing contributions, legacy Quintiles 401(k) Plan participants may also have the following profit sharing accounts:

1. A "Profit Sharing Account" (formerly an "ESOP Account" and "Other Investments Account") credited with amounts attributable to Employer stock held in the Plan as of September 25, 2003, if any, together with any Profit Sharing Contributions made on your behalf after that date. (The amounts in all such accounts are subject to a vesting schedule. For vesting details, see page 176.)
2. A "QINC Transfer Account" (formerly a "Profit Sharing Transfer Account") was credited with amounts received in a direct trustee-to-trustee transfer from the Quintiles, Inc. Profit Sharing Plan and Trust effective December 31, 1989. Your QINC Transfer Account, if any, is generally paid as a joint and survivor annuity if you are married and a life annuity if you are unmarried. See "Payment of QINC Transfer Account and Innovex Transfer Account" on page 183 for more information. (As of May 1, 1999, the amounts in all such accounts were fully vested.)

401(K) ACCOUNTS

Participant accounts under the 401(k) Plan may include:

1. An "Employee Deferral Account" credited with any regular elective deferrals (including any automatic deferrals) you make on a pre-tax basis. (The amounts in this account are always fully vested.)
2. An "Employee Roth Deferral Account" credited with any Roth elective contributions you make on a post-tax basis. (The amounts in this account are always fully vested.)
3. An "Employee Catch-Up Account" credited with any catch-up pre-tax contributions you make. (The amounts in this account are always fully vested.)
4. An "Employee Roth Catch-Up Account" credited with any catch-up post-tax contributions you make. (The amounts in this account are always fully vested.)
5. An "Employer Matching Account" credited with any matching contributions made on your behalf for both regular and Roth elective deferrals or after-tax deferrals. (Amounts in the Employer Matching Account may be subject to a vesting schedule. See "Vesting in Company Contributions" on page 176.)
6. An "After-Tax Account" credited with any after-tax contributions made by you (The amounts in this account are always fully vested.)
7. A "Qualified Discretionary Contribution Account" credited with any Qualified Discretionary Contributions made on your behalf. (The amounts in all such accounts are always fully vested.)
8. A "Rollover Account" credited with any rollover contributions received on your behalf. (The amounts in all such accounts are always fully vested.)
9. An "Innovex Transfer Account" (formerly a "Retirement Savings Transfer Account") was credited with amounts received in a direct trustee-to-trustee transfer from the Innovex Inc. Retirement Savings Plan effective April 1, 1997. Your Innovex Transfer Account, if any, is generally paid as a joint and survivor annuity if you are married and a life annuity if you are unmarried. See "Payment of QINC Transfer Account and Innovex Transfer Account" on page 183 for more information. (As of September 25, 2003, the amounts in all such accounts were fully vested.)
10. A "Scott-Levin Transfer Account" was credited with amounts received in a direct trustee-to-trustee transfer from the Scott-Levin 401(k) Plan effective October 1, 1999. You may take an in-service distribution of all or any portion of the amounts held in your Scott-Levin Transfer Account, if any, without terminating employment upon attainment of age 59-1/2. (As of September 25, 2003, the amounts in all such accounts were fully vested.)

THE INVESTMENT FUNDS

The list of current investment fund options is available by calling Fidelity at 800-835-5097 or online at www.401k.com once you have registered.

The available investment funds have different investment objectives, so the risk and returns on each fund are different. Before you make your investment choices, you should think about the investment goals of each fund, as well as your own investment goals and your tolerance for risk. Each fund has a prospectus and summary description which provides information on the several aspects of the funds, including its:

- Specific investment objectives.
- Risk/return characteristics.
- Type of investments.
- Investment diversification.

For historical fund performance, prospectuses, summary descriptions, financial statements, terms of investment contracts and other investment fund information, call Fidelity Customer Services at 800-835-5097 or go online at www.401k.com once you have registered. Keep in mind that past fund performance is no guarantee of future performance.

The 401(k) Plan currently offers mutual funds and a common collective trust fund as investment options. Each investment fund offered under the Plan charges investment management fees (which are normally based on a specified percentage of fund assets) and may have other operating expenses that affect the fund's investment return. In addition, the funds may impose deferred sales charges, sales loads and redemption or exchange fees. Current information on a fund's operating expenses, fees and charges can be found in the most recent prospectus and summary description for the fund.

The plan administrator has the right to change the investment funds offered under the 401(k) Plan at any time.

INVESTMENT EARNINGS, LOSSES AND GAINS

Your account balances change over time, as the value of your investments change and you earn dividends and/or interest. Any dividends and/or interest your investments earn automatically are reinvested in that fund. When a fund shows earnings, gains and/or losses, your account balance reflects this change on a daily basis.

INVESTMENT RESTRICTIONS

A number of funds have begun to impose trading restrictions that are intended to curb short-term and other trading abuses. For example, many funds are restricting excessive short-term trading practices by sending a written warning to any person who has engaged in such trading and temporarily suspending or limiting the trading of anyone who continues to do so after receiving a warning. Trading restrictions may be imposed by the Plan's current investment funds. To find out if there are any restrictions under a fund, you should read the current prospectus and other available information for that fund.

VOTING AND SIMILAR RIGHTS

All voting, tender and similar rights for any investment funds in which you invest your Plan accounts are passed through to, and may only be exercised by you. The proxy statement and accompanying materials will be sent to you with instructions on how to vote or otherwise exercise your rights.

COMPLIANCE WITH 404(C) REGULATIONS

The Plan is designed to comply with ERISA Section 404(c) by providing you with a number of investment options and a wide choice of fund information, including each fund's operating expenses, investments and share value/performance. The Plan Administrator is responsible for making sure the Plan complies with Section 404(c). Since you make investment choices for your account, the plan's fiduciaries are not responsible for losses that may result from following your investment instructions.

ACCESS TO YOUR ACCOUNT BALANCES WHILE EMPLOYED

Although the Plan is intended to provide income for retirement, you may need your money while you are still working. However, in granting special tax advantages to programs like the Plan, the government limits how you may withdraw funds. This section explains what methods of withdrawal are available to you in various situations.

LOANS FOR ACTIVE EMPLOYEES

Loans for active employees are generally available from the Plan for any reason. Call Fidelity Customer Services at 800-835-5097 or go online at www.401k.com to initiate a loan and/or to determine the loan amount available. Taking a loan may cause you to incur both a set-up fee and an annual maintenance fee. Also, depending on the source of the amounts you are borrowing, a spousal waiver may be required before a loan can be granted.

The following rules apply to 401(k) Plan loans:

- You may borrow from your account the lesser of: (1) $50,000, reduced by your largest outstanding loan balance during the twelve month period prior to the date of the loan; or (2) 50% of your vested account balance. The minimum amount that may be borrowed is $1,000.
- At the time of your loan, the trustee will notify you of the amount of the loan, the interest rate to be charged and the repayment schedule. You will be charged interest on your loan based on the average rate being offered for similar loans of similar risk by three banks or other commercial lending institutions in the geographical location of your work address. The interest is not tax deductible.
- You generally cannot have more than two outstanding loans at any one time. *(Note: Legacy IMS 401(k) participants with three loans outstanding at the time of the plan merger may continue to have three outstanding loans per the original loan terms in effect as of December 31, 2017. However, such participants must pay off at least two of the outstanding plan loans in order to take out a new plan loan and will thereafter be limited to a maximum of two plan loans.)*
- You have up to five years to repay a general purpose loan.
- You have up to 15 years to repay a primary residence loan. A primary residence loan requires documentation, such as a purchase agreement.
- Loan repayments will be made through post-tax payroll deductions and will be deposited in the investment funds of your current contributions.
- If your loan becomes delinquent and is not brought current within 30 days of written notice, the loan may be considered a taxable distribution under the Plan.
- Loans are generally available from all accounts other than the QINC Transfer Account.

Prepayment of Loan

You may prepay your outstanding loan in full at any time. Partial loan repayments are not allowed. Call Fidelity Customer Services at 800-835-5097 or go online at www.401k.com to receive more information about prepaying your outstanding loan.

If You Leave the Company with an Outstanding Loan

The rules applying to loans are complex. You should check with a financial advisor or accountant when deciding how to receive a payout from your account.

Generally, if you have a plan loan when you leave the company, you may repay your loan in full at that time.

You also have the option of requesting recurring loan repayments using ACH by setting this up online with Fidelity. Please contact Fidelity Customer Services at 800-835-5097 to request this option.

If your outstanding loan is not paid in full, the amount you (or your beneficiary) receive will be reduced by the amount of the unpaid balance, plus accrued interest. This means you will be responsible for any required taxes or penalties that may be applicable to the unpaid loan balance.

IN-SERVICE DISTRIBUTIONS

Applying for a Withdrawal

To request a withdrawal, call Fidelity Customer Services at 800-835-5097.

Upon reaching age 59-1/2, you can generally request payment of all or a portion of your vested account balance as an “in-service distribution” even if you continue to work. In-service distributions can generally be made without early withdrawal penalties; however, they will be subject to applicable income taxes unless timely rolled over to an IRA. *(Note: the in-service distribution option is new for legacy Quintiles 401(k) participants effective with the IQVIA plan merger.)*

In addition, certain other in-service distribution alternatives may be available if you are 100% vested in: (i) amounts held in certain legacy Quintiles 401(k) Profit Sharing Accounts, (ii) accounts transferred to the legacy IMS 401(k) from the Cegedim 401(k) or Synavant Plans, or (iii) QINC Transfer Account if the amount has accumulated for at least two years or you have been a participant for five or more plan years. Please contact Fidelity Customer Services at 800-835-5097 for additional information regarding legacy in-service distribution alternatives for these accounts. Note, distribution from your QINC Transfer Account will be subject to the written consent of your spouse. If you receive a distribution from these accounts prior to attaining age 59-1/2, you will also generally be subject to an additional tax of 10% unless you qualify for an exception.

Please consult your tax advisor about the tax consequences of such a withdrawal to you. For more information on in-service distributions, contact Fidelity.

HARDSHIP WITHDRAWALS

Generally, you may make a hardship withdrawal of a portion of your Employee Deferral Account, Employee Roth Deferral Account, Employee and/or Roth Catch-up Accounts, and Employee Rollover and/or Roth Rollover Accounts, if applicable, regardless of your age. This is provided the amount requested is necessary to meet an immediate and heavy financial need. You must have exhausted all other possible means of available resources, such as loans from non-Plan sources, savings accounts and liquidation of other assets before obtaining a hardship withdrawal. An immediate and severe financial reason can be one or more of the following:

- Purchase of a principal residence (excluding mortgage payments).
- Payment of post-secondary tuition and related fees for the next 12 months for you or an eligible dependent.
- Prevention of eviction from your principal residence or foreclosure on the mortgage of your principal residence.
- Payment of medical expenses that are not reimbursed through your medical plan.
- Payments for burial or funeral expenses for your deceased parent, spouse or child.
- Expenses for the repair of damage to your principal residence that would qualify for the casualty loss deduction under section 165 of the Internal Revenue Code (determined without regard to whether the loss exceeds 10% of your adjusted gross income).
- In addition, hardship withdrawals may also be permitted by the IRS on a selective basis in conjunction with certain natural disasters as declared by FEMA and adopted by the Plan from time to time.

You may only withdraw the amount necessary to meet your immediate need, and documentation of your need must be provided. Call Fidelity Customer Services at 800-835-5097 to initiate a hardship withdrawal.

If your withdrawal is approved, the following rules apply:

- You may request only the amount needed to meet your financial hardship.
- The minimum hardship withdrawal is $1,000.
- No hardship withdrawal amounts may be rolled over into another retirement plan or individual retirement account.

Taxes on Hardship Withdrawals

Because the Plan is designed for long-term savings, if you are under age 59-1/2, the IRS imposes a 10% early withdrawal excise tax applicable to hardship withdrawals, in addition to ordinary income tax on pre-tax elective deferrals. There are exceptions to the 10% excise tax. Tax laws that apply to plan withdrawals and distributions are complex and change from time to time. You should check with a financial advisor or accountant when deciding how to receive a payout of your account.

DISTRIBUTIONS WHEN YOU LEAVE THE COMPANY

If you leave the company for any reason (whether as a result of retirement, disability, death or any other reason), you have to make a decision about your plan account balances. In general, you can:

- Transfer balances to another tax deferred plan or a conduit individual retirement account (IRA) or Roth IRA, if applicable.
- Take a cash payment of the full amount, less any required income taxes on regular pre-tax contributions. You may still owe additional income taxes on your payment, and possibly a 10% penalty tax for early withdrawal.
- Take your account balances in a series of periodic installment payments over a reasonable period of time not exceeding your life expectancy or the joint life and last survivor expectancy of you and your designated beneficiary.
- Leave it in the plan until you reach age 72, with the option to withdraw it at any earlier time. You can only leave it in the plan if your account balances are more than $1,000.

If you plan to transfer your funds to another tax-deferred plan or IRA, be sure to read the important information in the special tax notice that will be provided to you after you terminate employment when requesting a distribution or rollover of your vested account balance.

The federal income tax aspects of payments from the 401(k) Plan are complex and subject to change. In addition, applicable tax treatment under state and local law may differ. You may wish to consult your tax advisor regarding the financial impact of any distributions that you receive from the 401(k) Plan.

Note: See "Payment of QINC Transfer Account and Innovex Transfer Account" on page 183 for more about payment of those accounts.

IF YOU RETIRE FROM THE COMPANY

You will be considered to have "retired" if one of the following occurs:

- Your employment with the company ends on or after age 65.
- Your employment with the company ends on or after age 55 and after completion of at least five years of continuous employment.
- Your employment with the company ends on or after age 55 only with respect to the balance held in your Profit Sharing Account.
- You are considered disabled under the provisions of the company's Long-Term Disability Plan or are eligible for Social Security disability.
- Defer payment to age 72.

If you "retire" and your account balance (including the balance in your rollover contributions account) is more than $1,000, you can choose to defer distribution of your account balance until you reach the age of 72. You will have the option to withdraw your account balance (in whole) at any earlier time.

WHEN YOU DIE

If you die before terminating employment with the company, your accounts will become fully vested on your date of death and, consistent with your designated beneficiary's election, all amounts credited to your accounts (except for amounts in your QINC Transfer Account or Innovex Transfer Account, if any) will be paid as soon as administratively possible to your designated beneficiary.

If you die after terminating employment with the company, the portion of your account balances that was vested as of your termination date (less any payments that you may have previously received) will be paid as soon as administratively possible to your designated beneficiary, subject to the applicable survivor annuity rules.

In general, your beneficiary (or beneficiaries) will receive the balance in your account in a single lump sum after your death. However, if you were receiving installment payments at the time of your death, your beneficiary may choose to continue receiving any installment payments that remained unpaid as of your date of death.

These payments will be subject to applicable income taxes and also may be subject to estate taxes.

PAYMENT OF QINC TRANSFER ACCOUNT AND INNOVEX TRANSFER ACCOUNT

The distribution of your QINC Transfer Account and Innovex Transfer Account, as applicable, is subject to the joint and survivor annuity rules of the Internal Revenue Code. It is intended that payment of these accounts will be made at the same time as payment of your other accounts. Your QINC Transfer Account and the vested portion of your Innovex Transfer Account shall be paid as follows, unless you elect otherwise in writing as described below, and, if you are married, your spouse consents in writing:

1. If you are married, a joint and survivor annuity providing monthly payments for your life and, upon your death, continuing monthly payments to your surviving spouse for the remainder of his or her life in an amount equal to a certain percentage of the monthly amount previously paid to you. Effective January 1, 2008, you may elect either a Qualified Joint Survivor Annuity ("QJSA") option with continuing monthly payments to your surviving spouse equal to 50% of the monthly amount previously paid to you or a Qualified Optional Survivor Annuity ("QOSA") with continuing monthly payments to your surviving spouse equal to 75% of the monthly amount previously paid to you. If you elect one of the joint and survivor annuity options, the Plan will purchase an annuity contract for you from an insurance company. The monthly amount of the benefit and the reduced survivor benefit that would be provided under this annuity contract will vary depending upon the amount in your account, the ages of you and your spouse, and the interest that will be credited to the annuity contract by the insurance company.
2. If you are unmarried, a life annuity providing payments for your lifetime. If you elect a life annuity, the Plan will purchase an annuity contract for you from an insurance company. The monthly amount of the benefit will vary depending upon the amount in your account, your age, and the interest that will be credited to the annuity contract by the insurance company.

If you are married, you will be paid under option (1), which is the joint and survivor annuity, unless you elect to receive a lump sum distribution and your spouse agrees in writing to your election. Your spouse's agreement to an alternate form of payment must be made at the time of your retirement (or when you are otherwise due payment) and must either be witnessed by a Plan representative or acknowledged before a notary public. You will be provided a form on which you can elect the form of payment and obtain a spousal waiver.

WHEN YOU REACH AGE 72

In general, you must begin taking distributions from your account balance by April 1 following the year in which you reach age 72 or when you retire, whichever is later. Unless you choose to receive your account balance in a single lump sum, each year thereafter you will receive an additional amount no later than December 31, until your entire account balance is distributed.

IF YOUR ACCOUNT BALANCE IS LESS THAN $1,000

If your account balance (including any rollovers you have made to the plan) is less than $1,000, you or your beneficiary will automatically receive a cash payment of all your account balances (except for amounts in your QINC Transfer Account or Innovex Transfer Account, if any, which may require spousal consent) after you retire, die or otherwise leave the company. However, you may elect to do a direct rollover of this payout beforehand.

APPLYING FOR BENEFITS

To begin payout of your account balance after you leave the company, you must apply for payment. To request a distribution, call Fidelity Customer Services at 800-835-5097.

BENEFICIARIES AND ALTERNATE PAYEES

The direct rollover rules also apply to payments to a surviving spouse or to a former spouse who is an "alternate payee" under a court order.

- If you are a surviving spouse, you may elect to have your distribution paid as a direct rollover to an IRA or as a lump sum. If you elect a lump sum payment, you may keep it or roll it over yourself into an IRA, but generally you cannot roll it over into another qualified plan.
- If you are an alternate payee and former spouse, you are eligible for a lump sum payment. You may elect that the payment be a direct rollover or paid to you. If you elect to have the payment made to you, you may roll over the payment into an IRA or another qualified plan that accepts rollovers.
- If you are a beneficiary or alternate payee other than the spouse for distributions after December 31, 2009, a non-spouse beneficiary who is a "Designated Beneficiary" may choose a direct rollover, and roll over all or any portion of his or her distribution to an individual retirement account that the beneficiary establishes to receive this distribution.

The 10% early withdrawal penalty does not apply to a distribution made to a beneficiary or an alternate payee. In the event of the death of a beneficiary with an account, a lump sum distribution will be made to his or her estate.

OTHER PLAN INFORMATION

The following is important information about the 401(k) Plan, including:

- Forfeitures.
- W-2 Reporting.
- Things that can affect your benefit.
- Transferring to an IQVIA affiliate.
- Qualified Domestic Relations Order (QDRO).
- Top-heavy provisions.
- Break in Service.
- If you leave the company and are rehired.
- Leaves of absence.

FORFEITURES

If you terminate employment, your account balances that are not vested are forfeited at the Accounting Date coinciding with or following the day on which your employment ends. Any amounts forfeited do not go back to the Employer, but first are used to pay expenses of Plan administration, including reducing future employer matching and profit sharing contributions to the Plan, and then used to reinstate forfeited amounts as described below.

The remaining forfeitures, if any, are then allocated to the accounts of remaining participants on the Allocation Date coinciding with or following the Accounting Date such amounts are forfeited. Reinstatement of amounts forfeited or allocations of forfeitures shall be made to the type of account from which such forfeitures came, so that, for example, forfeitures from a participant's Profit Sharing Account shall be used to reinstate other Profit Sharing Accounts or allocated across all Profit Sharing Accounts. Allocations of forfeitures across all of a particular type of account shall be made in accordance with the rules for allocating contributions to such accounts. Under no circumstances will participants share in additional forfeitures after termination of employment.

Amounts forfeited will be reinstated in the following situations:

1. The Participant either was not paid his or her entire vested account balance or was not vested in his or her account balance and returns to the employment of the Employer without incurring five consecutive Breaks in Service.
2. The Participant was paid his or her entire vested account balance, returns to the employment of the employer without incurring five consecutive Breaks in Service, and, within the period beginning on the day of his or her return and ending five years from that date, repays to the Plan in cash an amount equal to the vested account balance paid to him or her. Participants are responsible for notifying the Plan Administrator that they have returned to the employment of the Employer. Upon such notice, the Plan Administrator shall notify Participants who are reemployed and are eligible for this reinstatement right that such reinstatement of forfeited amounts is contingent upon repayment.

In either situation, reinstatement shall be made as of the Allocation Date coinciding with or following the Participant's return and repayment, if any. If you were fully vested when you terminated, you do not have the opportunity to repay your distribution.

W-2 REPORTING

The amount shown on your W-2 Form as taxable income has been reduced by any pre-tax contributions you make to the Plan. The amount of your Plan contributions will be printed in a separate box.

THINGS THAT CAN AFFECT YOUR BENEFIT

Benefits may be denied, lost or stopped, or you may not be eligible for benefits, under the following circumstances:

- You are not eligible to participate in the plan if under age 18 or not working for a Participating Employer.
- If you receive a benefit payment that is larger than it should be, you must repay the excess to the plan.
- Some plan fees may be charged directly to your account. See "The Investment Funds" on page 179 for more information on the payment of these fees.
- Certain costs of running the plan (such as the trustee's and the other service providers' fees) may be charged against all participants' accounts on a pro-rata basis.

TRANSFERRING TO AN IQVIA AFFILIATE

If you transfer to another US company affiliated with IQVIA and continue to be eligible to participate in the Plan, your participation will continue uninterrupted. If your employment is transferred to an affiliate outside of the US, contributions to your account will stop. You may make investment fund changes, and your account will continue to share in investment performance. You may be eligible to receive a final distribution from the Plan when you no longer work for a US IQVIA company.

QUALIFIED DOMESTIC RELATIONS ORDER

The Plan may be required to pay all or part of your account balances to an alternate payee pursuant to a qualified domestic relations order ("QDRO"). A QDRO is a special order issued by the court, in a divorce, child support or similar proceeding which requires the plan to pay all or part of your accounts to an alternate payee to satisfy your obligation under the QDRO. An alternate payee is your spouse, former spouse, child, other dependent or someone else other than you or your beneficiary. You will be notified if the 401(k) Plan receives a QDRO that relates to your plan accounts or receives a written notice that a prospective alternate payee intends to pursue a QDRO related to your plan account. In either event, the plan may suspend payment of all of your benefit to ensure that funds will be available to pay the alternate payee as provided in the QDRO. Fidelity now provides the Fidelity QDRO Center which is a website dedicated to handling QDROs at https://qdro.fidelity.com)

TOP-HEAVY PROVISIONS

If the Plan should become "top-heavy," you may qualify for benefits in addition to those already discussed, and your benefits may vest at a faster rate. A plan is top heavy if more than 60% of the account balances have been accumulated for the benefit of employees defined as "key employees." Key employees are primarily officers and owners of the company. You will be informed if the plan becomes top-heavy.

BREAK IN SERVICE

Sometimes your service with the company is interrupted or broken. A Break in Service typically occurs when you have worked less than 1,000 hours in the calendar year (except for maternity or paternity leave as mentioned below).

You will have a Break in Service:

- On the last day you work for the company if you resign, are discharged, retire or die.
- If you are disabled and do not return to work when your disability ends, or the date you retire, whichever occurs first.

- If you are on a military leave of absence and do not return to work within the specified period of time as required by the law pertaining to veterans' re-employment rights.
- If you are on maternity or paternity leave and you did not work at least 500 hours in the same calendar year.
- If you are on an authorized leave of absence or layoff and do not return to work by the first anniversary of the date your leave or layoff began or on the date your leave or layoff ends (whichever occurs first).

Break in Service rules are complex. The above explanation is only a summary. If you have questions regarding Break in Service rules, please contact your Human Resources Representative.

IF YOU LEAVE THE COMPANY AND ARE REHIRED

If you leave the company but are later rehired without incurring five consecutive breaks in service, your vesting percentage will generally be the same percentage that it was when you left the company. Company matching contributions that were forfeited will be reinstated provided you were not paid your entire vested account balance. If you were paid your entire vested account balance, then you must repay the gross amount back in order for the non-vested forfeitures to be reinstated.

(If you are a legacy Quintiles 401(k) Participant that is rehired and your original hire date was on or before January 1, 2006, then you are 100% vested in the matching contributions.)

LEAVES OF ABSENCE

A Break in Service may be prevented if you are granted an authorized leave of absence or if your absence is due to military service or maternity or paternity leave. If you do not return to the employ of the Employer at the expiration of your leave of absence, you will be considered to have terminated employment on the date of the expiration of your leave of absence.

Maternity and Paternity Leaves of Absence

If you are absent from work for the birth or adoption of a child, and worked at least 500 hours in the same calendar year, it will not be considered a Break in Service and you will receive credit for vesting service during that year.

Military Leaves of Absence

If you take a leave of absence for military service, special Break in Service rules apply. If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), your qualified military service may be considered service with the company. You may have other special rights or benefits if you die or become disabled while on active duty.

If you think you may be affected by these rules, please contact your Human Resources Representative for more information.