

Summary of Material Modifications to the Schupan & Sons, Inc. Welfare Benefit Plan

This Summary of Material Modification ("SMM") modifies some of the information contained in the Plan Document and Summary Plan Description ("SPD") for the Schupan and Sons, Inc. Welfare Benefit Plan (the "Plan") effective as of January 1, 2023.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification(s)

The insurance carrier for the Plan has changed. Effective January 1, 2025, the Group Term Life/AD&D, Short-Term and Long-Term Disability and Voluntary Term Life carrier will be UNUM Life Insurance Company of America. The mailing address of this carrier is:

2211 Congress Street
Portland ME 04122

To contact the carrier via phone regarding administration of benefit claims, please call 800-275-8686.

As of January 1, 2025, the contract number for the Plan will be 0975257 (Short-Term and Long-Term Disability) and 0975258 (Life and AD&D).

For further information regarding the insurance carrier for the Plan, please contact your Plan Administrator at 269-382-0000.