

ERISA 404(c) NOTICE

INTENT TO COMPLY WITH ERISA §404(c). The Ascentek Services, LLC 401(k) Plan ("Plan") is intended to constitute a plan described in section 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA") and Title 29 of CFR §2550.404c-1. This means that Plan fiduciaries are not liable for losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Note. This Notice is authorized for distribution only when preceded or accompanied either by a current prospectus for each investment fund which is a mutual fund or by appropriate disclosure materials for each other investment fund or investment. You should read the prospectuses and all available materials before you invest.

INVESTMENT ALTERNATIVE DESCRIPTIONS. The investment funds available to the Retirement Plan and, with respect to each investment fund, a general description of the investment objectives and risk and return characteristics of each such investment fund is included in employee education packets and is also available through the Plan website. This also includes information relating to the type and diversification of assets comprising the portfolio of the investment fund, together with an identification of any designated investment manager of the investment fund.

In addition to the investment funds, the Retirement Plan may permit participants to select specific investment securities using a "self-directed brokerage account." You may establish a self-directed brokerage account with the designated brokerage firm the Plan Administrator has established and select your own investments through the brokerage account. Brokerage services include placing trades and executing orders for purchases or sales of shares of mutual funds and other securities, subject to any limitations imposed by the Plan or by the brokerage firm. If you choose to invest a portion of your account in the self-directed brokerage account, you are responsible for monitoring and reviewing your investments. There may be associated brokerage costs and trading fees assessed. If applicable, the Retirement Plan will supply a form for a participant to use to select the self-directed brokerage account alternative.

PARTICIPANT INVESTMENT INSTRUCTIONS. The following explains the circumstances under which participants and beneficiaries may give investment instructions and any specific limitations on such instructions. This includes any restrictions on transfers to or from an investment fund or other available investment, and any restrictions on the exercise of voting, tender and similar rights applicable to a participant's or beneficiary's investment in an investment fund.

- A. **INVESTMENT ELECTIONS.** Participants and beneficiaries may invest their account in any mix of whole percentages or by transferring whole dollars or shares among the investment funds. Participants and beneficiaries may elect to invest in one or more of the investment funds in 1% increments. Participants or beneficiaries who fail to designate the investments will have their accounts invested in a Qualified Default Investment Alternative (QDIA). The QDIA is described in the UnifiedPlan® QDIA Notice to Participants found in the Plan Enrollment Kit.
- B. **INVESTMENT PROCEDURES.** A Participant's and beneficiary's initial investment election is made by completing an investment election form provided by the Plan Administrator.
- C. **INVESTMENT CHANGES.** Participants may change their investment elections by completing the form prescribed by the Plan Administrator and by either contacting Retirement Services (866) 680-7000 or via the Web (<https://www.americantrustretirement.com/>).

OTHER INFORMATION ON REQUEST. The Plan Administrator is the Plan fiduciary responsible for providing certain information upon request. Its address is 900 Mendelssohn Avenue North, Golden Valley, MN 55427 and the phone number is (763) 417-1200. The following information will be provided upon request:

- A description of the annual operating expenses of each designated investment alternative, including investment management fees, administrative fees, and transaction costs, which reduce the rate of return to the participant, and the aggregate amount of these expenses expressed as a percentage of average net assets of the designated investment alternative (if the information is already in the prospectus, providing the prospectus is sufficient).
- Copies of prospectuses or summary prospectuses, financial statements and reports, and other materials related to the investment alternatives to the extent the information is provided to the Plan.
- A list of assets comprising the portfolio of each designated investment alternative and the value of the assets and, if the asset is a fixed rate investment contract, the name of the issuer of the contract, the term of the contract, and the rate of return on the contract.
- The value of shares or units in investment alternatives and past and current investment performance of each alternative, net of expenses.
- The value of the shares or units in designated investments held in a participant's account.

TRANSACTION FEES. The following is a description of any transaction fees and expenses which affect the Participant's or beneficiary's account balance in connection with purchases or sales of interests in investment alternatives (e.g. commissions, sales loads, deferred sales charges, redemption or exchange fees).

- A. **SALES CHARGES.** Participants and beneficiaries will normally not be required to pay fees in the nature of transaction fees and expenses which affect the Participant's or beneficiary's account balance in connection with purchases or sales of interests in investment alternatives (e.g., commissions, sales loads, deferred sales charges). However, redemption or exchange fees may be charged to a participant's (or beneficiary's) account balance. Please refer to the prospectuses (or applicable reports) for the various investment funds for the application of charges and expenses of the particular investment fund.
- B. **PLAN ADMINISTRATION AND TRUSTEE EXPENSES.** Costs relating to your participation in and the administration of the Plan, including trustee and recordkeeper fees and any cost reimbursements to the Plan trustee or recordkeeper for approved administrative and trustee expenses, may be paid by the Plan from the balances in the investment funds. If such costs are paid from Plan assets, participant account balances are reduced by such costs. Expenses related to each particular investment fund or investments are charged to that investment.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

The purpose of this Notice is to provide information regarding how your account under the Ascentek Services, LLC 401(k) Plan (the Plan) will be invested when you do not make an investment election. This Notice is provided to comply with Section 404(c)(5) of the Employee Retirement Income Security Act of 1974, as amended, and DOL Regulation §2550.404c-5.

PART I – GENERAL INFORMATION

RIGHT TO DIRECT INVESTMENTS. You have the right to direct the investment of your Participant-directed account(s) in various investments made available under the Plan. A list of all the available investments is included on the Plan's most recent enrollment form. You may also view the available investments by accessing your account at <https://www.americantrustretirement.com/> and viewing the information online.

DEFAULT INVESTMENT. If you do not make a valid election as to how the Plan will invest the assets of your Participant-directed account(s), the Plan will invest those account(s) in the qualified default investment alternative (QDIA) that the Plan officials have selected. The QDIA is explained below.

RIGHT TO ALTERNATIVE INVESTMENTS. You have the continuing right to direct the investments of your Participant-directed account(s) in one or more of the other investment choices available to you. If you elect to remain invested in the QDIA, you are encouraged to affirmatively elect the relevant investment(s) to avoid being identified as a "defaulted participant". You may change your investments at any time. During the first 90 days that your accounts are invested in a QDIA, you have the right to invest in any of the other alternative investment choices without being subject to any restrictions, fees or expenses. After the first 90 days, your transfer from the QDIA to any of the other alternative investment choices will be subject to the same restrictions, fees or expenses, if any, that apply to other participants who have affirmatively elected the relevant investment(s) within the QDIA.

TRADING RESTRICTIONS. Some funds impose trade restrictions whereby investors are prohibited from selling a fund then quickly buying back in, or from buying into a fund then quickly selling out again. These short-term trades are considered "market timing" and some funds impose restrictions and redemption fees to discourage market timing.

PART II - QDIA

MANAGED ACCOUNT PROGRAM AS THE DEFAULT. Your company's retirement plan allows you to invest your account and plan contributions across a number of different investments. If you do not choose any specific investments, your contributions will be invested in a managed account program.

The investment manager of this program will create a diversified allocation based on available data specific to you (such as age, target retirement date, compensation, how much is contributed to the plan, other savings, etc.). From this data, the investment manager will create an investment portfolio containing a suitable mix of stock, bond and short-term investments. The investment objective of the managed account is to have sufficient value in your account (plus identified outside investments, if applicable) to provide income through retirement. The managed account uses information provided by you and your employer to continuously monitor and update the investment allocation.

The Managed Account optimizes the risk and return characteristics of various investment classes to allocate your account to those that the investment manager believes will provide the highest probability of achieving the retirement income objective. However, achieving the objective is not guaranteed, as is true with any investment strategy. Actual future results will vary from the assumptions made in any investment strategy.

You will be notified if the default investment fund changes in the future and always have the right to make your own investment elections at any time. Please refer to your plan's disclosure and related documents or access your account online to review or update your investment elections and for the investment objective, risk and return characteristics, and fees and expenses related to your plan's default investment.

PART III – FURTHER INFORMATION

WHERE TO GO FOR FURTHER INVESTMENT INFORMATION. You can obtain further investment information about the QDIA or the Plan's other investment alternatives by contacting the Plan Administrator or Retirement Services at (866) 680-7000 8:00 am to 8:00 pm EST, or by accessing your retirement account at <https://www.americantrustretirement.com/> and viewing the information online.

TABLE OF UnifiedPlan®
QUALIFIED DEFAULT INVESTMENT ALTERNATIVES (QDIA)

Participant Classification ¹	Type of QDIA	Description of Your UnifiedPlan® QDIA	Fees and Expenses ⁷
Full Dataset Participant ²	<p>UnifiedPlan® Managed Account for Full Dataset Participant</p> <p>Your accounts will continue to be invested in this QDIA for the duration of your participation in the Plan, unless you opt out</p>	<p>The <i>investment objective</i> of this UnifiedPlan® Managed Account⁵ is to invest in a mixture of fixed income securities (ex. bond mutual funds, stable value fund, etc.), and equity (stock) mutual funds for diversification and the potential for increased future returns. The specific ratio of stock investments to fixed income investments is based on your Social Security retirement age (unless you have provided an anticipated retirement date), your targeted retirement income and investment risk guide lines (conservative, moderate or aggressive) in accordance with your Plan's benefit policy statement. An investment portfolio consisting of more fixed income investments than equity (stock) investments will tend to provide lower risk and lower investment returns than a portfolio consisting of more equity (stock) investments than fixed income investments.</p> <p>The goal of your UnifiedPlan® QDIA is to have sufficient value in your Plan account to provide the retirement income you desire from the Plan. Adjustments will be made from time to time as needed to increase the likelihood of achieving your targeted retirement income.⁶ <i>You have the right to opt out of your UnifiedPlan® QDIA at any time.</i></p>	.03% - .51%
Partial Dataset Participant ³	<p>A UnifiedPlan® Managed Account for Partial Dataset Participant</p> <p>Your accounts will continue to be invested in this QDIA for the duration of your participation in the Plan, unless additional information is provided resulting in a new QDIA or unless you opt out</p>	<p>The <i>investment objective</i> of this UnifiedPlan® Managed Account⁵ is to invest in a mixture of fixed income securities (ex. bond mutual funds, stable value fund, etc.), and equity (stock) mutual funds for diversification and the potential for increased future returns. The specific ratio of stock investments to fixed income investments is based on your Social Security retirement age and a moderate investment risk guide line in accordance with your Plan's benefit policy statement. An investment portfolio consisting of more fixed income investments than equity (stocks) investments will tend to provide lower risk and lower investment returns than a portfolio consisting of more equity (stock) investments than fixed income investments.</p> <p>The goal of your UnifiedPlan® QDIA is to have sufficient value in your Plan account to provide the retirement income you desire from the Plan. Adjustments will be made from time to time as needed to increase the likelihood of achieving moderate growth and retirement income.⁶ <i>You have the right to opt out of your UnifiedPlan® QDIA at any time.</i></p>	.03% - .51%
Minimal Dataset Participant ⁴	<p>UnifiedPlan® 60:40 Managed Account</p> <p>Your accounts will continue to be invested in this QDIA for the duration of your participation in the Plan, unless additional information is provided resulting in a new QDIA or unless you opt out</p>	<p>The <i>investment objective</i> of the Unified 60:40 Managed Account⁵ is to invest approximately 60% in equity (stock) mutual funds for diversification and the potential for increased future returns while still limiting risk, and 40% in fixed income securities (ex. bond mutual funds, stable value fund, etc.). An investment portfolio consisting of more fixed income investments than equity (stocks) investments will tend to provide lower risk and lower investment returns than a portfolio consisting of more equity (stock) investments than fixed income investments. <i>You have the right to opt out of your UnifiedPlan® QDIA at any time.</i></p>	.03% - .50%

¹ Upon enrollment in the UnifiedPlan®, American Trust conducts a study (called the Asset-Liability Gap Study) for each participant that projects a future time at which the value of the participant's account will be sufficient to provide the participant's retirement income from the Plan. This study involves collecting a large amount of data about the participant – the participant's age, savings rate, account balance(s), pay, portfolio holdings, portfolio metrics, etc. This data is gathered when you first enroll in the UnifiedPlan® and updated at least annually. If all of the needed data is available to American Trust, you are classified as a **Full Dataset Participant**; if some, but not all, needed data is available you are classified as a **Partial Dataset Participant**; if the needed data is insufficient you are classified as a **Minimal Dataset Participant**. Note, participants for which we are unable to obtain a birthdate will be given a default date of birth. The classification of the participant will be dependent on the amount of information we have for the participant.

² Generally, this will be most active participants who have fully completed the Plan's enrollment form.

³ Generally, this will be participants who have terminated participation in the Plan or who have not fully completed the Plan's enrollment form.

⁴ Generally, this will be participants who have terminated employment with the plan sponsor, or who have terminated participation in the Plan.

⁵ The specific funds comprising this UnifiedPlan® Managed Account are listed on the most recent plan enrollment form or by accessing your account at <https://www.americantrustretirement.com/> and viewing the information online.

⁶ The UnifiedPlan® gives American Trust the discretion to increase or decrease the ratio of equity (stock) to fixed income investments, and to use a conservative, moderate or aggressive investment strategy unless specifically instructed not to by the participant. This discretion is generally exercised when appropriate to attempt to find a portfolio that will over time produce an account balance that will provide the targeted retirement income. Additionally, adjustments are made as you grow older, generally by decreasing the equity (stock) holdings in later years.

⁷ This is the weighted average of the expense ratios of the funds comprising this UnifiedPlan® Managed Account. Each fund in a UnifiedPlan® Managed Account has a different expense ratio, thus the actual weighted average expense ratio of the Managed Account as a whole varies from day to day because of contributions, trading, and market action. The actual weighted average of the expense ratio of the specific Managed Account can be found in your Plan's most recent Enrollment Booklet. Also, note that the portfolio expense ratio does not include plan level expenses such as Trustee and administrative fees, or participant level expenses such as distribution fees, etc. Please contact your Plan Administrator for any additional information.

ASCEN TEK SERVICES, LLC 401(K) PLAN

SAFE HARBOR NOTIFICATION TO ELIGIBLE EMPLOYEES (includes Qualified Automatic Contribution Arrangement)

This is an annual notice and only applies to the Plan Year beginning on January 1, 2025.

This notice covers the following points:

- Whether the Plan's automatic enrollment feature applies to you;
- What amounts will be automatically taken from your pay and contributed to the Plan;
- What other amounts the Employer will contribute to the Plan for you; and
- When your Plan account will be vested (that is, not lost when you leave your job), and when you can receive a distribution of your Plan account.

You can find out more information about the Plan in the Plan's Summary Plan Description (SPD). You can obtain a copy of the SPD from the Plan Administrator.

I. Employee deferral contributions

You are allowed to defer a portion of your compensation to the Plan. These amounts are referred to as deferrals and are held in an account for your behalf. When you are permitted to take a distribution from the Plan, you will be entitled to all of your deferrals, as adjusted for any gains or losses. The type of compensation that may be deferred under the Plan is explained in the section of the Summary Plan Description entitled "What compensation is used to determine my Plan benefits?" (this is in the Article entitled "COMPENSATION AND ACCOUNT BALANCE").

Your total deferrals in any taxable year may not exceed a dollar limit which is set by law. The dollar limit may increase each year for cost-of-living adjustments. The Administrator will notify you of the maximum percentage you may defer.

If you are at least age 50 or will attain age 50 during a calendar year, then you may elect to defer additional amounts (called "catch-up contributions") to the Plan. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan.

You may make either Regular 401(k) deferrals (pre-tax) or Roth 401(k) deferrals (after-tax). Your election regarding the amount and type of deferrals is irrevocable with respect to any deferrals already withheld from your compensation. If you make Regular 401(k) deferrals, your deferrals are not subject to income tax until distributed from the Plan. If you make Roth 401(k) deferrals, your deferrals are subject to income tax at the time of deferral. The Roth 401(k) deferrals, however, are not taxed when you receive a distribution from the Plan. In addition, if the distribution of Roth 401(k) deferrals is considered "qualified," then the earnings on the deferrals will not be subject to income tax when distributed from the Plan. Distributions from your Roth accounts will be considered "qualified" only if the distribution is on account of attainment of age 59 1/2, death or disability, and the distribution must not occur prior to the end of the 5-year participation period that begins with the first taxable year for which you made a Roth 401(k) deferral to the Plan, or if earlier, the first taxable year for which you made a Roth 401(k) deferral to another Roth 401(k) plan or Roth 403(b) plan that you rolled over to this Plan. Both types of deferrals are subject to Social Security taxes at the time of deferral. Your Employer will deduct the Social Security taxes, and in the case of Roth 401(k) deferrals will deduct income taxes, from your remaining compensation.

Automatic deferrals. The Plan includes an automatic enrollment feature known as a Qualified Automatic Contribution Arrangement ("QACA"). Under the QACA provisions of the Plan, **if you do not complete and return a salary reduction agreement**, then the Employer will automatically withhold a portion of your eligible compensation from your pay each payroll period and contribute that amount to the Plan as an elective deferral (the automatic amount is described below). If you wish to defer the automatic deferral amount, then you do not need to complete a salary reduction agreement. However, you may choose a different amount (including zero). You may make this election by submitting a salary reduction agreement to the Plan Administrator in accordance with the deferral procedures of the Plan.

Application of automatic deferral provisions. The automatic deferral provisions are effective as of January 1, 2017 (QACA) January 1, 2021 (Escalation) and will only apply to the following Plan participants.

- **Application to new Participants.** If you are a new participant in the Plan, then the automatic deferral provisions apply if your Entry Date is on or following the effective date of the automatic deferral provisions.
- **Application to existing Participants.** If you were a Participant in the Plan as of the effective date of the automatic deferral provisions, then the automatic deferral provisions apply to you unless you have a salary reduction agreement in effect on the automatic deferral provisions effective date.

Automatic deferral amount. The automatic deferral amount is 6% of your compensation for each pay period.

- The automatic deferral amount will increase as follows:

1% of Compensation each Plan year up to a maximum of 15% of Compensation and applies to Participants that have an existing escalation election on file with a maximum less than 15%.

- The increase in the amount automatically withheld from your pay will be effective each March 1st, beginning with the first Plan Year following the date deferrals were first automatically withheld from your pay.

Automatic Escalation of Salary Reduction Agreement amount. The Plan includes automatic escalation provisions. Accordingly, if you have completed a Salary Reduction Agreement specifying the amount to be withheld as an elective deferral from your pay each payroll period, the Employer will automatically increase the amount withheld from your pay as indicated below.

- **Application to Participants with an existing Salary Reduction Agreement.** The automatic escalation provisions apply to all Participants who have a Salary Reduction Agreement in effect to defer at least 1% of compensation, unless and until they make a contrary election after the automatic escalation provisions effective date.
- The amount withheld from your pay each payroll period will be increased as follows: The Participant's Elective Deferrals will increase as elected by the Participant on their Plan's enrollment form.
- The increase in the amount automatically withheld from your pay will be effective each March 1st, beginning with the first each March 1st following the date you file a Salary Reduction Agreement, or, if sooner, the effective date of the automatic escalation provisions.

Limited right to withdraw automatic deferrals. For a limited time, if your Employer automatically enrolled you and you did not want to participate in the Plan, you may elect to have the Plan distribute to you all of your prior automatic deferrals (adjusted for any earning or losses). You may make this election on the form provided to you by the Plan Administrator. You must make this election no later than 90 days after the first automatic deferral is taken from your compensation. If you elect to withdraw your automatic deferrals, then the entire amount will be subject to income taxes, but you will not be subject to the 10% premature distribution penalty tax, even if you receive the distribution prior to age 59 1/2. Also, if you withdraw your prior automatic deferrals, then you will forfeit any matching contributions related to those deferrals. If you take out automatic deferrals, then the Employer will treat you as having chosen to make no further contributions. However you can choose to continue or restart making contributions by completing a salary reduction agreement.

II. Employer Safe Harbor Contribution Election

To help you make an informed decision on the level of your own elective deferral contributions, if any, your Employer must inform you about the contributions it will make to the Plan. Your Employer has elected to make the following employer safe harbor contribution:

Safe Harbor Matching Contribution. In order to maintain "QACA safe harbor" status, your Employer will make a safe harbor matching contribution equal to the specified matching rate for each level of your elective deferral percentage according to the table below. This safe harbor matching contribution is subject to a vesting schedule.

<u>Elective Deferral Percentage</u>	<u>Matching Rate</u>
3%	100%
6%	50%

For purposes of calculating this safe harbor matching contribution, your compensation and deferrals will be computed for each payroll period.

III. Other Employer Contributions

In addition to the above, other contributions may be made to the Plan. You should review the Article of the SPD entitled "EMPLOYER CONTRIBUTIONS" for details regarding these other contributions.

IV. Suspension or reduction of safe harbor matching contribution.

The Employer retains the right to reduce or suspend the safe harbor matching contribution under the Plan. If the Employer chooses to do so, you will receive a supplemental notice explaining the reduction or suspension of the safe harbor matching contribution at least 30 days before the change is effective. The Employer will contribute any safe harbor matching contribution you have earned up to that point. At this time, the Employer has no such intention to suspend or reduce the safe harbor matching contribution.

V. Vesting

The following is a general explanation of the vesting provisions of the Plan. More details can be found in the Article of the SPD entitled "VESTING."

100% vested contributions. You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- elective deferrals including Roth 401(k) deferrals and catch-up contributions
- rollover contributions

Vesting schedules. Your "vested percentage" for certain Employer contributions is based on vesting Periods of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will actually receive from the Plan.

Nonelective Contributions

Your "vested percentage" in your account attributable to nonelective contributions is determined under the following schedule. You will always, however, be 100% vested in your nonelective contributions if you are employed on or after your Normal Retirement Age or if you terminate employment on account of your death, or if you terminate employment as a result of becoming disabled.

Vesting Schedule Nonelective Contributions	
Periods of Service	Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Qualified Safe Harbor Contributions

Your "vested percentage" in your account attributable to qualified safe harbor contributions is determined under the following schedule. You will always, however, be 100% vested in your qualified safe harbor contributions if you are employed on or after your Normal Retirement Age or if you terminate employment on account of your death, or if you terminate employment as a result of becoming disabled.

Vesting Schedule Qualified Safe Harbor Contributions	
Periods of Service	Percentage
Less than 2	0%
2	100%

Additional vesting provisions

The following schedule applies to Prior Employer Match: 1-20; 2-40; 3-60; 4-80; 5-100.

VI. Distribution provisions

The Plan and law impose restrictions on when you may receive a distribution from the Plan. Below is general information on when distributions may be made under the Plan. See the SPD for more details, including details on how benefits are paid. Also, at the time you are entitled to receive a distribution, the Plan Administrator will provide you with a notice explaining the rules regarding the taxation of the distribution.

You generally may not withdraw your deferral contributions except when one of the following events occurs: severance from employment with the Employer, death, or attainment of age 59 1/2. You are always 100% vested in your deferral contributions.

You may withdraw any additional contributions provided for in "Other Employer Contributions" upon your death or termination of employment.

If your vested account balance exceeds \$5,000, you may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment.

If your vested account balance does not exceed \$5,000, a distribution of your vested account balance will be made to you as soon as administratively feasible following your termination of employment.

You may also withdraw money from the Plan from certain accounts if you have reached age 59 1/2 or if you have an immediate and heavy financial need. However, there are various rules and requirements that you must meet before any withdrawal is permitted. See the Article in the SPD entitled "DISTRIBUTIONS PRIOR TO TERMINATION OF EMPLOYMENT" for more details.

You may withdraw money from your rollover account at any time. See the Article in the SPD entitled "DISTRIBUTIONS PRIOR TO TERMINATION OF EMPLOYMENT" for more details.

VII. Administrative procedures

The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Plan Administrator. Your election will become effective as soon as administratively feasible. Your election will remain in effect until you modify or terminate it.

You may revoke or make modifications to your salary deferral election in accordance with procedures that the Plan Administrator provides.

In addition to any other election periods provided above, you may make or modify a deferral election during the 30-day period immediately preceding the Plan Year for which this notice is being provided. For the Plan Year you become eligible to make deferrals, you may complete a salary deferral agreement during a 30-day period that includes the date you become eligible.

If you decide to start or change your elective deferral, you must complete the salary reduction agreement and return it to the Plan Administrator.

VIII. Investments

Right to direct investment/default investment. You have the right to direct the investment of your Pre-Tax 401(k) and Roth 401(k) deferrals (whether the deferrals result from the Plan's automatic deferral or from a salary reduction agreement) and also other accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, if you do not make an investment election, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

IX. Employer's right to terminate Plan

Pursuant to the terms of the Plan, your Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the safe harbor 401(k) contribution) with respect to any compensation you receive after the effective date of the termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

X. Additional information

This notice is not a substitute for the Summary Plan Description. The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact the Plan Administrator.

The Plan Administrator is AmericanTCS Fiduciary Services, LLC. You may contact AmericanTCS Fiduciary Services, LLC at:

Contact: AmericanTCS Fiduciary Services, LLC

Address: 1251 Waterfront Place, Suite 525

Pittsburgh, PA 15222

Telephone: _____

Where to go for further investment information. You can obtain further investment information about the Plan's investment alternatives by contacting the Plan Administrator as listed above.

PARTICIPANT FEE DISCLOSURE NOTICE

I INTRODUCTION

This is to inform you that information provided in the disclosure notice regarding the Lube-Tech Services, LLC 401(k) Plan (the “Plan”) will change effective September 1, 2024. This is merely a summary of the changes to the disclosure notice.

II SUMMARY OF CHANGES

Section II: Plan Administrative and Individual Expenses has been modified to add 402a Administrative Services:

Participant Distribution Fees: The fee is increasing from a per distribution fee of \$75 to a per distribution fee of \$115. This fee is charged directly to the participant at the time of the distribution request and applies to all distributions that are not deemed hardship distributions.

Participant Hardship Distribution Fee: The fee is increasing from a per hardship distribution fee of \$75 to a per distribution fee of \$135. This fee is charged directly to the participant at the time of the hardship distribution request.

Participant Loan Set Up Fee: The fee is increasing from a per loan set up fee of \$75 to a per loan set up fee of \$135. This fee is charged directly to the participant at the time of the loan set up. The annual Loan Maintenance Fee remains unchanged.

Qualified Domestic Relations Order (QDRO) Fee: The fee is increasing from a per order fee of \$200 to a per order fee of \$500. This fee is charged directly to the participant at the time of the Qualified Domestic Relations Order (QDRO) request.

If you have any questions concerning the Participant Fee Disclosure Notice, please contact the Plan Administrator.

PARTICIPANT FEE DISCLOSURE NOTICE

This disclosure notice provides you with important information regarding the Ascentek Services, LLC 401(k) Plan (the Plan). It is comprised of three sections:

- Certain plan information including an explanation of the right to direct investments and a description of the types of fees and expenses associated with different plan features.
- The types of plan administrative and individual fees and expenses that may be deducted from your account.
- General investment information, including a comparative chart of the investment options available under the Plan with stated and historical rates of return, performance comparison with an appropriate benchmark for the same time period, and any fees or expenses associated with the investment.

SECTION I: PLAN INFORMATION

The Plan is intended to be an ERISA Section 404(c) plan. Under the Plan, you have the right to direct the investment of all of your plan account assets in various investments made available under the Plan. You may view the available designated investment by accessing your account at <https://www.americantrustretirement.com/> and viewing the information online. The designated investment alternatives are also listed on the attached Investment Comparative Chart.

You have the continuing right to direct the investments of your account in one or more of the investment choices available to you. You may change your investments at any time by completing the form prescribed by the Company and by either contacting the Retirement Services Center ((866) 680-7000) or via the Web (<https://www.americantrustretirement.com/>).

Changes to your investments may be subject to certain limitations or restrictions. Some investments impose trade restrictions whereby investors are prohibited from selling a fund then quickly buying back in, or from buying into a fund then quickly selling out again. These short term trades are considered "market timing" and some funds impose restrictions and redemption fees to discourage market timing.

You generally will not have the right to exercise voting, tender, and similar rights with respect to the designated investment alternatives in the Plan. If subsequent to an investment in a Plan's designated investment alternative with respect to which voting, tender or similar rights are passed through to the participant or beneficiary, you will be furnished any materials provided to the Plan relating to the exercise of such rights.

The Plan may allow for the purchase of life insurance as an incidental benefit under the Plan. The life insurance policy is held as an investment for the participant. The Life Insurance benefit may contain restrictions with respect to the purchase of new policies. For information about the availability, as well as fees and expenses associated with the life insurance policies offered under the Plan, please contact the Plan Administrator.

For information regarding the designated investment manager for the Plan (if any), please contact your Plan Administrator.

As a plan participant, you may request a free paper copy of the information available on the website and other certain information from the Plan Administrator, Ascentek Services, LLC, 900 Mendelssohn Avenue North, Golden Valley, MN, 55427, Phone: (763) 417-1200. This information includes: annual operating expenses of the Plan's investments; copies of prospectuses, financial statements, reports, or other materials relating to investments provided to the Plan; a list of assets contained in each managed portfolio; the value of those assets and fund units or shares; and the past and current performance of each investment.

SECTION II: PLAN ADMINISTRATIVE AND INDIVIDUAL EXPENSES

Retirement plans have different types of expenses.

ADMINISTRATIVE EXPENSES - These are charges for services such as legal, accounting, auditing, recordkeeping expenses, and advisory fees. The cost of these expenses may vary each year depending on a variety of factors.

Your Employer, at its own discretion, may elect to pay some or all of the Plan's administrative expenses. Any remaining administrative expenses not paid by the Employer, will be deducted from the Plan and shared proportionally from each individual account, unless otherwise stated. Your pro rata share of any deducted administrative expenses is based on the value of your individual account over the value of total assets in the Plan. Administrative expenses actually charged

against your individual account will be deducted each quarter and appear on your quarterly benefit statement.

The Plan may charge your account for the following Plan-level administrative expenses:

Plan Administration and Recordkeeping - The Plan is charged an annual fee according to the schedule below. Although subject to change, the Plan's Per Participant count as of 9/30/2024 was 960. The actual fee charged is a blended rate based on each marginal fee rate in the table below. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Annual Base Fee	\$2,500
Per Participant Fee (those with balances)	
First 200	\$50
Next 300	\$40
Over 500	\$30

Discretionary Trustee - The Plan is charged an annual fee according to the schedule below. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments. As indicated in the table below, your actual fee will depend on the Market Value of Plan Assets. Your Plan's Average Daily Balance as of 9/30/2024 was \$64,304,321.60 and is subject to change.

Annual Asset Based Fee Schedule

Market Value of Plan Assets	Basis Points
First \$1,000,000	0.04%
Over \$1,000,000	0.04%

* A minimum annual fee of \$3,500 applies.

Annual Managed Account Fee - The Plan is charged an annual fee of 0.050% of the Plan's assets. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Advisor Partner - The Plan is charged an annual fee according to the schedule below. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Market Value of Plan Assets	Basis Points
First \$30,000,000	0.14%
Over \$30,000,000	0.05%

* A minimum annual fee of \$0 applies.

402(a) Fiduciary Services - The plan is charged an annual fee of 0.06% of the Plan's assets. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Variable Fees - In addition to the above administrative expenses, the Plan may incur other administrative fees that are unknown at this time, such as for legal or audit fees. Such fees will be allocated on a pro-rata basis.

Revenue Sharing - The Plan's recordkeeper may receive revenue sharing payments from certain mutual fund investments available in the plan, which are used to offset administrative expenses. Revenue sharing derived from the underlying investments of collective investment funds will be credited at a fund level and reflected in the funds' unit values. Please refer to the Investment Comparative Chart for the revenue sharing information for each investment.

INDIVIDUAL EXPENSES - If not paid by the Plan Administrator directly, the Plan may impose certain charges against an individual participant's account, rather than against the Plan as a whole, when individuals incur the charges. These charges may arise based on your use of a feature available under the Plan (i.e. participant withdrawal) or based on the application of applicable law (e.g. processing a domestic relations order in the case of a divorce).

Participant Event Charges	
Participant Loan Setup	\$135
Participant Loan Maintenance	\$75 annually
Participant Distributions	\$115

Brokerage Account Trading Costs	Per Provider Fee Schedule
Insurance Policy Administration	\$100 annually if applicable
Participant Distributions Under \$200	\$25
Qualified Domestic Relations Order	\$500
Self-Directed Brokerage Account	\$1,200 annually per plan, \$100/account setup & maintenance
Missing Participant Search Fee	\$25
Overnight Check Delivery	\$35
Loan Reamortization Fee	\$25
Hardship Distribution	\$135

Please note that you may be charged a nominal fee for items not listed above. The nominal fee and type of service will be provided in advance of the service.

Section III: INVESTMENT INFORMATION

As a participant in the Plan, you may select one or more funds from the available investment options under the Plan to create your own portfolio or choose one of the professionally managed portfolios, if applicable.

As you review the investment options under the Plan which are outlined on the attached Investment Comparative Chart, there are several investment-related factors to consider.

INVESTMENT CATEGORY - the different asset categories may include stocks, bonds, real estate, international investments, commodities and cash. Investment experts agree that allocating your money across a variety of asset categories and rebalancing periodically is a strategy that is likely to succeed over time.

INVESTMENT OBJECTIVES - the different goals and objectives of a particular fund or model portfolio that can influence the investment's potential for return and risk. Information about an investment option's objective is included in the Plan's most recent enrollment book or by accessing your account at <https://www.americantrustretirement.com/> and viewing the information online.

RATE OF RETURN - the performance of an investment option at a given point of time. The comparative chart shows how the investment options have performed over time and allows you to compare them with an appropriate benchmark for the same time period. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

FEE AND EXPENSE INFORMATION - the expense ratio and shareholder type fees are expenses that reduce the rate of return of the investment option. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site, <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> for an example showing the long-term effect of fees and expenses.

MANAGED ACCOUNT PROGRAM – The Plan provides for a Managed Account option. If a participant elects or, if applicable, is defaulted into the Managed Account Program, the Plan's Investment Manager creates a managed account specifically for that participant. A participant's managed account is derived from available data about the participant (such as age, target retirement date, compensation, how much is contributed to the Plan, other savings, etc.). From this data, the Investment Manager creates a managed investment portfolio comprised of a suitable mix of investments including, but not limited to fixed income and stock mutual funds or collective investment funds. The investment objective of the managed account is to have sufficient value in your Plan account (plus identified outside investments) to provide income through retirement. The managed account uses information provided by you and your employer to continuously monitor and update the investment allocation based on income, accumulated savings, contribution rates, and other factors. The investment allocation for each account is a mixture of one or more underlying asset allocation funds that range from conservative to aggressive risk. Each underlying fund invests in a mixture of fixed income securities (ex. bond funds, stable fund, etc.), and equity (stock) funds for diversification and the potential to achieve the Investment Manager's targeted rate of return. The Managed Account optimizes the risk and return characteristics of various investment classes to allocate the participant's assets to those that the Investment Manager believes will provide the highest probability of achieving the retirement income objective. However, achieving the objective is not guaranteed, as is true with any investment strategy. Actual future results will vary from the assumptions made in any investment strategy.

Your Plan can help you achieve a financially secure retirement. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. 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, will 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.

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.

Please visit <http://www.investmentterms.com/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

INVESTMENT DISCLOSURE

DISCLOSURE UNDER DOL REGULATION § 2550.404a-5(d)(1)

Fund Name/ Benchmark	Investment Category	Expense Ratio ¹		Revenue Share ²	Shareholder- Type Fees ³	Average Annual Returns			Since Inception Return/Date
		As a %	Per \$1000			1 Year Return	5 Year Return	10 Year Return	
AT Metlife Stable Value	Stable Value	0.67%	6.70	0.00%	Possible MVA or Put	2.46%	2.20%	2.30%	3.23%
Stable Value Composite						6.13%	2.00%	1.60%	06/01/2001
Dodge & Cox Income I	Intermediate-Term Bond	0.41%	4.10	0.08%		13.53%	2.12%	2.91%	6.04%
Barclays US Agg Bond TR USD						11.57%	0.33%	1.84%	01/03/1989
American Funds US Government Sec R6	Intermediate Government	0.25%	2.50	0.00%		10.78%	1.04%	1.78%	2.40%
Barclays US Treasury 3-10 Yr TR USD						9.50%	0.35%	1.60%	05/01/2009
Vanguard Wellington™ Admiral™	Moderate Allocation	0.18%	1.80	0.00%		24.87%	9.16%	8.69%	8.06%
60% Equity Blend / 40% Fixed Blend						22.46%	8.72%	7.55%	05/14/2001
T. Rowe Price All-Cap Opportunities-I	Large Growth	0.66%	6.60	0.00%		36.34%	19.46%		17.45%
Russell 1000 Growth TR USD						42.19%	19.74%	16.52%	12/17/2015
Fidelity 500 Index	Large Blend	0.01%	0.10	0.00%		36.33%	15.96%	13.37%	13.60%
S&P 500 TR USD						36.35%	15.98%	13.38%	05/04/2011
Vanguard Value Index Adm	Large Value	0.05%	0.50	0.00%		29.78%	12.25%	10.78%	7.73%
Russell 1000 Value TR USD						27.76%	10.69%	9.23%	11/13/2000
T. Rowe Price Diversified Mid Cap Gr I	Mid-Cap Growth	0.68%	6.80	0.00%		29.05%	11.44%		12.64%
Russell Mid Cap Growth TR USD						29.33%	11.48%	11.30%	05/03/2017
Columbia Mid Cap Index Inst	Mid-Cap Blend	0.20%	2.00	0.10%		26.54%	11.55%	10.09%	9.10%
S&P MidCap 400 TR						26.79%	11.78%	10.32%	03/31/2000
Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	0.07%	0.70	0.00%		31.04%	10.76%	9.56%	12.51%
Russell Mid Cap Value TR USD						29.01%	10.33%	8.93%	09/27/2011
Vanguard Small Cap Growth Index Admiral	Small Growth	0.07%	0.70	0.00%		25.73%	8.60%	9.18%	11.58%
Russell 2000 Growth TR USD						27.66%	8.82%	8.95%	09/27/2011
Columbia Small Cap Index Inst	Small Blend	0.20%	2.00	0.10%		25.63%	9.98%	9.81%	9.43%
S&P SmallCap 600 TR USD						25.86%	10.21%	10.05%	10/15/1996
Vanguard Small Cap Value Index Admiral	Small Value	0.07%	0.70	0.00%		28.69%	11.60%	9.58%	12.39%
Russell 2000 Value TR USD						25.88%	9.29%	8.22%	09/27/2011
American Funds Europacific Growth R6	Foreign Stock	0.46%	4.60	0.00%		24.71%	7.52%	6.26%	8.29%
MSCI EAFE NR USD						24.77%	8.20%	5.71%	05/01/2009
Dodge & Cox International Stock I	Foreign Large Value	0.62%	6.20	0.10%		21.17%	9.12%	4.80%	7.24%
MSCI EAFE Value NR USD						23.14%	8.27%	4.56%	05/01/2001
DFA Emerging Markets I	Diversified Emerging Mkts	0.35%	3.50	0.00%		24.22%	6.98%	4.55%	6.58%
MSCI EM NR USD						26.05%	5.75%	4.02%	04/25/1994
American Funds Capital World Gr&Inc R6	Global Large-Stock Blend	0.41%	4.10	0.00%		30.26%	11.29%	8.77%	10.83%
MSCI World NR USD						32.43%	13.04%	10.07%	05/01/2009
DFA Real Estate Securities I	Real Estate	0.18%	1.80	0.00%		35.13%	5.18%	8.07%	9.47%
FTSE NAREIT All REITs TR						33.65%	4.68%	7.74%	01/05/1993
PIMCO Commodity Real Ret Strat Admin	Commodities Broad Basket	1.25%	12.50	0.25%		3.04%	8.71%	0.24%	1.96%
Bloomberg Commodity TR USD						0.96%	7.79%	0.03%	02/14/2003
Cash Balance									

Fund Investment Information as of September 30, 2024

INVESTMENT DISCLOSURE

¹ Expense Ratio is the fund's Annual Report Net Expense Ratio which is the percentage of fund assets used to pay for operating expenses and management fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. The expense ratio is obtained from the Annual Report - an audited trailing perspective.

² Revenue Share payments, if any, received from mutual funds or investment managers may be used to offset the Service Provider's fees or may be allocated to participant accounts.

³ Shareholder-type fees list any additional fees that may be charged directly to your investment and which are not already included in the total annual operating expenses of the investment option (e.g. MVA (market value adjustment), redemption fees, contingent deferred sales charges, surrender charges, etc.). A put restricts a plan from exiting a fund for a stated period of time. For a more complete description of the shareholder-type fees or put provisions, please review the fund's prospectus, or fund fact sheet, which is available by accessing your account online or upon request by contacting your service provider directly.

Performance figures are those published by the underlying mutual funds or collective investment funds net of internal fees but not including external costs such as trustee fees, recordkeeping fees, or investment advisory fees. The actual performance of a client portfolio is dependent on the total fees deducted from the portfolio and the timing of cash flows in and out of the portfolio.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions.

The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's Web site for an example demonstrating the long-term effect of fees and expenses. <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>

A glossary of terms to assist participants and beneficiaries in understanding the plan's designated investment alternatives can be found at the website: <http://www.investmentterms.com>

Past performance does not guarantee how an investment will perform in the future.

Your investment could lose money. Investment products involve risk and may lose value. Investments are not FDIC insured or insured by any Federal government agency and are not deposits of, guaranteed or insured by your service provider.

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Fund Investment Information as of September 30, 2024

AMENDMENT NUMBER THREE TO ASCENTEK SERVICES, LLC 401(K) PLAN

SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

I INTRODUCTION

This is a Summary of Material Modifications regarding the Ascentek Services, LLC 401(k) Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2025. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

II SUMMARY OF CHANGES

1. Safe Harbor Contribution

Effective January 1, 2017 (QACA) January 1, 2021 (Escalation), this Plan is referred to as a "qualified automatic contribution arrangement 401(k) plan" also known as a QACA." Before the beginning of each Plan Year, you will be provided with a comprehensive notice of your rights and obligations under the Plan. However, if you become eligible to participate in the Plan after the beginning of the Plan Year, then the notice will be provided to you on or before the date you are eligible. A safe harbor QACA plan is a plan design where the Employer commits to making certain contributions described below. This commitment to make contributions enables the Employer to simplify the administration of the Plan by ensuring that nondiscrimination regulations are met, which is why it is called a "safe harbor" plan.

Safe Harbor Matching Contribution. In order to maintain "QACA safe harbor" status, the Employer will make a safe harbor matching contribution in an amount equal to a percentage of your elective deferrals, the specified matching percentage for the corresponding level of your elective deferrals as shown in the following table. This safe harbor matching contribution is subject to a vesting schedule.

Elective Deferral Tier	Matching Percentage
3%	100%
6%	50%

For purposes of calculating this safe harbor matching contribution, your compensation and deferrals will be computed for each payroll period.

2. Additional compensation adjustment provisions

Retirement bonuses for all contributions.

**SUMMARY ANNUAL REPORT FOR
LUBE-TECH SERVICES, LLC 401(K) PLAN**

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan of Lube-Tech Services, LLC 401(k) Plan and Employer Identification Number 83-0782202/Plan Number 004 for the plan year 01/01/2023 through 12/31/2023. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined contribution plan with the following characteristics: pre-approved pension, code section 401(k) feature, total participant-directed account, member of a controlled group, profit sharing, code section 401(m) arrangement, ERISA section 404(c), total or partial participant-directed account, 401(k) or 403(b) plan that provides for automatic enrollment.

Basic Financial Statement

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were \$5,404,248. These expenses included \$121,059 in administrative expenses and \$5,283,189 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 975 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$58,813,268 as of the end of the plan year, compared to \$49,773,683 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$9,039,585. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$14,443,833, including employer contributions of \$1,932,219, employee contributions of \$5,399,120, other contributions/other income of \$397,744, and earnings from investments of \$6,714,750.

The plan has a contract with The Guardian Life Insurance Company of America which allocates funds toward individual policies.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.
5. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call AmericanTCS Fiduciary Services, LLC, the plan administrator, at 1251 Waterfront place, Suite 525, Pittsburgh, PA 15222 and phone number, 877-514-5600.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

OMB Control number 1210-0040; Expiration Date 03/31/2026

You also have the legally protected right to examine the annual report at the main office of the plan: 1251 Waterfront place, Suite 525, Pittsburgh, PA 15222, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.