SCHUPAN & SONS, INC. PROFIT SHARING AND 401(K) SAVINGS PLAN

SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

I INTRODUCTION

This is a Summary of Material Modifications regarding the Schupan & Sons, Inc. Profit Sharing and 401(k) Savings Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of March 5, 2024. 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. Conditions for Distributions Upon Severance of Employment

If your employment terminates for reasons other than death, disability, or normal retirement, you will be entitled to receive only the "vested percentage" of your account balance.

You may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment. (See the question entitled "How will my benefits be paid to me?" for additional information.)

2. Automatic IRA Rollover

Automatic IRA rollover. If a mandatory distribution is being made to you because your vested interest in the Plan exceeds \$45 but does not exceed \$7,000, then the Plan will rollover your distribution to an IRA if you do not make an affirmative election to either receive or roll over the distribution. The IRA provider selected by the Plan will invest the rollover funds in a type of investment designed to preserve principal and provide a reasonable rate of return and liquidity (e.g., an interest-bearing account, a certificate of deposit or a money market fund). The IRA provider will charge your account for any expenses associated with the establishment and maintenance of the IRA and with the IRA investments. You may transfer the IRA funds to any other IRA you choose. You will be provided with details regarding the fees and expenses associated with the IRA at the time you are entitled to a distribution.

Treatment of "rollover" contributions for consent to distribution. In determining if the value of your vested account balance exceeds the \$7,000 threshold described above used to determine whether you must consent to a distribution, your "rollover account" will be considered as part of your benefit.