

## **Restricted Stock Awards Frequently Asked Questions**

### ***What is a restricted stock award?***

A restricted stock award is a grant of common stock of Bridge Investment Group Holdings Inc (“Bridge” or the “Company”), subject to restrictions on sale and a risk of forfeiture. Your right to the shares of stock covered by the restricted stock award is contingent on your continued service to the Company for a specific period of time (the “vesting period”). Any vesting period applicable to your restricted stock award will be set forth in the applicable grant agreement.

During the vesting period, the restricted shares are not transferable, although you have some of the rights of a shareholder. Unlike an RSU or a stock option, restricted stock gives the holder the right to vote and the right to receive dividends, even before the shares are fully vested. If you fail to satisfy the vesting conditions (such as by terminating employment prior to the completion of the vesting period), you forfeit your right to the unvested shares.

### ***What is the vesting period?***

Generally, restricted stock awards will vest over five years, with one-third of the grant vesting on each of the third, fourth, and fifth anniversaries of the grant date, subject to your continued service through the applicable vesting date.

### ***If I receive an award, will I receive a grant agreement?***

If you are granted restricted stock, you will receive an email with instructions on how to review and accept the terms and conditions of your grant (including the applicable grant agreements). This process is handled solely through E\*TRADE and requires no paperwork to be signed or mailed. All acceptances of your grants now occur on-line exclusively.

### ***How do I establish an E\*TRADE account?***

After you receive your first stock award, E\*TRADE will mail a welcome letter to your home address with a personalized authentication code and instructions on how to activate your E\*TRADE account. Please make sure your home address is current in Paycom so you will receive the welcome letter. If you have problems logging on, please contact E\*TRADE toll free at 800-838-0908. For shares granted in connection with the IPO, the onboarding and implementation process with E\*TRADE is expected to take a few months.

### ***Will I earn dividends on the restricted stock award shares?***

The Board of Directors may declare a dividend on all shares held on a specified date. While your shares are vesting, any dividends you may receive are considered income and will be taxed at ordinary income tax rates. Any dividends paid will be included on your next payroll check following the dividend payable date and will also be included on your year-end W-2.

Once the shares vest and are deposited in your E\*TRADE account, you will receive dividends from E\*TRADE in the same manner as other shareholders of the company receive their declared dividends. The dividends are taxable and reported to the IRS by E\*TRADE on a Form 1099-DIV.

***What happens to my restricted stock award shares if I leave the company?***

If your employment terminates before your restricted shares have vested, your unvested shares will be forfeited at the time of your termination, and you will not have any ongoing rights with respect to the forfeited shares.

***What happens to my restricted stock award shares once they vest?***

When your restricted stock award vests, you will realize compensation of the fair market value of the shares at the time of vesting. This amount will be subject to applicable tax withholding and will be reported on your Form W-2 for the year of vesting.

***When can I sell my shares?***

Once vested, the shares from your restricted stock award may be sold, subject to compliance with the Company's Insider Trading Compliance Policy. As an insider, you may not trade in the Company's stock while in possession of material, non-public information related to the Company. All Bridge employees are deemed to be in possession of material, non-public information during certain time periods throughout the year (each, a "Blackout Period"). Blackout Periods generally begin 2 weeks prior to the last day of each calendar quarter and go until 2 trading days after the Company publicly announces earnings to the public. The Company's Insider Trading Policy is available on Saba. If you have any questions about the Company's Insider Trading Policy, please contact [compliance@bridgeig.com](mailto:compliance@bridgeig.com).

***Is there any tax withholding with my restricted stock award once it vests?***

Bridge is required to deduct or withhold, or require you to pay to Bridge, an amount sufficient to satisfy any applicable tax obligations with respect to the vesting of your restricted stock award. Tax withholding obligations will generally be calculated based on minimum applicable statutory withholding rates. Note that withholding taxes may or may not cover your actual income tax liability depending on your personal tax bracket.

The plan administrator may accept any form of payment to satisfy tax withholding obligations permitted under the plan, including cash or a broker-assisted sale of shares to cover the tax withholding obligation. Any such sale would need to comply with the Company's Insider Trading Compliance Policy, and it is possible that vesting dates may occur during a Blackout Period. As a result, Bridge intends to provide award recipients with the opportunity to execute a Rule 10b5-1 instruction letter irrevocably electing to use a broker-assisted sale of shares to satisfy any applicable tax withholding obligations, even if such obligations arise during a Blackout Period. Additional information regarding tax withholding will be provided as it becomes available.

***Can I elect to have additional taxes withheld above the standard supplemental rates?***

Not at this time. We expect to withhold at the minimum applicable statutory withholding rates. However, if you wish, you can rectify any anticipated shortfall in federal tax withholdings by amending your W-4 to have additional taxes withheld each pay period through Paycom. You may wish to consult with your tax advisor regarding the need for any additional tax payments.

***When will the shares show up in my E\*TRADE after a vesting?***

Generally, you can expect to see your vested shares in your E\*TRADE account 3-5 business days from the date of the vesting. Even if vested, shares may not be sold during Blackout Periods.

***How can I get more information?***

Refer to your online restricted stock grant agreement located in your E\*TRADE account for additional information. If you still have additional questions, please send an email to [equitycompensation@bridgeig.com](mailto:equitycompensation@bridgeig.com). For questions on your E\*TRADE account, please contact E\*TRADE toll free at 800-838-0908.