



The Krapf Group 401(k) Plan  
QK62842 00001

## IMPORTANT INFORMATION REGARDING YOUR PLAN

This disclosure is required to be sent to help you understand your retirement plan. Anyone with the right to direct investments in an employer-sponsored retirement plan is being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This disclosure is updated annually or when certain changes impacting the information provided in this disclosure are made by the plan.

For a complete description of investment direction rights, limitations, or restrictions under your plan, refer to your plan's Summary Plan Description (SPD), or similar document provided.

The report is organized as follows:

- General Plan Information
- General Administrative Fees and Expenses
- Individual Fees and Expenses
- Investment Information, details include:
  - Historical performance for available funds
  - Expenses (The specific expenses that apply to you will depend on how your account is invested.)

In addition, your quarterly statement will show fees that have been applied to your account (except any fund expenses netted directly from your investment returns) during the statement period. If you have any questions, please sign in to your account at [transamerica.com/portal](https://transamerica.com/portal) and click on Help, or call us at **800-755-5801**.

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

Si necesita aclaraciones en español, llame al número gratuito de Transamerica **1-800-755-5801** marca nueve para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y con mucho gusto uno de nuestros representantes contestará sus preguntas.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

**The Krapf Group 401(k) Plan**  
**IMPORTANT FUND AND FEE INFORMATION REGARDING YOUR PLAN**  
**Disclosure Chart as of May 09, 2026**

**General Plan Information**

**How to Direct Your Investments**

You decide how your account will be invested among the available investment options by calling **800-755-5801** or going to **transamerica.com/portal**. For the listing of the Plan's designated investment alternatives, please see the below chart(s).

**404(c) Notice**

Your Plan is intended to comply with ERISA section 404(c) and DOL regulation section 2550.404c-1. This means you have the flexibility and responsibility to exercise control over your account and to choose among the investment options provided under the Plan in a way that best meets your objectives. In general, by providing you with this ability and a variety of investment choices, neither your plan sponsor nor Transamerica is liable for any losses that may occur as a direct result of investing in the available options as directed by you or your beneficiary.

For additional information, please contact:

Michael Ahern  
CEO  
The Krapf Bus Corporation  
1030 Andrew Drive  
West Chester, PA 19380-4291  
Phone Number: 610-594-2664 Ext. 2320

**Transfer and/or Investment Allocation Restrictions**

There are no transfer restrictions imposed by the Plan. Please see Table 1 for transfer restrictions that may be imposed by the investment options.

You may change your investment allocation at any time. There are no Plan level allocation restrictions but fund level restrictions may apply.

**Voting, Tender and Similar Rights and Restrictions on Mutual Funds**

The Plan Sponsor shall have the right to exercise voting and tender rights attributable to mutual funds offered under the Plan.

**General Administrative Fees and Expenses**

**Plan Fees which may be paid directly by your employer or deducted from individual participant accounts include, but are not limited to:**

Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; and 3) the processing of outside assets, when applicable. Additionally, when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing.

**Administrative Fee - Per Account**

When applicable, other general administrative fees for plan services (e.g., legal, accounting, auditing, recordkeeping) may from time to time be deducted as a fixed dollar amount from your account.

The actual amount deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.

### Administrative Fee - Pro Rata

The plan incurs general administrative fees for ongoing plan administrative services (e.g., recordkeeping) of up to 0.37% annually of assets held in the plan investment options. These fees may be paid, in whole or in part, from revenue (e.g., 12b-1 fees, administrative fees) that Transamerica Retirement Solutions or its affiliates receive from the plan's investment options. If this revenue is not adequate to cover the fees, the plan administrator will decide if the shortfall will be deducted on a pro rata basis across some or all investment options held in your account or as a fixed dollar amount from your account, unless paid from other sources.

General administrative fees other than the charge above, for administrative services (e.g., legal, accounting and auditing) may from time to time be deducted on a pro rata basis across some or all investment options held in your account.

The actual amounts deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.

A general administrative fee of 0.05% will be deducted as a percentage of assets from some or all investment options held in your account. This fee is deposited into a plan Expense Budget Account and may be used to pay other administrative fees for the plan.

### Plan Service Credit

A Plan Service Credit represents an expense refund for one or more of the investment funds offered by your plan. When applicable, a plan service credit is added to your account and reduces the effective annual expense ratios of the investment fund(s) for which a Plan Service Credit applies. Any Plan Service Credit will be reported on your quarterly benefit statements.

### Individual Fees and Expenses (Applicable only to those using specific features or services)

- Generally, transaction fees are paid by participants.
- Plan fees may be paid by your employer or divided up among all participants.

| Type of Service, Feature or Benefit<br>(Processing Fee Name as seen on Quarterly Statement) | Fee         | Frequency              |
|---|-------------|------------------------|
| Birth/Adoption Distribution Processing Fee  | \$25        | Per Distribution       |
| Hardship Withdrawal Fee   | \$25        | Per Distribution       |
| In-service Distribution Fee   | \$25        | Per Distribution       |
| Loan Maintenance Fee (for outstanding Loans)  | \$6.25      | Quarterly              |
| Loan Set-up Fee (if Loans are permitted)  | \$75        | Per Distribution       |
| Manual Processing Fee   | \$50        | Per Distribution       |
| Overnight Check Fee   | up to \$50  | Per Request            |
| QDRO Fee  | up to \$600 | Per Account Separation |
| Returned Check/ACH – Insufficient Funds   | up to \$50  | Per Returned Check/ACH |

|  |      |                  |
|--|------|------------------|
| Terminations / Lump Sum Distribution** | \$25 | Per Distribution |
|--|------|------------------|

\*\*Amount deducted from your account when you take a full distribution of funds due to termination of employment or you retire. The fee also applies to the final distribution of funds if the former participant's account has any unscheduled withdrawals, including moving funds to another service provider (a contract exchange). The fee is waived if the distribution is due to death, disability, the purchase of a Transamerica annuity, a direct rollover of monies to a Transamerica IRA or any distribution from a beneficiary's account.

### Investment Information

This information is provided to help you compare the investment options under your plan. You may obtain, free of charge, a paper copy of your fee disclosure notice and other investment information posted at [transamerica.com/portal](https://transamerica.com/portal), by contacting Transamerica at **800-755-5801** or by writing to Transamerica Retirement Solutions, 6400 C Street SW, Mail Drop 0001, Cedar Rapids, IA 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

The following table focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are comprised of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale.

The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a 10-year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized.

Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. It is the net rate that is paid by an investor in the fund because of the waivers. Fund specific operating expense details are available at [transamerica.com/portal](https://transamerica.com/portal).

Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.

- The performance data quoted represents past performance. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options will fluctuate and you could lose money. Current performance may be lower or higher than the performance data quoted.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for information on understanding your retirement plan fees at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

## Table 1 - Variable Options

| Name of Option (Inception Mo/Yr) Index(es) | Type of Option | Total Annual Operating Expenses G: Gross N: Net |            | Average Annual Total Return as of 12/31/2025 |      |                          |
|--|----------------|---|------------|--|------|--------------------------|
|  |                | as %  | per \$1000 | 1yr.   | 5yr. | 10yr. or since inception |

### Bonds

|   |                         |                    |                       |       |        |       |
|---|-------------------------|--------------------|-----------------------|-------|--------|-------|
| American Funds Bond Fund of Amer R4 (05/74)         | Intermediate-Term Bonds | 0.57% G<br>0.57% N | \$5.70 G<br>\$5.70 N  | 7.16% | -0.36% | 2.21% |
| <i>Index: Bloomberg Aggregate Bond Index</i>        |                         |                    |                       | 7.30% | -0.36% | 2.01% |
| BlackRock Inflation Protected Bond Instl (06/04)    | Government Bonds        | 1.11% G<br>0.92% N | \$11.10 G<br>\$9.20 N | 6.85% | 1.11%  | 3.02% |
| <i>Index: Bloomberg US TIPS Index</i>               |                         |                    |                       | 7.01% | 1.12%  | 3.09% |
| PGIM High Yield Z (03/79)                           | High-Yield Bonds        | 0.51% G<br>0.51% N | \$5.10 G<br>\$5.10 N  | 9.00% | 4.47%  | 6.46% |
| <i>Index: BofA ML US High Yield Master II Index</i> |                         |                    |                       | 8.50% | 4.50%  | 6.45% |

### Stocks

|  |                         |                    |                      |        |        |        |
|--|-------------------------|--------------------|----------------------|--------|--------|--------|
| American Funds American Mutual R4 (02/50)        | Large-Cap Value Stocks  | 0.62% G<br>0.62% N | \$6.20 G<br>\$6.20 N | 16.07% | 11.71% | 11.28% |
| <i>Index: Russell® 1000 Value Index</i>          |                         |                    |                      | 15.91% | 11.33% | 10.53% |
| Transamerica Stock Index R (09/00)               | Large-Cap Blend Stocks  | 0.64% G<br>0.64% N | \$6.40 G<br>\$6.40 N | 17.12% | 13.70% | 14.12% |
| <i>Index: S&amp;P 500 Index</i>                  |                         |                    |                      | 17.88% | 14.42% | 14.82% |
| Nuveen Large Cap Growth Index Retirement (10/02) | Large-Cap Growth Stocks | 0.29% G<br>0.29% N | \$2.90 G<br>\$2.90 N | 18.21% | 14.98% | 17.77% |
| <i>Index: Russell® 1000 Growth Index</i>         |                         |                    |                      | 18.56% | 15.32% | 18.13% |
| BlackRock Mid-Cap Value Instl (02/95)            | Mid-Cap Value Stocks    | 0.84% G<br>0.75% N | \$8.40 G<br>\$7.50 N | 13.68% | 11.17% | 11.04% |
| <i>Index: Russell® Mid Cap Value Index</i>       |                         |                    |                      | 11.05% | 9.83%  | 9.78%  |
| Carillon Scout Mid Cap I (10/06)                 | Mid-Cap Blend Stocks    | 0.98% G<br>0.95% N | \$9.80 G<br>\$9.50 N | 15.45% | 8.96%  | 12.07% |
| <i>Index: Russell® MidCap Index</i>              |                         |                    |                      | 10.60% | 8.67%  | 11.01% |
| Principal MidCap S&P 400 Index R5 (12/00)        | Mid-Cap Blend Stocks    | 0.42% G<br>0.42% N | \$4.20 G<br>\$4.20 N | 7.07%  | 8.65%  | 10.25% |
| <i>Index: S&amp;P Mid Cap 400 Index</i>          |                         |                    |                      | 7.50%  | 9.12%  | 10.72% |
| JPMorgan Mid-Cap Growth R4 (03/89)               | Mid-Cap Growth Stocks   | 0.96% G<br>0.90% N | \$9.60 G<br>\$9.00 N | 8.52%  | 4.24%  | 12.08% |
| <i>Index: Russell® Mid Cap Growth Index</i>      |                         |                    |                      | 8.66%  | 6.65%  | 12.49% |

Shareholder Type Fees/Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

|   |                        |                    |                      |        |        |        |
|---|------------------------|--------------------|----------------------|--------|--------|--------|
| Invesco Small Cap Value Y (06/99)       | Small-Cap Value Stocks | 0.85% G<br>0.85% N | \$8.50 G<br>\$8.50 N | 17.95% | 21.02% | 14.93% |
| <i>Index: Russell® 2000 Value Index</i> |                        |                    |                      | 12.59% | 8.88%  | 9.27%  |

Shareholder Type Fees/Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

## Table 1 - Variable Options (continued)

| Name of Option (Inception Mo/Yr) Index(es) | Type of Option | Total Annual Operating Expenses G: Gross N: Net |            | Average Annual Total Return as of 12/31/2025 |      |                          |
|--|----------------|---|------------|--|------|--------------------------|
|  |                | as %  | per \$1000 | 1yr.   | 5yr. | 10yr. or since inception |

### Stocks (continued)

|  |                         |                    |                        |                  |                |                 |
|--|-------------------------|--------------------|------------------------|------------------|----------------|-----------------|
| Principal SmallCap S&P 600 Index R5 (12/00)<br><i>Index: S&amp;P Small Cap 600 Index</i>   | Small-Cap Blend Stocks  | 0.42% G<br>0.42% N | \$4.20 G<br>\$4.20 N   | 5.67%<br>6.02%   | 6.80%<br>7.31% | 9.34%<br>9.81%  |
| American Century Small Cap Growth Inv (06/01)<br><i>Index: Russell® 2000 Growth Index</i>  | Small-Cap Growth Stocks | 1.13% G<br>1.13% N | \$11.30 G<br>\$11.30 N | 9.03%<br>13.01%  | 2.95%<br>3.18% | 12.21%<br>9.57% |
| DWS Real Estate Securities S (12/99)<br><i>Index: MSCI REIT Index</i>  | Real Estate             | 0.76% G<br>0.76% N | \$7.60 G<br>\$7.60 N   | -0.28%<br>2.95%  | 4.21%<br>6.58% | 5.23%<br>5.71%  |
| ClearBridge International Growth A (04/95)<br><i>Index: MSCI All-Country World Ex-US Index</i>   | World/Foreign Stocks    | 1.10% G<br>1.06% N | \$11.00 G<br>\$10.60 N | 22.73%<br>33.11% | 4.10%<br>8.46% | 9.17%<br>8.95%  |
| Vanguard Developed Markets Index Admiral (08/99)<br><i>Index: MSCI All-Country World Ex-US Index</i>   | World/Foreign Stocks    | 0.05% G<br>0.05% N | \$0.50 G<br>\$0.50 N   | 35.17%<br>33.11% | 9.11%<br>8.46% | 8.71%<br>8.95%  |
| Shareholder Type Fees/Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days. |                         |                    |                        |                  |                |                 |
| Vanguard Emerging Markets Stock Index Adm (05/94)<br><i>Index: MSCI Emerging Markets Index</i>   | Emerging Market Stocks  | 0.13% G<br>0.13% N | \$1.30 G<br>\$1.30 N   | 24.75%<br>34.36% | 4.62%<br>4.67% | 8.10%<br>8.86%  |
| Shareholder Type Fees/Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days. |                         |                    |                        |                  |                |                 |

### Multi-Asset/Other

|  |             |                    |                      |                           |                           |                           |
|--|-------------|--------------------|----------------------|---------------------------|---------------------------|---------------------------|
| Vanguard Wellington Adm (05/01)<br><i>Index: Bloomberg Aggregate Bond Index</i><br><i>Index: S&amp;P 500 Index</i>                                       | Balanced    | 0.16% G<br>0.16% N | \$1.60 G<br>\$1.60 N | 16.57%<br>7.30%<br>17.88% | 9.37%<br>-0.36%<br>14.42% | 10.10%<br>2.01%<br>14.82% |
| Shareholder Type Fees/Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days. |             |                    |                      |                           |                           |                           |
| American Funds 2010 Target Date Retirement Income R4 (02/07)<br><i>Index: Bloomberg Aggregate Bond Index</i><br><i>Index: S&amp;P 500 Index</i>          | Target Date | 0.63% G<br>0.63% N | \$6.30 G<br>\$6.30 N | 12.67%<br>7.30%<br>17.88% | 5.36%<br>-0.36%<br>14.42% | 6.26%<br>2.01%<br>14.82%  |
| American Funds 2015 Target Date Retirement Income R4 (02/07)<br><i>Index: Bloomberg Aggregate Bond Index</i><br><i>Index: S&amp;P 500 Index</i>          | Target Date | 0.65% G<br>0.65% N | \$6.50 G<br>\$6.50 N | 13.05%<br>7.30%<br>17.88% | 5.58%<br>-0.36%<br>14.42% | 6.60%<br>2.01%<br>14.82%  |

**Table 1 - Variable Options (continued)**

| Name of Option (Inception Mo/Yr) Index(es)                   | Type of Option | Total Annual Operating Expenses G: Gross N: Net |                      | Average Annual Total Return as of 12/31/2025 |        |                          |
|--|----------------|---|----------------------|--|--------|--------------------------|
|  |                | as %  | per \$1000           | 1yr.   | 5yr.   | 10yr. or since inception |
| <b>Multi-Asset/Other (continued)</b>                         |                |   |                      |  |        |                          |
| American Funds 2020 Target Date Retirement Income R4 (02/07) | Target Date    | 0.65% G<br>0.65% N                              | \$6.50 G<br>\$6.50 N | 13.75%                                       | 5.87%  | 7.02%                    |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |
| American Funds 2025 Target Date Retirement Income R4 (02/07) | Target Date    | 0.66% G<br>0.66% N                              | \$6.60 G<br>\$6.60 N | 14.14%                                       | 6.01%  | 7.73%                    |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |
| American Funds 2030 Trgt Date Retire R4 (02/07)              | Target Date    | 0.68% G<br>0.68% N                              | \$6.80 G<br>\$6.80 N | 15.32%                                       | 6.90%  | 8.77%                    |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |
| American Funds 2035 Trgt Date Retire R4 (02/07)              | Target Date    | 0.69% G<br>0.69% N                              | \$6.90 G<br>\$6.90 N | 16.70%                                       | 7.98%  | 9.99%                    |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |
| American Funds 2040 Trgt Date Retire R4 (02/07)              | Target Date    | 0.71% G<br>0.71% N                              | \$7.10 G<br>\$7.10 N | 19.08%                                       | 9.15%  | 10.87%                   |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |
| American Funds 2045 Trgt Date Retire R4 (02/07)              | Target Date    | 0.72% G<br>0.72% N                              | \$7.20 G<br>\$7.20 N | 19.98%                                       | 9.44%  | 11.12%                   |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |
| American Funds 2050 Trgt Date Retire R4 (02/07)              | Target Date    | 0.72% G<br>0.72% N                              | \$7.20 G<br>\$7.20 N | 20.05%                                       | 9.44%  | 11.19%                   |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |
| American Funds 2055 Trgt Date Retire R4 (02/10)              | Target Date    | 0.73% G<br>0.73% N                              | \$7.30 G<br>\$7.30 N | 20.34%                                       | 9.47%  | 11.20%                   |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |
| American Funds 2060 Trgt Date Retire R4 (03/15)              | Target Date    | 0.74% G<br>0.74% N                              | \$7.40 G<br>\$7.40 N | 20.28%                                       | 9.45%  | 11.19%                   |
| <i>Index: Bloomberg Aggregate Bond Index</i>                 |                |   |                      | 7.30%  | -0.36% | 2.01%                    |
| <i>Index: S&amp;P 500 Index</i>                              |                |   |                      | 17.88%                                       | 14.42% | 14.82%                   |

## Table 1 - Variable Options (continued)

| Name of Option (Inception Mo/Yr) Index(es) | Type of Option | Total Annual Operating Expenses G: Gross N: Net |            | Average Annual Total Return as of 12/31/2025 |      |                          |
|--|----------------|---|------------|--|------|--------------------------|
|  |                | as %  | per \$1000 | 1yr.   | 5yr. | 10yr. or since inception |

### Multi-Asset/Other (continued)

|   |             |                    |                      |        |        |        |
|---|-------------|--------------------|----------------------|--------|--------|--------|
| American Funds 2065 Trgt Date Retire R4 (03/20) | Target Date | 0.74% G<br>0.74% N | \$7.40 G<br>\$7.40 N | 20.25% | 9.47%  | 15.60% |
| <i>Index: Bloomberg Aggregate Bond Index</i>    |             |                    |                      | 7.30%  | -0.36% | 0.48%  |
| <i>Index: S&amp;P 500 Index</i>                 |             |                    |                      | 17.88% | 14.42% | 20.57% |

**Table 2** below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance.

## Table 2 - Fixed Options

| Fund Name/Type of Option                        | Credited Rate | Term                    | Other   |
|---|---------------|-------------------------|---|
| NYL Guaranteed Interest Account<br>Stable Value | 2.55%         | 01/01/2026 - 06/30/2026 | Pre-declared rate of return applicable during the stated term. The rate of return will not be less than the minimum guaranteed interest rate, which is determined by a formula, but will never be less than 1%. Interest rate information is available at the participant website, which is indicated on the first page, and on your quarterly statement. |

Shareholder Type Fees/Comments: 5% annual corridor limit on participant withdrawals that are a result of an employer-initiated event. No direct transfers are permitted to competing options such as money market funds or short term bond funds. Any amounts transferred out must first transfer to non-competing options for at least 90 days before transferring to a competing option. Transfers may be made back to this fund at any time.