

**SUPPLEMENT TO
SUMMARY PLAN DESCRIPTION
Choice Pooled Employer Plan II**

I. Introduction

This Supplement modifies certain information in the summary plan description (the “SPD”) for the Choice Pooled Employer Plan II (the “Plan”) as set forth below effective as of July 15, 2024. The Pooled Plan Provider, Plan Sponsor, Trustee and related Plan terms have been amended effective July 15, 2024. The Plan’s former PPP (Plan Sponsor) was Smart Retirement Solutions, Inc. The Plan’s former trustee was Reliance Trust Company.

Regardless of anything to the contrary in the SPD, the following provisions of this Supplement control in the event of any conflict with the SPD.

II. SPD Provisions

Introduction: Administrative Group, LLC dba Transamerica Fiduciary Services (“TFS”) is the Pooled Plan Provider (also referred to as the “PPP”) for the Plan. The Plan is a “pooled employer plan” (“PEP”).

Company: Except with respect to TFS’s role as PPP and its ability to amend or terminate the Plan, all references to the “Company” are to your employer.

Eligibility: You are an “Eligible Employee” if you are employed by an employer participating in the Plan or any affiliate of your employer who has adopted the Plan, according to any eligibility conditions set forth in your Company’s Joinder Agreement or Adoption Agreement. Employees of TFS and its affiliates are not eligible to participate in the Plan.

Special Pooled Employer Plan Rules: As a PEP, the Plan is subject to special rules that can impact how the Plan is operated if you move between employers participating in the plan, such as with respect to eligibility service, vesting service and your right to distributions. If any of these apply to you, please contact the Plan Administrator for more information.

Statute of Limitations: If you wish to bring a suit or legal action regarding the final decision on your claim, you must bring it within one year following the date of any final decision.

Amendment and Termination: TFS has the ability to amend or terminate the Plan. However, your employer may elect to withdraw from the Plan at any time in its sole discretion and, for certain purposes, may be separated out of the Plan if necessary. You will be informed by the Plan Administrator if your employer withdraws or is separated out of the Plan.

Contract of Employment: The Plan does not constitute, and is not to be deemed to constitute, an employment contract between any employer and any employee or an inducement or condition of employment of any employee. Nothing in the Plan is to be deemed to give any employee the right to be retained in an employer’s service or to interfere with an employer’s right to discharge any employee at any time.

Administrative Information: The Plan’s Administrative Information is as follows:

1. Plan Sponsor (Pooled Plan Provider) Contact Information:

Transamerica Fiduciary Services

6400 C Street SW
Cedar Rapids, IA 52499
866-315-1463
Employer Identification Number: 42-1484983

TFS's duties and responsibilities are set forth in the Participating Employer Agreement between each adopting employer and TFS, as well as in the PPP Pooled Employer Plan Addendum to the Adoption Agreement.

2. Plan Administrator Contact Information:

Administrative Group, LLC dba TAG Resources ("TAG Resources") serves as a Plan Administrator for purposes of the Plan. TAG Resources' physical address is as follows:

TAG Resources
6501 Deane Hill Drive
Knoxville, TN 37919
865-670-1844
Fax: 865-670-0227
customerservice@tagresources.com

TAG Resources' Plan administration duties and responsibilities are set forth in TAG's Service Agreement between each adopting employer and TAG Resources.

For specific information regarding the duties, powers, liability and any other concerns or questions regarding your Plan, you should contact TAG Resources.

3. Plan Trustee

Transamerica Trust Company
6400 C Street SW
Cedar Rapids, IA 52499

4. Plan Type

The Plan is a pooled employer plan. It is a 401(k) profit sharing plan.

5. Agent for Service of Process

The Plan's designated agent for service of legal process is:

Sheila Luken, Transamerica
6400 C Street SW
Cedar Rapids, IA 52499

6. Plan Year

The Plan uses a fiscal year starting on January 1 and ending December 31 of each year.

7. Governing Law

The Plan is governed by the laws of Iowa to the extent not preempted by ERISA.