

**A.J. KIRKWOOD & ASSOCIATES, INC. 401(K) PROFIT SHARING PLAN
PLAN HIGHLIGHTS**

IMPORTANT: *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

Eligibility	
Excluded Employees:	You are excluded from the Plan if you are a member of any of the following classes of employees: <ul style="list-style-type: none"> • Non-resident aliens, for purposes of Elective Deferral Contributions and Non-Elective Contributions.
Elective Deferral Contributions and Non-Elective Contributions:	You must meet the following criteria to become eligible to participate in the Plan: <ul style="list-style-type: none"> • Attain age 18 • Complete 3 month(s) of service.
Elective Deferral Contributions and Non-Elective Contributions:	You will enter the Plan on the first day of the calendar month coincident with or next following the time you meet the eligibility criteria specified above.
Contributions	
Elective Deferral:	You may elect to defer up to 90% of your Plan Compensation on a pre-tax basis but must defer at least 0% of Plan Compensation. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan as of each pay period. Federal law also limits the amount you may elect to defer under the Plan (\$22,500 in 2023). However, if you are age 50 or over, you may defer an additional amount up to \$7,500 (in 2023). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.
Non-Elective Contributions:	The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated in an amount designated by the Employer to be allocated to similarly situated eligible Participants. The Employer may make additional contributions in an amount necessary to meet the Employer's requirements under an applicable prevailing wage statute.
Rollovers:	The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan, regardless of whether such Employee has met the age and service requirements of the Plan.
Vesting	
Fully Vested Accounts:	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account, Qualified Non-Elective Contribution Account and Non-Elective Contribution Account.
Investing Plan Contributions	
Investments:	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.
Distributions and Loans	

Distributions from the plan:	<p>You may receive a distribution from your account under the following circumstances:</p> <ul style="list-style-type: none"> • Immediately after your employment terminates • Normal Retirement Age (even if you are still working) • Hardship • After age 59-1/2 • From the Transfer Account when you reach: normal retirement age as per plan provisions • From the Rollover Contribution Account at any time • Qualified birth or adoption distribution • Death
Loans:	<p>The minimum loan amount is \$1,000 and the maximum number of loans outstanding is To be determined by the plan sponsor; a maximum of one loan consisting of either general purpose loan and/or residential loan. Please see your Loan Procedures for additional details on taking a loan from the Plan.</p>

Contact Information

Plan Administrator:
Name: TAG Resources

Plan Sponsor Contact Information:
Address: 4300 N. Harbor Blvd, Fullerton, CA 92835
Phone number: 714-505-7977
Employer Identification Number: 33-0707710

Plan Administrator Contact Information:
Address: 6501 Deane Hill Drive, Knoxville, Tennessee 37919
Phone number: 865-670-1844

Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.