The Paper Store 401(k) Plan

ELIGIBLE AUTOMATIC CONTRIBUTION ARRANGEMENT NOTICE

This is an annual notice and only applies to the Plan Year beginning on 01/01/2026.

This notice covers the following points:

- How much you can contribute to the Plan;
- Whether the Plan's Automatic Deferral feature applies to you;
- What amounts will be automatically taken from your pay and contributed to the Plan;
- What other amounts the Employer will contribute to the Plan for you; and
- When your Plan account will be vested (that is, not lost when you leave your job), and when you can receive a distribution of your Plan account.

You can find out more information about the Plan in the Plan's Summary Plan Description (SPD). You can obtain a copy of the SPD from the Administrator.

I. Employee deferral contributions

You are allowed to defer a portion of your compensation to the Plan. These amounts are referred to as deferrals and are held in an account for you. When you are permitted to take a distribution from the Plan, you will be entitled to all of your deferrals, as adjusted for any gains or losses. The type of compensation that may be deferred under the Plan is explained in the Section of the Summary Plan Description entitled "What compensation is used to determine my Plan benefits?" (this is in the Article entitled "COMPENSATION AND ACCOUNT BALANCE").

You may elect to defer not more than 99% of your compensation each year instead of receiving that amount in cash. Such election will also apply to irregular pay unless a separate elective deferral election is made for irregular pay.

Your total deferrals in any taxable year may not exceed a dollar limit which is set by law. The dollar limit may increase each year for cost-of-living adjustments.

If you are at least age 50 or will attain age 50 during a calendar year, then you may elect to defer additional amounts (called "catch-up contributions") to the Plan. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan. Beginning in 2025, if you are ages 60 to 63 during the calendar year, you can defer $11,250 for 2025 (indexed for inflation). Beginning in 2026, if you earned more than $145,000 in Social Security wages on your W-2 from your employer during the preceding tax year, you will be required to make catch-up contributions on a Roth basis during the current plan year. If you contribute more pre-tax catch-up contributions than permitted, your employer will be required to refund all of your catch-up contributions or convert your catch-up contributions to a Roth basis if permitted under the Plan or use another correction method permitted under the Internal Revenue Code. If you are required to make catch-up contributions on a Roth basis and your Plan does not allow Roth contributions, you will not be permitted to make any catch-up contributions for the plan year.

You may make either Regular 401(k) deferrals (pre-tax) or Roth 401(k) deferrals (after-tax). If you make Regular 401(k) deferrals, your deferrals are not subject to income tax until distributed from the Plan. If you make Roth 401(k) deferrals, your deferrals are subject to income tax at the time of deferral. The Roth 401(k) deferrals, however, are not taxed when you receive a distribution from the Plan. In addition, if the distribution of Roth 401(k) deferrals is considered "qualified," then the earnings on the deferrals will not be subject to income tax when distributed from the Plan. Distributions from your Roth accounts will be considered "qualified" only if the distribution is on account of attainment of age 59 1/2, death or disability, and the distribution must not occur prior to the end of the 5-year participation period that begins with the first taxable year for which you made a Roth 401(k) deferral to the Plan, or if earlier, the first taxable year for which you made a Roth 401(k) deferral to another Roth 401(k) plan or Roth 403(b) plan that you rolled over to this Plan. Both types of deferrals are subject to Social Security taxes at the time of deferral. Your Employer will deduct the Social Security taxes, and in the case of Roth 401(k) deferrals will deduct income taxes, from your remaining compensation. Other tax treatments such as State and local income tax could be different. Whatever information is in this Notice is just information; it is not advice. If you need or want advice or help in understanding how a tax rule applies in your situation, you should ask a lawyer or tax professional.

Automatic Deferrals. The Plan includes an automatic enrollment feature known as an eligible automatic contribution arrangement ("EACA"). Under the EACA provisions of the Plan, **if you do not complete and return a salary deferral agreement,** then the Employer will automatically withhold a portion of your eligible compensation from your pay each payroll period and contribute that amount to the Plan as a Pre-Tax 401(k) deferral (the automatic amount is described below). Before the date you will be eligible to enter the Plan and begin making deferral contributions (your "Plan entry date"), a "welcome letter" explaining how to enroll and make elections under the Plan will be sent to you. You may already have received this welcome letter. You may make an election to contribute (or not to contribute) to the Plan at any time after you receive the welcome letter. If you do not make a salary deferral election to contribute (or to not contribute) to the Plan, you will automatically be enrolled in the Plan. However, you may make a salary deferral election at any time to select an alternative deferral amount or to elect not to contribute any compensation to the Plan. Your election will be effective as soon as the Administrator reasonably can implement your election after receipt.

Automatic Deferral provisions. The following provisions apply to these Automatic Deferrals:

- As specified above, you may complete a salary deferral agreement to elect an alternative deferral amount or to elect not to defer under the Plan in accordance with the deferral procedures of the Plan.

- The amount to be automatically withheld from your pay each payroll period will be equal to 1% of your compensation.

- While you are a Participant, the Automatic Deferral amount will increase by 1% of compensation up to a maximum of 6% of compensation . Such increases will be applied as soon as administrative feasible beginning on or after each anniversary of your date of hire following the date that your Automatic Deferrals begin.

Limited right to withdraw Automatic Deferrals. For a limited time, if your Employer automatically enrolled you and you did not want to participate in the Plan, you may elect to have the Plan distribute to you all of your prior Automatic Deferrals (adjusted for any earnings or losses). You may make this election on the form provided to you by the Administrator. You must make this election not later than 90 days after the first Automatic Deferral is taken from your compensation. If you elect to withdraw your Automatic Deferrals, then the entire amount will be subject to income taxes, but you will not be subject to the 10% premature distribution penalty tax, even if you receive the distribution prior to age 59 1/2. Also, if you withdraw your prior Automatic Deferrals, then you will forfeit any matching contributions related to those Automatic Deferrals. If you take out Automatic Deferrals, then the Employer will treat you as having chosen to make no further contributions until you subsequently complete a salary deferral agreement.

II. Other Employer contributions

In addition to the above, other contributions may be made to the Plan. You should review the Article of the SPD entitled "EMPLOYER CONTRIBUTIONS" for details regarding these other contributions.

III. Vesting

The following is a general explanation of the vesting provisions of the Plan. More details can be found in the Article of the SPD entitled "VESTING."

100% vested contributions. You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- salary deferrals including Roth 401(k) deferrals and catch-up contributions

- "rollover" contributions

Vesting schedules. Your "vested percentage" for certain Employer contributions is based on vesting Years of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will actually receive from the Plan.

Employer Profit Sharing Contributions

Your "vested percentage" in your account attributable to profit sharing contributions is determined under the following schedule. You will always, however, be 100% vested if you are employed on or after your Normal Retirement Age or if you die or become disabled.

Vesting Schedule

Profit Sharing Contributions

Years of Service	Percentage
1	20%
2	40%
3	60%
4	80%
5	100%

Employer Matching Contributions

Your "vested percentage" in your account attributable to matching contributions is determined under the following schedule. You will always, however, be 100% vested if you are employed on or after your Normal Retirement Age or if you die or become disabled.

Vesting Schedule

Matching Contributions

Years of Service	Percentage
1	20%
2	40%
3	60%
4	80%
5	100%

IV. Distribution provisions

The Plan and law impose restrictions on when you may receive a distribution from the Plan. Below is general information on when distributions may be made under the Plan. See the SPD for more details, including details on how benefits are paid. Also, at the time you are entitled to receive a distribution, the Administrator will provide you with a notice explaining the rules regarding the taxation of the distribution.

If your vested account balance exceeds $7,000, you may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment. However, if the value of your vested account balance does not exceed $7,000, then a distribution will be made to you regardless of whether you consent to receive it.

If you elect to delay the distribution of your benefit once it is first available for distribution, then you may elect to receive it at a later date. You are not penalized for delaying the distribution and your account will continue to share in earnings and losses.

You may also withdraw money from the Plan from certain accounts if you have reached age 59.5, or if you have an immediate or heavy financial need. However, there are various rules and requirements that you must meet before any withdrawal is permitted. See the Article in the SPD entitled "DISTRIBUTIONS PRIOR TO TERMINATION" for more details.

You may withdraw money at any time from your 'rollover account' .

If you were/are: (i) a reservist or National Guardsman; (ii) called to active duty after September 11, 2001; and (iii) called to duty for at least 180 days or for an indefinite period, you may take a distribution of your elective deferrals under the Plan while you are on active duty, regardless of your age. The 10% premature distribution penalty tax, normally applicable to Plan distributions made before you reach age 59 1/2, will not apply to the distribution. You also may repay the distribution to an IRA, without limiting amounts you otherwise could contribute to the IRA, provided you make the repayment within 2 years following your completion of active duty.

Distributions for deemed severance of employment. If you are on active duty for more than 30 days, then the Plan generally treats you as having severed employment for distribution purposes. This means that you may request a distribution from the Plan. If you request a distribution on account of this deemed severance of employment, then you are not permitted to make any contributions to the Plan for six (6) months after the date of the distribution.

V. Administrative procedures

You can make or change your deferral election and investment allocations, or opt out of contributing deferrals at any time by completing and filing an election form provided by your Employer, accessing the Plan’s participant Website, WWW.MYKPLAN.COM or calling the automated voice response system at 877-299-4091. If you are a newly eligible employee, this information will be explained in detail in the welcome letter described above. You will be able to make a deferral election and select your investment allocations. Your election will become effective as soon as administratively feasible after receipt and processing of your election.

VI. Investments

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts in any of the investment choices explained in the investment information materials provided to you.

If you are automatically enrolled into the Plan, and do not make an affirmative investment allocation, any contributions that are made to the Plan on your behalf will be invested in a default investment fund for contributions based upon your birth date according to the chart below.

If your birth date is between:	You will be invested in:
Before 12/31/1942	Nuveen Lifecycle Index Retirement Income Fund - Class J
Between 1/1/1943 and 12/31/1947	Nuveen Lifecycle Index 2010 Fund - Class J
Between 1/1/1948 and 12/31/1952	Nuveen Lifecycle Index 2015 Fund - Class J
Between 1/1/1953 and 12/31/1957	Nuveen Lifecycle Index 2020 Fund - Class J
Between 1/1/1958 and 12/31/1962	Nuveen Lifecycle Index 2025 Fund - Class J
Between 1/1/1963 and 12/31/1967	Nuveen Lifecycle Index 2030 Fund - Class J
Between 1/1/1968 and 12/31/1972	Nuveen Lifecycle Index 2035 Fund - Class J
Between 1/1/1973 and 12/31/1977	Nuveen Lifecycle Index 2040 Fund - Class J
Between 1/1/1978 and 12/31/1982	Nuveen Lifecycle Index 2045 Fund - Class J
Between 1/1/1983 and 12/31/1987	Nuveen Lifecycle Index 2050 Fund - Class J
Between 1/1/1988 and 12/31/1992	Nuveen Lifecycle Index 2055 Fund - Class J
Between 1/1/1993 and 12/31/1997	Nuveen Lifecycle Index 2060 Fund - Class J
After 1/1/1998	Nuveen Lifecycle Index 2065 Fund - Class J

You may at anytime while you are a Participant in the Plan access your account via the Voice Response System or participant Web site and make an affirmative investment allocation for future contributions among any of the investment alternatives available under the Plan. You may also make transfers of your account balance to and from any of the investment alternatives offered in the Plan.*

*Certain funds may be subject to redemption fees if money is traded to and from a fund within a certain period of time. Any restrictions can be found in the respective fund prospectuses. You should read the prospectuses before investing in any of the funds offered in the Plan. If you have been automatically enrolled in the Plan, no redemption fee will be charged upon any initial transfer of your account balance(s) out of the Default Fund.

VII. Employer's right to terminate Plan

Pursuant to the terms of the Plan, your Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the safe harbor 401(k) contribution) with respect to any compensation you receive after the effective date of the termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

VIII. Additional information

This notice is not a substitute for the Summary Plan Description. The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact the Administrator.

You may contact the Administrator at:

Contact: TPS Group Holdings LLC

Address: 20 Main Street

Acton, MA 01720

Telephone: (978) 263-2198