Fee Disclosure Notice

U.A. Locals No. 375 and 367 Supplemental Pension Plan

September 30, 2025

Important Information Regarding Your Plan Investments

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to millimanbenefits.com or you can contact the Milliman Benefits Service Center at (866) 767-1212. A free paper copy of the information available on the Website can be obtained by contacting the Milliman Benefits Service Center at (866) 767-1212.

How to Give Investment Instructions

You have the right to direct the investment of all of your U.A. Locals No. 375 and 367 Supplemental Pension Plan contribution accounts in any of the plan's investment choices. This includes your own contributions, such as elective salary deferrals and rollovers, as well as Company contributions, such as matching and discretionary amounts (if any). If you do not make an election as to how the plan should invest your contributions, then the plan trustee will invest them in the "default" investment option.

You may direct the investment of your account balance in the plan at any time. Transactions submitted by the closure of the New York Stock Exchange will be submitted for trades the same day and most funds settle the same day.

To make a change to your account, go to the Account Details/Investments/Change Investments tab of millimanbenefits.com. Call Center representatives are also available to assist you at (866) 767-1212 Monday through Friday between 7 a.m. and 7 p.m. Central Time.

The plan offers Target Date Retirement funds to provide diversified investment mixes that are appropriate for different target retirement dates. These funds change investments over time, becoming more conservative as you near your retirement date.

You may also design your own custom asset allocation. You may choose to invest in any combination of the plan's investment options which represent a broad range of risk and return characteristics within various asset classes.

Voting Rights

The Plan Sponsor or other designated plan fiduciary will exercise any voting or other rights associated with ownership of your investments held in your plan account.

Designated Investment Managers

The plan does not offer the services of a designated investment manager.

Administrative Expenses

All fees, including custodial, recordkeeping, legal, investment, education and accounting fees, may be paid from the plan assets and deducted from individual plan accounts on a pro rata (account value) basis. Any expense allocated to your account will appear on your quarterly statement.

For example, if the plan fee is $15,000 and the Plan's total assets are $10,000,000 and your account balance is $10,000, you would pay $15 per year or $1.25 per month.

All fees, including custodial, recordkeeping, legal, investment, education and accounting fees, may be paid from the Plan assets and deducted from individual plan accounts on a pro rata (account value) or per capita (uniform dollar) basis. Any expense allocated to your account will appear on your quarterly statement.

Revenue sharing received from the mutual fund investments in the Plan are allocated back into the Plan directly to those invested in the mutual funds from which the revenue was derived.

For further information on your actual fees paid go to millimanbenefits.com and select Account Details/Account Activity/Transaction History.

A pro rata fee of 3.25 basis points is deducted from all accounts monthly to pay plan fees. If additional funds are needed to cover plan expenses they are deducted on a pro rata basis.

Schedule of Individual Expenses

Description	Amount or Rate
Florida Residents: Documentary Stamp Tax (per $100 borrowed)	$ 0.35
QDRO (Split between both parties) Standard	$ 250 Per Transaction
Distributions/Withdrawals	$ 45 Per Transaction
Special Handling - Disbursement/Loan	$ 35 Per Transaction
Lost Beneficiary Search	$ 125 Per Transaction
Stale Check Processing	$ 75 Per Transaction

This represents a schedule of individual expenses that could be incurred for certain transactions and optional services.

Post-transaction fees may also be assessed to be paid outside of the plan, including: check reissuance, additional copies of IRS Form 1099-R, and express payment methods like wire transfer or overnight mail delivery.

Glossary

For your reference, a glossary of retirement plan terms is available at https://www.investmentterms.com/milliman/.

Designated Investment Alternatives

The plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart lists these designated investment alternatives and provides information regarding the alternatives.

Designated Investment Alternatives - Performance and Benchmarks

This table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

For additional fund information, please visit the "Investments" page of your account at millimanbenefits.com. Current performance information is available on the "Account Details/Investments/Fund Information" link. Links to the investment option summaries are available. Each summary includes the issuing company, the objectives and goals of the fund, the principal strategies and risks of the fund, and the fund's turnover rate and operating expenses.

Performance shown is net of mutual fund expenses, but before any applicable plan charges. Returns assume the reinvestment of dividends and capital gains distributions. Past performance does not guarantee how the investment option will perform in the future. Your investment in these investment options could lose money.

Fund performance is gathered from sources that are believed to be reliable, such as investment companies and Morningstar, Inc. However, Milliman Inc. cannot guarantee the complete accuracy of all performance information.

Investment Name/Type of Option/Ticker	Average Annual Total Return				Benchmark as of 09/30/2025			
More information online at MillimanBenefits.com Go To Investments >> View Fund Information Click on the fund's prospectus icon to view the summary prospectus	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
Stable Value (INVESCO)/Stable Value/RST	**2.72%**	**2.04%**	**1.99%**	**4.05%**	**4.61%**	**3.10%**	**2.12%**	**3.05%**
Fund Inception Date: 03/30/1988	Returns as of: 09/30/2025				FTSE Treasury Bill 3 Mon			
Vanguard Total Bond Market Index I/Intrmdt-termBnd/VBTIX	**2.89%**	**-0.47%**	**1.84%**	**4.28%**	**2.88%**	**-0.45%**	**1.84%**	**4.33%**
Fund Inception Date: 09/18/1995	Returns as of: 09/30/2025				Bloomberg US Agg Bond TR			
PIMCO Total Return Instl/IntCorePlus Bnd/PTTRX	**4.36%**	**0.18%**	**2.44%**	**6.25%**	**2.88%**	**-0.45%**	**1.84%**	**5.39%**
Fund Inception Date: 05/11/1987	Returns as of: 09/30/2025				Bloomberg US Agg Bond TR			
Vanguard Inflation-Protected Secs Adm/Infl-Prot Bond/VAIPX	**3.56%**	**1.33%**	**2.88%**	**3.38%**	**3.79%**	**1.42%**	**3.01%**	**3.50%**
Fund Inception Date: 06/10/2005	Returns as of: 09/30/2025				Bloomberg Gbl Infl Linked			
State Street Target Retirement K/Target Dt Ret/SSFOX	**7.51%**	**5.55%**	**5.79%**	**5.15%**	**7.53%**	**4.81%**	**5.26%**	**4.79%**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date Retiremen			
State Street Target Retirement 2025 K/Target Dt 2025/SSBSX	**9.11%**	**7.22%**	**8.16%**	**7.15%**	**9.41%**	**7.47%**	**7.66%**	**6.81%**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date 2025 TR U			
State Street Target Retirement 2030 K/Target Dt 2030/SSBYX	**11.14%**	**8.25%**	**9.08%**	**7.95%**	**10.37%**	**8.74%**	**8.53%**	**7.56%**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date 2030 TR U			
State Street Target Retirement 2035 K/Target Dt 2035/SSCKX	**12.33%**	**9.03%**	**9.67%**	**8.44%**	**11.72%**	**10.16%**	**9.45%**	**8.36%**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date 2035 TR U			
State Street Target Retirement 2040 K/Target Dt 2040/SSCQX	**13.34%**	**9.77%**	**10.16%**	**8.83%**	**12.96%**	**11.34%**	**10.18%**	**8.99%**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date 2040 TR U			
State Street Target Retirement 2045 K/Target Dt 2045/SSDEX	**14.19%**	**10.42%**	**10.58%**	**9.17%**	**13.84%**	**12.10%**	**10.66%**	**9.40%**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date 2045 TR U			
State Street Target Retirement 2050 K/Target Dt 2050/SSDLX	**14.90%**	**10.91%**	**10.82%**	**9.36%**	**14.15%**	**12.47%**	**10.93%**	**9.63%**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date 2050 TR U			
State Street Target Retirement 2055 K/Target Dt 2055/SSDQX	**15.18%**	**10.99%**	**10.87%**	**9.40%**	**14.47%**	**12.63%**	**11.06%**	**9.72%**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date 2055 TR U			
State Street Target Retirement 2060 K/Target Dt 2060/SSDYX	**15.28%**	**11.01%**	**10.85%**	**9.39%**	**14.44%**	**12.62%**	**11.14%**	**N/A**
Fund Inception Date: 09/30/2014	Returns as of: 09/30/2025				S&P Target Date 2060 TR			
State Street Target Retirement 2065 K/Target Dt 2065/SSFKX	**15.20%**	**10.93%**	**N/A**	**14.52%**	**14.80%**	**12.80%**	**N/A**	**N/A**
Fund Inception Date: 03/30/2020	Returns as of: 09/30/2025				S&P Target Date 2065+ TR			
Dodge & Cox Stock X/Large Value/DOXGX	**9.29%**	**17.19%**	**13.05%**	**11.98%**	**9.44%**	**13.88%**	**10.72%**	**10.47%**
Fund Inception Date: 05/02/2022	Returns as of: 09/30/2025				Russell 1000 Value TR USD			
Vanguard 500 Index Admiral/Large Blend/VFIAX	**17.55%**	**16.42%**	**15.26%**	**8.64%**	**17.60%**	**16.47%**	**15.30%**	**8.66%**
Fund Inception Date: 11/13/2000	Returns as of: 09/30/2025				S&P 500 TR USD			
Virtus Silvant Focused Growth Inst/Large Growth/PGFIX	**24.57%**	**17.28%**	**18.50%**	**9.46%**	**25.53%**	**17.58%**	**18.83%**	**8.91%**
Fund Inception Date: 03/31/1999	Returns as of: 09/30/2025				Russell 1000 Growth TR US			
Royce Small-Cap Opportunity Instl/Small Value/ROFIX	**14.03%**	**17.04%**	**12.75%**	**10.58%**	**7.88%**	**14.59%**	**9.23%**	**8.46%**
Fund Inception Date: 12/12/2001	Returns as of: 09/30/2025				Russell 2000 Value TR USD			
Vanguard Small Cap Index I/Small Blend/VSCIX	**8.67%**	**12.22%**	**10.58%**	**9.08%**	**10.76%**	**11.56%**	**9.77%**	**8.07%**

Investment Name/Type of Option/Ticker More information online at MillimanBenefits.com Go To Investments >> View Fund Information Click on the fund's prospectus icon to view the summary prospectus	Average Annual Total Return				Benchmark as of 09/30/2025			
	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
Fund Inception Date: 07/07/1997	Returns as of: 09/30/2025				Russell 2000 TR USD			
Vanguard Total Intl Stock Index Admiral/Foreign LgBlend/VTIAX	**17.10%**	**10.38%**	**8.32%**	**6.30%**	**12.09%**	**8.32%**	**5.34%**	**4.00%**
Fund Inception Date: 11/29/2010	Returns as of: 09/30/2025				MSCI EAFE PR USD			

Investment Fee and Expense Information

This table shows fee and expense information for the investment options listed above, including the Total Annual Operating Expenses. These are expenses that reduce the rate of return of the investment options. For applicable investments, this table also shows Shareholder-type fees. These fees are in addition to Total Annual Operating Expenses.

Investment Name/Type of Option/Ticker	**Expense Ratio as a %**	**Operating Expenses per $1,000**	**Shareholder-Type Fees**
Stable Value (INVESCO)/Stable Value/RST	**0.18%**	**$1.80**	
Vanguard Total Bond Market Index I/Intrmdt-termBnd/VBTIX	**0.02%**	**$0.20**	The Vanguard Total Bond Market Index I has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
PIMCO Total Return Instl/IntCorePlus Bnd/PTTRX	**0.53%**	**$5.30**	
Vanguard Inflation-Protected Secs Adm/Infl-Prot Bond/VAIPX	**0.10%**	**$1.00**	The Vanguard Inflation-Protected Secs Adm has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
State Street Target Retirement K/Target Dt Ret/SSFOX	**0.09%**	**$0.90**	
State Street Target Retirement 2025 K/Target Dt 2025/SSBSX	**0.09%**	**$0.90**	
State Street Target Retirement 2030 K/Target Dt 2030/SSBYX	**0.09%**	**$0.90**	
State Street Target Retirement 2035 K/Target Dt 2035/SSCKX	**0.09%**	**$0.90**	
State Street Target Retirement 2040 K/Target Dt 2040/SSCQX	**0.09%**	**$0.90**	
State Street Target Retirement 2045 K/Target Dt 2045/SSDEX	**0.09%**	**$0.90**	
State Street Target Retirement 2050 K/Target Dt 2050/SSDLX	**0.09%**	**$0.90**	
State Street Target Retirement 2055 K/Target Dt 2055/SSDQX	**0.09%**	**$0.90**	
State Street Target Retirement 2060 K/Target Dt 2060/SSDYX	**0.09%**	**$0.90**	
State Street Target Retirement 2065 K/Target Dt 2065/SSFKX	**0.09%**	**$0.90**	
Dodge & Cox Stock X/Large Value/DOXGX	**0.41%**	**$4.10**	
Vanguard 500 Index Admiral/Large Blend/VFIAX	**0.04%**	**$0.40**	The Vanguard 500 Index Admiral has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.

Investment Name/Type of Option/Ticker	Expense Ratio as a %	Operating Expenses per $1,000	Shareholder-Type Fees
Virtus Silvant Focused Growth Inst/Large Growth/PGFIX	0.67%	$6.70	
Royce Small-Cap Opportunity Instl/Small Value/ROFIX	1.12%	$11.20	
Vanguard Small Cap Index I/Small Blend/VSCIX	0.04%	$0.40	The Vanguard Small Cap Index I has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
Vanguard Total Intl Stock Index Admiral/Foreign LgBlend/VTIAX	0.09%	$0.90	The Vanguard Total Intl Stock Index Admiral has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.

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 website https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf for an example of the long-term effect of fees and expenses.

Additional investment-related information, including current performance information, is available on the "Account Details/Investments/Fund Information" section of millimanbenefits.com. To request a paper copy of the information (free of charge) on the website or additional investment information, you may contact the Milliman Benefits Service Center at (866) 767-1212 or Milliman, Inc., 12790 Merit Drive, Suite 800, Dallas, TX 75251.

Fund information is displayed as of 09/30/2025. If your plan had a fund change after this date, please refer to your Fund Change Notice for the most updated investment information.

When you separate from service you will continue to have access to your retirement account and receive quarterly statements. To view your account, make investment changes or for distribution information please visit the website millimanbenefits.com or contact the Benefit Service Center at (866) 767-1212.