

Elevate Your Retirement



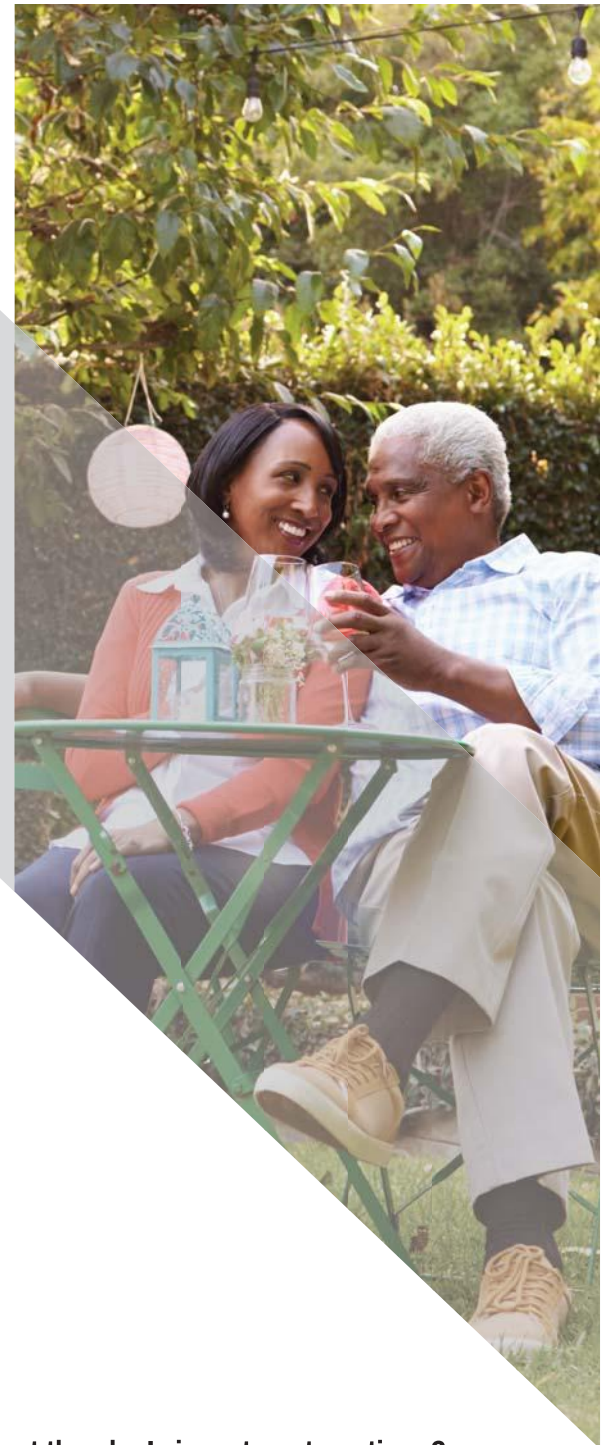
Retirement Planning Guide

Let's Get Started!

You are eligible to join your company sponsored retirement plan!



A successful retirement tomorrow is the result of proper planning today. Saving and investing are both key to reaching your retirement goals. Start today and you will be on your way!



Next Steps

1. Review this Enrollment Guide
2. Refer to www.epicrps.com for additional information and resources
3. Complete the enrollment and beneficiary designation forms and return them to your Benefits Coordinator

Set Up Your Account Online

Login to www.go-retire.com using the following temporary credentials:

- User ID: social security number (no dashes)
- Password: 8-digit date of birth (MMDDYYYY)

Login as
Participant

Username

Password

Login

[Forgot username/password?](#)

You will immediately be asked to create a unique user ID and password and set up account security questions.

Your Plan Accepts Rollovers

There are many potential benefits of consolidating your IRAs or 401(k) plans from previous employers into your new account. Give us a call and we'll be happy to walk you through the rollover process (800) 716-3742.

Contact Information

Participant Service Representatives can be reached toll free at (800) 716-3742. We are available Monday through Friday from 8am-8pm ET.

Questions about the plan's investments options?

Tim Halls CFA® , CFP® , AWMA® , Anthony Aiazzi CPA, CFA® , CFP®

Brian Hires CFP®

Moneta, 100 S. Brentwood Blvd. Suite 500, Clayton, MO 63105

314-726-2300

thalls@monetagroup.com, aaiazzi@monetagroup.com

bhires@monetagroup.com

Creating and maintaining a unique user ID and password is critical to the protection of your personal information and account confidentiality. For that reason, please be sure to login and make those changes, even if you do not intend to enroll in the plan at this time.

Additional Information on the Retirement Advocate Funds

Your retirement plan provides you numerous investment options, including a selection of individual mutual funds – each covering a different part of the world’s financial markets. These funds are found in Section 3 of the Enrollment Form, under the heading “*Build Your Own Portfolio.*”

In addition, the plan includes five Retirement Advocate Funds, which are listed under the heading, “*Risk Based Portfolios.*” These have been included in the plan for those who are not comfortable constructing their own portfolio from the individual mutual funds.

Each of the five Retirement Advocate funds is a highly diversified portfolio, made up of over 20 different mutual funds and other investments. As such, they all provide the investor an actively managed portfolio of 1,000’s of stocks, bonds and other investments.

Each Retirement Advocate Fund largely owns the same underlying investments. The only significant difference between them is the allocation of the money between higher return/higher volatility investments (like stocks), and lower return/lower volatility investments (like cash and bonds).

The specific breakdown for each fund is as follows:

<u>Retirement Advocate Fund</u>	<u>Fixed Income</u>	<u>Stocks</u>
Conservative	75%	25%
Moderately Conservative	60%	40%
Moderate	35%	65%
Moderately Aggressive	20%	80%
Aggressive	1%	99%

Because the Aggressive fund is almost entirely invested in stocks, history suggests it will have the greatest volatility, but also the highest long-term return. Conversely, the Conservative fund would be expected to have the lowest amount of volatility, but also the lowest return over the long term.

General investing principals would suggest that the Aggressive fund is appropriate for individuals with a time horizon of over 10 years. This means, the investor would not anticipate needing to spend any of the money invested in the fund within the next 10 years. Those with time horizons shorter than 10 years might consider a less aggressive fund.

Given their high level of diversification, it is appropriate for investors to invest 100% of their 401(k) contributions to a single Retirement Advocate fund.

For more information on the Retirement Advocate Funds, visit:

<https://www.broadridge.com/cit/retirement-advocate-funds>

Quick Supply Company Employees' 401(k) Plan

Rollover Form

Plan ID: 438

Section 1: Personal Information

Name: _____ SSN: _____ - _____ - _____

Address: _____ Date of Birth: ____ / ____ / ____

City _____ Date of Hire: ____ / ____ / ____

State: _____ Zip: _____ Rehire: Yes No

Phone Number: _____ Email: _____

Section 2: Rollover Information

Name of Financial Institution (where funds were held): _____

Name of Prior Plan: _____ Approximate Amount of Rollover: \$ _____

Important Note: Retirement account providers typically require pre-liquidation of assets, payment of fees, and/or completion of their own forms prior to transferring assets. To expedite your request, please contact your current provider or former employer to verify and complete their requirements.

The rollover may only be accepted if permitted by the terms of the Employer's Plan AND the Employee certifies, by signing below, that the rollover meets the following IRS requirements:

1. The rollover is being made within 60 days of receipt of the distribution from the prior plan.
2. The Rollover amount is from my prior plan or from the prior plan of my deceased Spouse.
3. The amount being rolled over does NOT include:
 - a. Required Minimum Distribution amounts
 - b. Hardship distributions
 - c. Amounts that were part of a series of substantially equal payments.
 - d. Roth IRA assets
 - e. SIMPLE IRA assets from a participant who has not been in a SIMPLE IRA for two years.
 - f. After tax contributions made to an IRA.
 - g. After tax to an IRA which were rolled in from a qualified Plan. After tax from a qualified plan may only be moved into another qualified plan by a trustee to trustee transfer or a direct rollover.

NOTE: If the plan does not accept the type of rollover that the Employee desires to make, the rollover will not be accepted by the Employer's Plan. For example, Rollovers of Roth deferral contributions will only be accepted if your Plan allows for Roth deferral contributions.

Section 3: Tax Status

Tax status of direct rollover. The tax status of the direct rollover, as reflected in the Distributing Plan's records, is as follows:

- All rollover assets are **Pre-Tax**. (go to Section 4)
- Some or all rollover assets are **Roth**. (complete information below) (this does not apply if your plan does not offer Roth)
- All rollover assets are Roth.
- A portion of my rollover assets are Roth.

Amount \$ _____ (includes earnings).

Roth Basis \$ _____ (contributions without earnings).*

First Roth Deferral Date _____ (Year first Roth Deferral was made).*

*This information can be obtained from the financial institution that currently holds your account.

Section 4: Request Rollover from Prior Financial Institution

1. Contact the current trustee/custodian or your prior employer to verify their requirements for transferring the funds and complete any required paperwork authorizing the transfer.
2. Complete this form and return to your current employer as certification of your impending rollover.

Please make checks payable to : Charles Schwab Trust Bank #204438 FBO (Participant Name and last 4 of SSN)
Mail to : Regular Mail to Charles Schwab Bank P.O. Box 81686, Austin, TX 78708 or Overnight Mail to Charles Schwab Bank
11800 Schwab Way, Austin, TX 78758

*** Failure to make checks payable including the FBO information above may result in a return of funds to the originating institution.**

Section 5: Certification and Signature

I understand that this will not be a valid rollover unless the information above is accurate.

I acknowledge that, due to the complexities involved in the tax treatment of distributions from Qualified Plans, the Trustee/Custodian/Recordkeeper has recommended that I consult with my tax advisor or the Internal Revenue Service before completing this transaction to make certain that it qualifies as a rollover and is appropriate in my individual circumstances. I release the Trustee/Custodian/Recordkeeper from any claim of damages on account of the failure of this transaction to qualify as a valid rollover.

I request the Plan accept the above indicated rollover contributions and certify under penalties of perjury that all statements above are true.

I understand that once the rollover check is received, the funds will be invested into my retirement account according to my current investment elections on file. If no elections exist, my assets will be invested in the Plan's default investment.

Participant Signature _____ Date: _____

Section 6: Administrator Authorization

Based on the information above, this rollover contribution is acceptable according to the plan provisions therefore, I authorize acceptance of this rollover contribution into the Plan. **Furthermore, I confirm that a Summary Plan Description and all required notices have been provided to the participant initiating this rollover contribution.**

Plan Representative Signature _____ Date: _____

How Much Do I Really Need For Retirement?

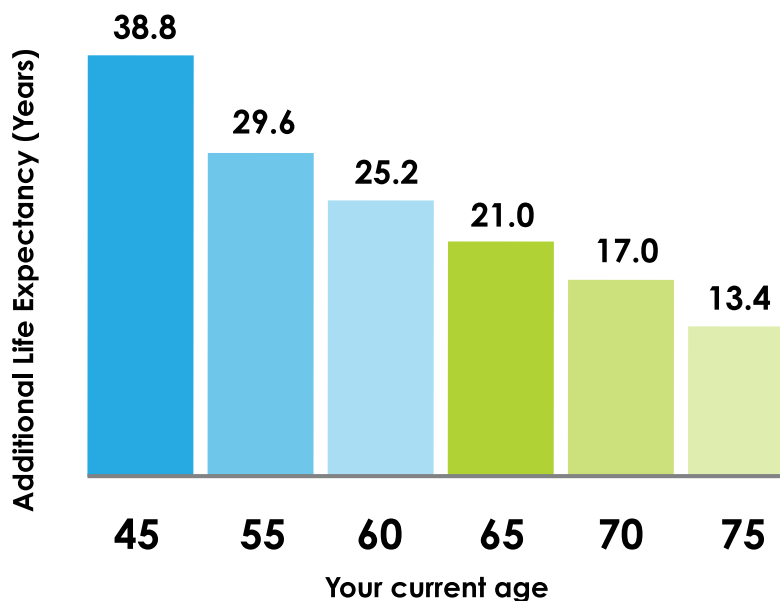
If you're like most people, you want your retirement years to be carefree years, without financial worries. Realistically, you should plan to save enough to replace the majority of your annual income for EACH YEAR of your retired life.

How Much Will You Need?

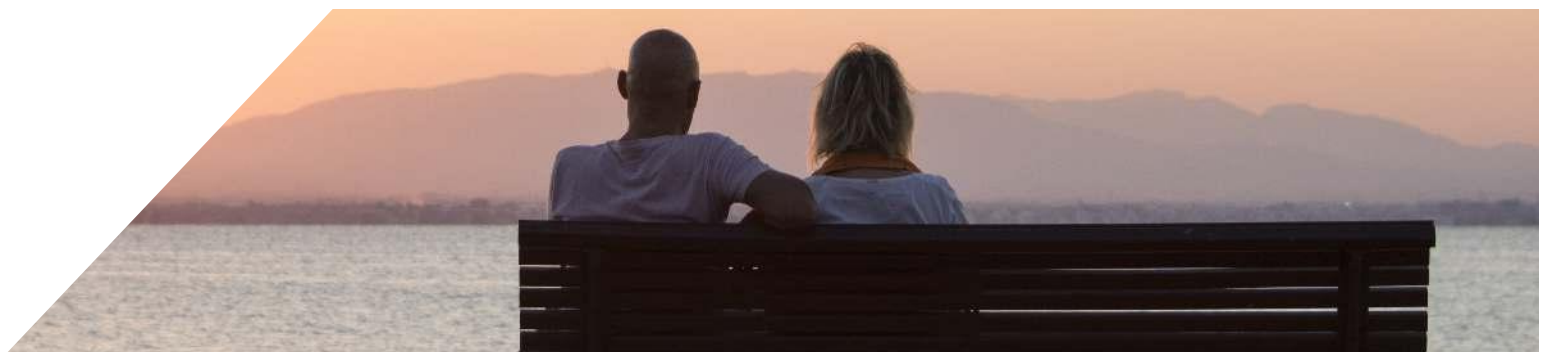
Industry experts suggest most people need to replace between 75% and 100% of their pre-retirement income for each year spent in retirement. This amount will depend on how you adjust your living standards in retirement.

How Long Will You Need It?

The great news is that we are all living longer! As a result, retirement can last decades, rather than years, and saving enough has become more important than ever.



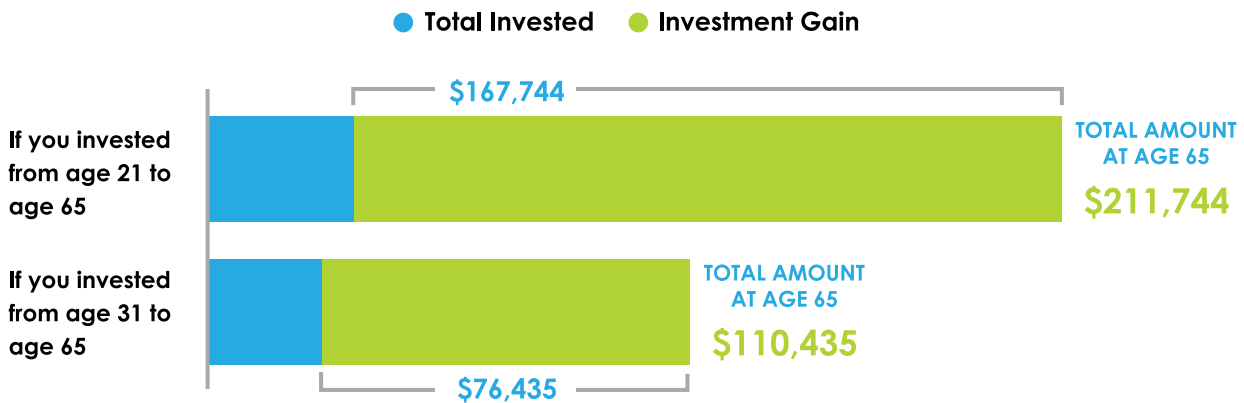
This table is based upon averages calculated by the IRS.
Source: IRS Single Life Expectancy Table



Start Early

Time can be your most important ally when you're saving for retirement. The longer you have to invest, the greater the potential benefits of compounded earnings. Starting early and increasing your savings gradually over time will help you come out ahead.

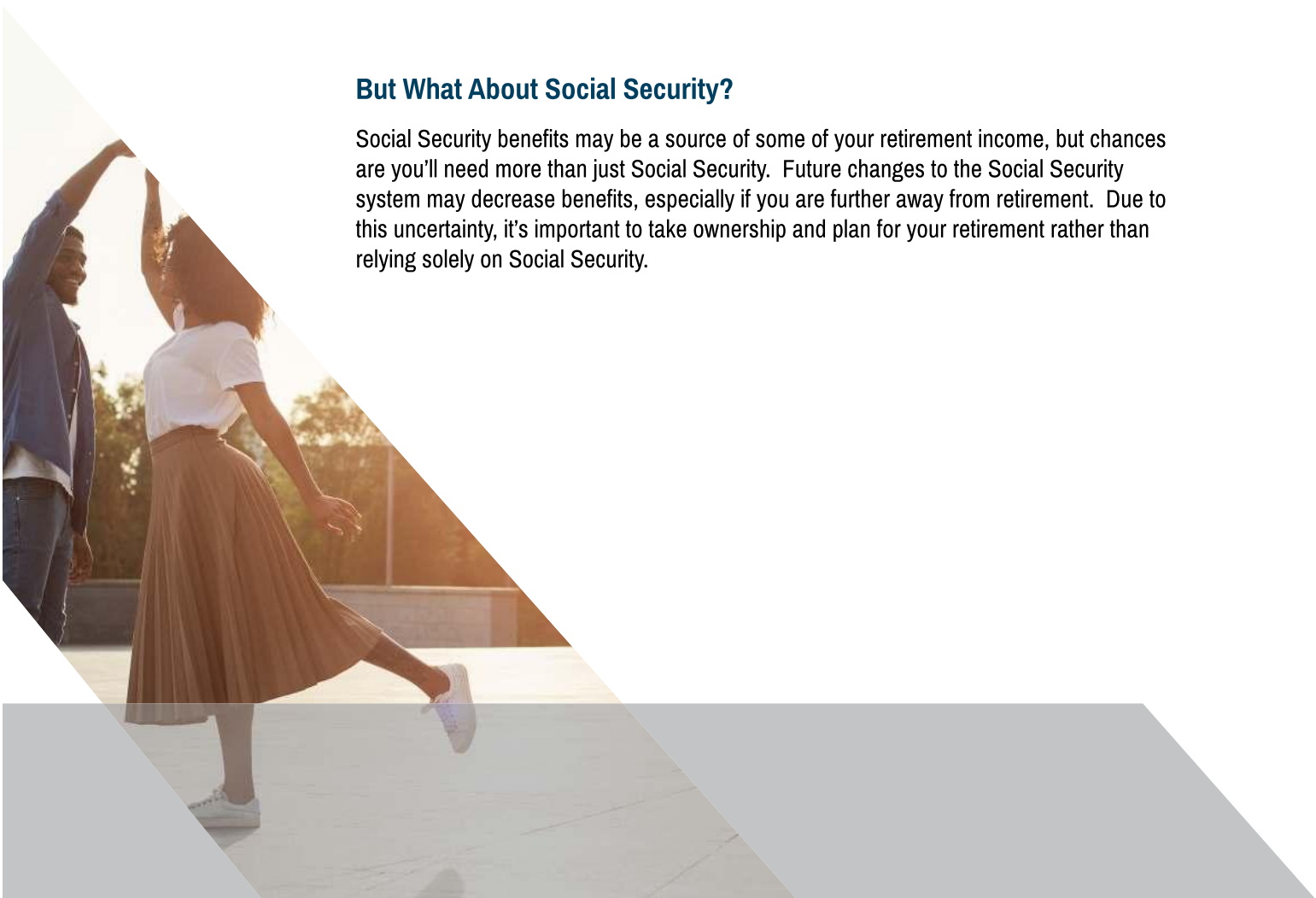
THE ADVANTAGE OF INVESTING EARLY



Assumes single deposit of \$1,000 at beginning of year and a 6% annual return.
This chart is hypothetical and for illustrative purposes only. It is not indicative of any particular investments.

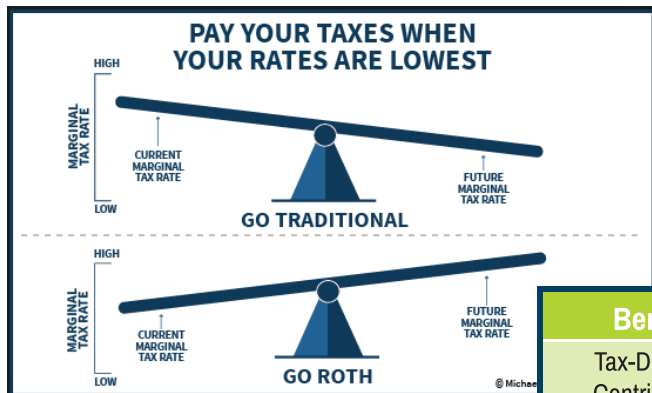
But What About Social Security?

Social Security benefits may be a source of some of your retirement income, but chances are you'll need more than just Social Security. Future changes to the Social Security system may decrease benefits, especially if you are further away from retirement. Due to this uncertainty, it's important to take ownership and plan for your retirement rather than relying solely on Social Security.



Pre-Tax vs. Roth

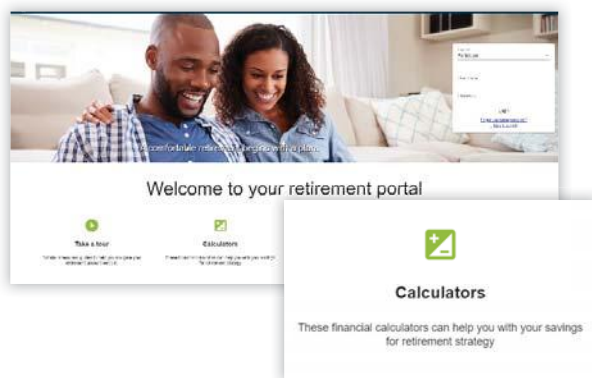
Your plan provides the option for you to make a Roth deferral, meaning that you can make **post-tax** contributions to your account. Since you pay taxes on the contributions up front, you receive your contributions plus any earnings **tax free**.



Benefit	Pre-tax	Roth
Tax-Deferred Contributions	Yes	No
Tax-Free Withdrawals	No	Yes ¹
Income Limits for High Earners ²	No	No

¹Tax Law requirements must be met.
²Unlike Roth IRAs, there is no income restriction that determines who can contribute Roth deferrals to the plan.

Check out our Roth Analyzer available in the calculators section of the login page on our website. As with any important tax matter, you should talk to your tax advisor before deciding which option is best for you.



Roth vs. Traditional

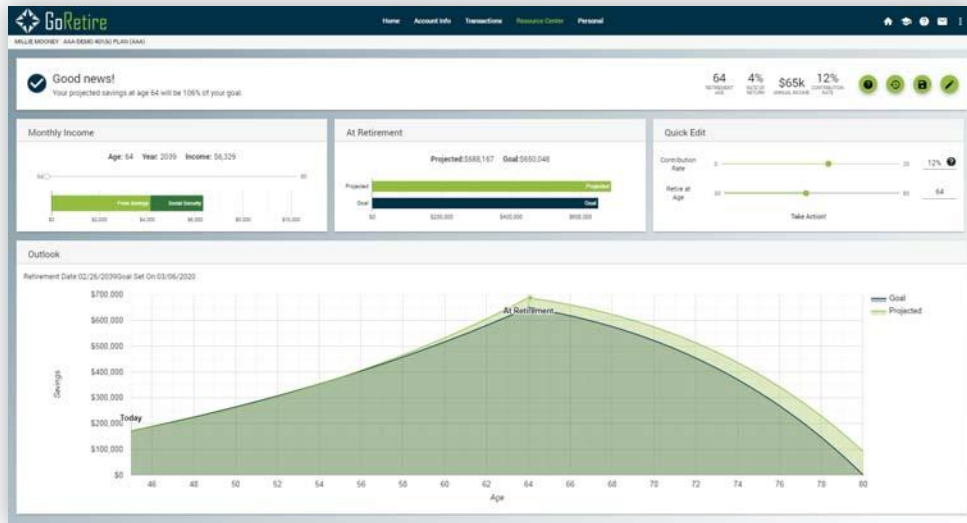


Tax law requirements must be met. To qualify, withdrawals must be taken after five tax years have elapsed, starting with the year the first Roth contribution is made, and after age 59½ or upon death or disability.

My Retirement Goal

Use our online calculator to help determine your savings goal and how to get there.

After you log in, click here:



You will need to enter some basic data to get an instant and simple projection. To get a more robust and personalized retirement goal, click the pencil icon to open the 'edit drawer'.

Here you can modify the assumptions being used to calculate your goal as well as add additional accounts or expenses you may have. The more information you add, the more accurate the projection will be.

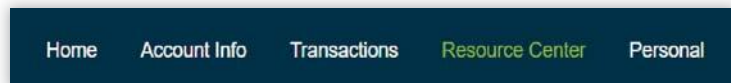
The 'Edit My Projection' dialog box contains the following values:

Values	
Contribution Rate	Annual Income
9%	\$55,000
Retire at Age	Life Expectancy
67	85
Percent of Salary Needed	Rate of Return
70%	7%

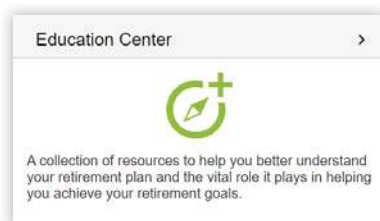


Retirement Education Center (REC)

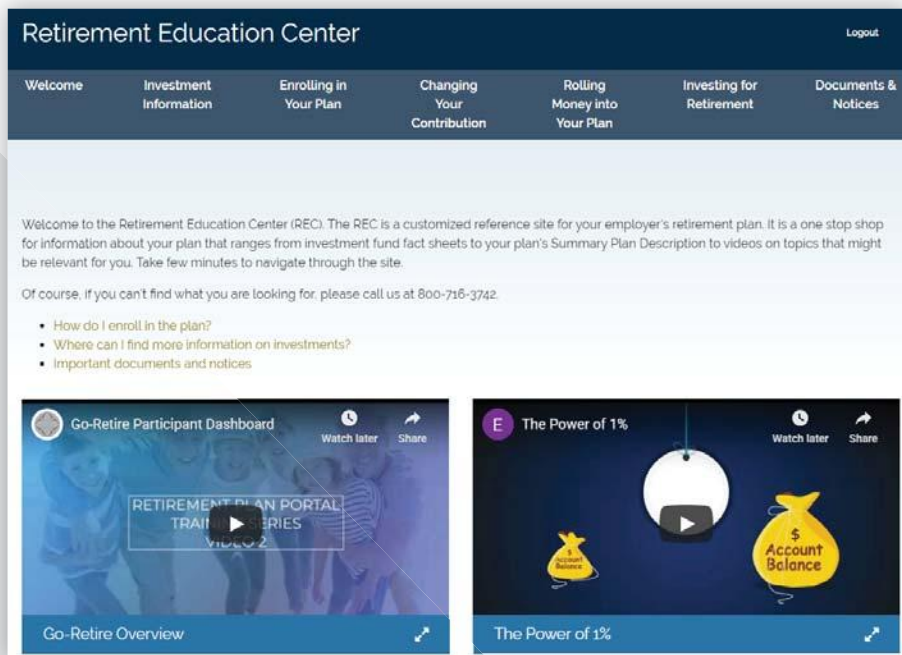
You can access the REC by selecting the link found in the Resource Center of your participant account.



The REC is a tool that contains information specific to your plan. Via the REC you have access to a variety of resources which can aid you in your retirement planning.



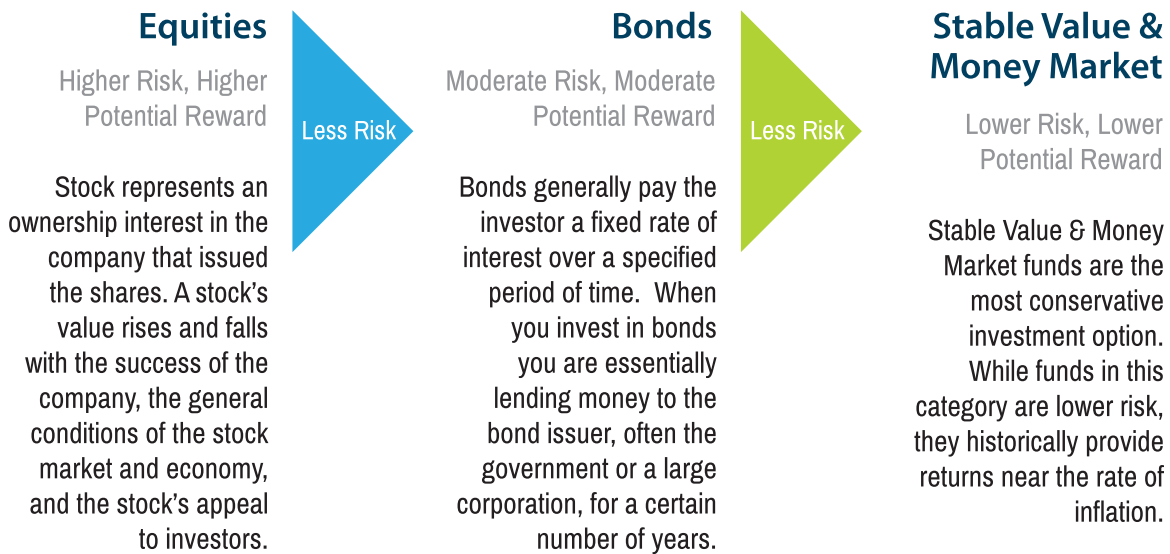
- Educational Videos
- Retirement Calculators
- Investment Information



Investing Basics

Once you've decided to save for retirement, the next decision is how to invest your money. Before you do, it's helpful to understand some basic concepts.

The investments available in your plan range from very conservative and less risky to very aggressive and more risky. Historically, riskier investments offer the opportunity for greater returns over time, but they also come with a greater chance for loss.



What is a Mutual Fund?

Mutual funds are investments that pool your money together with other investors to purchase shares of a collection of stocks, bonds, or other types of investments that might be difficult to amass on your own.

The information on the following pages will give you more detail about the types of investments available in your plan.

The information above is for informational purposes only. It is not intended to be investment advice.



Determine Your Asset Allocation

There are several important topics to consider as you make your investment selections:

- Review your **RISK TOLERANCE** - Align your exposure to the volatility of stocks with a level that makes you comfortable.
- Make sure your portfolio is **DIVERSIFIED** - Choose various types of investments that will behave differently to reduce your risk and volatility, or a single investment, like a target date or risk based portfolio that provides this diversification for you.
- **REBALANCE** your investments. Once you have determined the level of risk you're comfortable with, maintain that allocation by rebalancing, a feature that can be automated using the Go-Retire website. This feature is often inherent in risk based and target date funds.

Living with Investment Risk

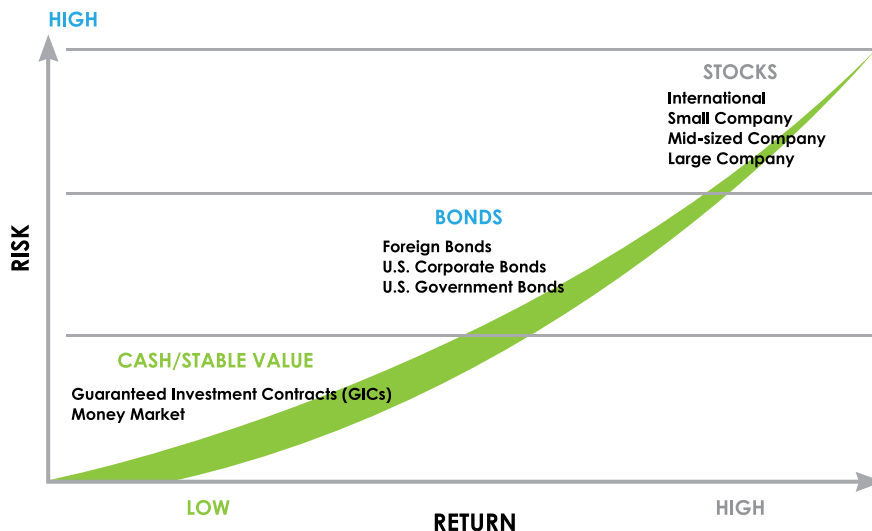
Understanding and learning to manage risk is important to your success as an investor. Typically, investments that present the most risk also offer the highest potential return. If you put your money in only low risk investments, you may not earn enough to meet your retirement savings goal. You need to know the risks associated with each investment class, the earnings potential of each type, your own risk tolerance, and investment strategies that can help you take all of these variables into account.

Calculate Your Risk

The degree of risk you're willing to take with your investments is known as your risk tolerance. Investors with longer investment time frames can generally tolerate more risk than investors who have shorter time frames — say, a few months or years — before they need their money. Over the short term, market volatility is a serious risk factor since the value of your investments may be down when you withdraw your funds. But, for long-term investors, you don't have the risk of needing to sell when the market drops. Therefore, the longer you have to invest, the more risk you may be able to tolerate.

However, time is only one consideration when you assess your risk tolerance. Your own comfort level is also important. If your investments are in asset classes that tend to fluctuate widely, you must be willing to accept that the value of your investments may drop significantly from time to time. Conversely, if you have invested very conservatively, you must consider the possibility that your returns will not keep up with inflation in the years ahead.

RELATIVE RISKS OF DIFFERENT INVESTMENTS



Risk Tolerance – Your Investor Profile

The quiz below can help give you an idea of how much risk you are able to tolerate in your portfolio. Read the following statements and select the corresponding option related to your level of agreement, age, and time until retirement. Your total score will help you determine your Investor Profile which can be used as a guideline as you make your investment selections.

1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly agree

1. I am knowledgeable about personal investing and economic issues.	1	2	3	4	5
2. I am willing to accept above-average risk to achieve above average return.	1	2	3	4	5
3. Staying ahead of inflation is very important to me.	1	2	3	4	5
4. If my investments lose money I can easily resist the urge to sell them.	1	2	3	4	5
5. I do not plan to make withdrawals from my retirement account prior to retirement.	1	2	3	4	5
6. My current age.	60 or over 1	50-59 2	40-49 3	30-39 4	Under 29 5
7. My approximate numbers of years until retirement.	5 yrs 1	10 yrs 2	15 yrs 3	20 yrs 4	25+ yrs 5

Total Score

Investor Profile



REMEMBER!

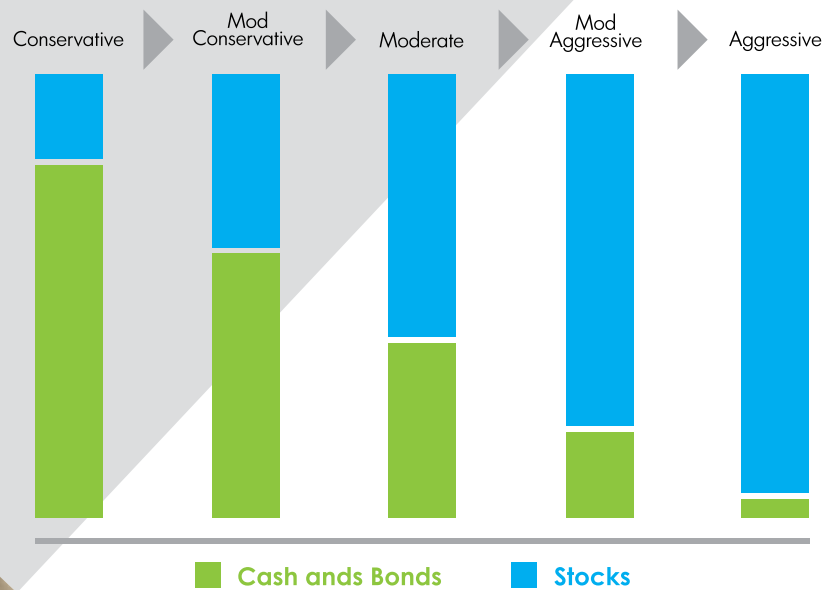
You will need to re-evaluate your tolerance over the course of time as circumstances change. Feel free to revisit this questionnaire as often as you like to ensure that you are appropriately aligned.

Risk Based Funds

Risk based investments are professionally managed portfolios geared toward a variety of different risk tolerance levels. As a participant, you determine the level of risk you are comfortable taking in your portfolio. From there, the internal investment selection and asset allocation is left to the experts.

These investments have a diversified mix of exposure to stocks, bonds, and other major market sectors and segments. They will automatically rebalance based on market deviations.

It's important to note that these funds will **NOT** become more conservative over time as you get closer to retirement age. The level of risk will remain fairly constant over time. As your tolerance for risk changes, you will need to re-evaluate your choice through your working years.



Diversification and asset allocation do not guarantee investment returns and do not eliminate the risk of loss. For illustrative purposes only.



Quick Supply Company Employees' 401(k) Plan Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact Andy Reynolds, Quick Supply Company, 6620 N.W. Toni Drive, Des Moines, IA, 50313, (515) 289-1271.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by Quick Supply Company and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, administration, advisory, legal, accounting, custodial, trustee and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$15.00 overnight mail delivery fee.

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

Quick Supply Company Employees' 401(k) Plan
Investment and Fee Notice

The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio		Trade	Shareholder
	1 YR	5 YR	10 YR	Incept	As of	% Per 1.000	Rest	Fee
Galliard Stable Return Fund C (Fund ID QBGZQ) idx:FTSE Treasury Bill 3 Mon USD Stable Value	2.71%	2.15%	1.86%	4.62%	2/29/24	0.37%	3.70	
Retirement Advocate Cons (Fund ID RADCN) idx:Morningstar Mod Con Tgt Risk TR USD US Fund Allocation--15% to 30% Equity	7.44%	3.18%	2.96%	3.53%	2/29/24	0.38%	3.80	
Retirement Advocate Mod Cons (Fund ID RADMC) idx:Morningstar Mod Con Tgt Risk TR USD US Fund Allocation--30% to 50% Equity	9.48%	4.52%	4.14%	5.29%	2/29/24	0.40%	4.00	
Retirement Advocate Moderate (Fund ID RADMD) idx:Morningstar Mod Tgt Risk TR USD US Fund Allocation--50% to 70% Equity	13.39%	6.64%	5.64%	7.26%	2/29/24	0.42%	4.20	
Retirement Advocate Mod Agg (Fund ID RADMA) idx:Morningstar Mod Agg Tgt Risk TR USD US Fund Allocation--70% to 85% Equity	15.47%	7.72%	6.63%	8.80%	2/29/24	0.43%	4.30	
Retirement Advocate Aggressive (Fund ID RADAG) idx:Morningstar Mod Agg Tgt Risk TR USD US Fund Allocation--85%+ Equity	18.43%	9.04%	7.70%	10.31%	2/29/24	0.43%	4.30	
Goldman Sachs Em Mkts Eq Ins (Fund ID GERIX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	15.34%	3.89%	4.49%	2.26%	3/31/24	1.15%	11.50	
American Funds EuroPacific R6 (Fund ID RERGX) idx:MSCI EAFE NR USD US Fund Foreign Large Growth	13.49%	6.91%	5.58%	8.21%	3/31/24	0.47%	4.70	
Fidelity Interm Treas Bd Idx (Fund ID FUAMX) idx:BBgBarc US Government TR USD US Fund Intermediate Government	-0.33%	-0.06%	1.26%	0.44%	3/31/24	0.03%	0.30	
Fidelity 500 Index (Fund ID FXAIX) idx:S&P 500 TR USD US Fund Large Blend	29.87%	15.04%	12.95%	13.29%	3/31/24	0.02%	0.20	
Harbor Capital Appreciation In (Fund ID HACAX) idx:S&P 500 Growth TR USD US Fund Large Growth	47.78%	17.13%	15.53%	12.53%	3/31/24	0.72%	7.20	
Dodge & Cox Stock X (Fund ID DOXGX) idx:S&P 500 Value TR USD US Fund Large Value	25.73%	13.61%	11.11%	12.63%	3/31/24	0.46%	4.60	
Delaware Ivy Mid Cap Growth I (Fund ID IYMIX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	15.74%	12.25%	11.44%	10.97%	3/31/24	0.84%	8.40	
JPMorgan Mid Cap Value L (Fund ID FLMVX) idx:S&P MidCap 400 Value TR USD US Fund Mid-Cap Value	21.77%	10.02%	8.78%	11.75%	3/31/24	0.84%	8.40	

Quick Supply Company Employees' 401(k) Plan
Investment and Fee Notice

PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
Fidelity Real Estate Index (Fund ID FSRNX) idx:FTSE Nareit Equity REITs TR USD US Fund Real Estate	8.65%	1.63%	5.18%	6.63%	3/31/24	0.07%	0.70		
TRowe Price Integrated US SmCp (Fund ID TQAIX) idx:S&P SmallCap 600 Growth TR USD US Fund Small Growth	23.54%	10.02%	10.14%	12.30%	3/31/24	0.66%	6.60		
American Beacon Small Cap R5 (Fund ID AVFIX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	19.63%	10.53%	7.73%	10.04%	3/31/24	0.80%	8.00		

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Additional information and more recent performance about each of the designated investment alternatives can be accessed through your plan's Retirement Education Center (R.E.C.). Go to www.epicrps.com and enter QUI438 as the R.E.C. code in the designated R.E.C. field and click enter. To review additional investment information go to the Investment Information page on the R.E.C. You can access the fund's prospectus by clicking on the "P" icon. If you click on the "F" icon you will be directed to the fund's fact sheet.

Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information, that is available via the R.E.C.

Quick Supply Company Employees' 401(k) Plan
Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below.

Name	Gross Annual Expense Ratio	As of
Retirement Advocate Moderate	0.42 %	02/29/2024

The Retirement Advocate Moderate Fund is a diversified asset allocation fund that invests in a mixture of equities, fixed income instruments, and other alternative strategies through mutual funds, ETFs or other pooled funds. The primary investment objective of the Moderate Fund is growth with an allocation to fixed income to reduce risk (as measured by volatility) and provide some current income. The Moderate Fund will typically have an equal or heavier weighting allocated to equities (both domestic and international) and other alternative strategies balanced with fixed income instruments to help it realize its investment objectives. Typically up to 60% of the Fund's assets may be invested in equities or alternative strategies, and the Fund may use both passive and active investment options. As financial markets and holdings fluctuate in value, the Fund is rebalanced to maintain its target asset allocation mix. Risk and Return Characteristics: Units in the Collective Investment Funds (CIF's) are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other independent organization. The CIF's are also subject to investment risk, including possible loss of principal amount. The potential risks applicable to CIF's include, but are not limited to market risk, foreign market risk, real estate risk, commodity risk, and small and mid-cap risk.

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

Quick Supply Company
6620 N.W. Toni Drive
Des Moines, IA 50313
(515) 289-1271

**SUMMARY PLAN DESCRIPTION
FOR**

**Quick Supply Company Employees' 401(k)
Plan**

March 31, 2021

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Quick Supply Company Employees' 401(k) Plan SUMMARY PLAN DESCRIPTION

ARTICLE 1 INTRODUCTION

Quick Supply Company has adopted the Quick Supply Company Employees' 401(k) Plan (the "Plan") to help its employees save for retirement. If you are an employee of Quick Supply Company, you may be entitled to participate in the Plan, provided you satisfy the conditions for participation as described in this Summary Plan Description ("SPD"). In addition, if you are an employee of any of the following Employers, you also may be entitled to participate in the Quick Supply Company Employees' 401(k) Plan.

- Quick Oregon Inc. dba Cascade Geosynthetics
- Quick Illinois Inc. dba Quick Supply
- Hale Supply Company d.b.a. Bennett Explosives, Inc.
- A.S.P. Enterprises, Inc.
- Hale Development Co, LLC
- Bowman Construction Supply, Inc.
- Quick Michigan Inc. dba Quality Blasting Services
- Quick Minnesota Inc. dba Dole Explosives
- Quick North Carolina dba Elite Blasting Services

This SPD is designed to help you understand the retirement benefits provided under the Plan and your rights and obligations with respect to the Plan. This SPD contains a summary of the major features of the Plan, including the conditions you must satisfy to participate under the Plan, the amount of benefits you are entitled to as a Plan participant, when you may receive distributions from the Plan, and other valuable information you should know to understand your Plan benefits. We encourage you to read this SPD and contact the Plan Administrator if you have any questions regarding your rights and obligations under the Plan. (See Article 2 below for the name and address of the Plan Administrator.)

This SPD does not replace the formal Plan document, which contains all of the legal and technical requirements applicable to the Plan. However, this SPD does attempt to explain the Plan language in a non-technical manner that will help you understand your retirement benefits. If the non-technical language under this SPD and the technical, legal language under the Plan document conflict, the Plan document always governs. If you have any questions regarding the provisions contained in this SPD or if you wish to receive a copy of the legal Plan document, please contact the Plan Administrator.

The Plan document may be amended or modified due to changes in law, to comply with pronouncements by the Internal Revenue Service (IRS) or Department of Labor (DOL), or due to other circumstances. If the Plan is amended or modified in a way that changes the provisions under this SPD, you will be notified of such changes.

This SPD does not create any contractual rights to employment nor does it guarantee the right to receive benefits under the Plan. Benefits are payable under the Plan only to individuals who have satisfied all of the conditions under the Plan document for receiving benefits. (See Article 12 - Plan Participant Rights and Claim Procedures for additional information.)

ARTICLE 2 GENERAL PLAN INFORMATION AND KEY DEFINITIONS

This Article 2 contains information regarding the day-to-day administration of the Plan as well as the definition of key terms used throughout this SPD.

Plan Name: Quick Supply Company Employees' 401(k) Plan

Plan Number: 002

Employer:

Name: Quick Supply Company

Address: 6620 N.W. Toni Drive

City, State, Zip Code: Des Moines, IA 50313

Telephone number: (515) 289-1271

Employer Identification Number (EIN): 42-0722975

In addition to the Employer listed above, this Plan is also maintained by the following Participating Employer(s):

- Quick Oregon Inc. dba Cascade Geosynthetics
- Quick Illinois Inc. dba Quick Supply
- Hale Supply Company d.b.a. Bennett Explosives, Inc.
- A.S.P. Enterprises, Inc.
- Hale Development Co, LLC
- Bowman Construction Supply, Inc.
- Quick Michigan Inc. dba Quality Blasting Services
- Quick Minnesota Inc. dba Dole Explosives
- Quick North Carolina dba Elite Blasting Services

Predecessor Employer(s):

In applying the eligibility and allocation rules under Article 4 and the vesting rules under Article 7, all service you perform with us is taken into account. In addition, service may be credited with any "predecessor" employers that we may have acquired in the past. Please contact the Plan Administrator if you have questions about the type of service that may be taken into account with such predecessor employers.

Plan Administrator:

The Plan Administrator is responsible for the day-to-day administration and operation of the Plan. For example, the Plan Administrator maintains the Plan records, provides you with forms necessary to request a distribution from the Plan, and directs the payment of your vested benefits when required under the Plan. The Plan Administrator may designate another person or persons to perform the duties of the Plan Administrator. The Plan Administrator or its delegate, as the case may be, has full discretionary authority to interpret the Plan, including the authority to resolve ambiguities in the Plan document and to interpret the Plan's terms, including who is eligible to participate under the Plan and the benefit rights of participants and beneficiaries. All interpretations, constructions and determinations of the Plan Administrator or its delegate shall be final and binding on all persons, unless found by a court of competent jurisdiction to be arbitrary and capricious. The Plan Administrator also will allow you to review the formal Plan document and other materials related to the Plan.

The Employer listed above is acting as Plan Administrator. The Plan Administrator may designate other persons to carry on the day-to-day operations of the Plan. If you have any questions about the Plan or your benefits under the Plan, you should contact the Plan Administrator or other Plan representative.

Trustee:

All amounts contributed to the Plan are held by the Plan Trustee in a qualified Trust. The Trustee is responsible for the safekeeping of the trust funds and must fulfill all Trustee duties in a prudent manner and in the best interest of you and your beneficiaries. The Employer has designated a separate Trustee to hold the assets under the Plan. The trust established on behalf of the Plan will be the funding medium used for the accumulation of assets from which Plan benefits will be distributed.

The following is the name and address of the Plan Trustee(s):

- **Name:** Charles Schwab Trust Bank
Address: 211 Main Street, 14th Floor
San Francisco, CA 94105

Service of Legal Process:

Service of legal process may be made upon the Plan Administrator at the address listed earlier in this Article 2. In addition, service of legal process may be made upon the Plan Trustee or your Employer, if different from the Plan Administrator.

Effective Date of Plan:

This Plan is an amendment of a prior Plan that was originally effective October 1, 1988. The amendment of the Plan is effective as of March 31, 2021. Unless designated otherwise, the provisions of the Plan as set forth in this SPD are effective as of March 31, 2021.

Plan Year:

Many of the provisions of the Plan are applied on the basis of the Plan Year. For this purpose, the Plan Year is the calendar year running from January 1 – December 31.

Plan Compensation:

In applying the contribution formulas under the Plan (as described in Article 5 below), your contributions may be determined based on Plan Compensation earned during the Plan Year. However, in determining Plan Compensation, no amount will be taken into account to the extent such compensation exceeds the compensation dollar limit set forth under IRS rules. For 2021, the compensation dollar limit is \$290,000 (\$305,000 in 2022). Thus, for Plan Years beginning in 2021, no contribution may be made under the Plan with respect to Plan Compensation above \$290,000 (\$305,000 in 2022). For subsequent plan years, the compensation dollar limit may be adjusted for cost-of-living increases. Note that the compensation dollar limit described above does not apply to Salary Deferrals contributed to the Plan.

For purposes of determining Plan Compensation, your total taxable wages or salary is taken into account including any Salary Deferrals you make to this 401(k) plan and any pre-tax salary reduction contributions you may make under any other plans we may maintain, which may include any pre-tax contributions you make under a medical reimbursement plan or "cafeteria" plan. Plan Compensation also generally includes compensation for services that is paid after termination of employment, as long as such amounts are paid by the end of the year or within 2½ months following termination of employment, if later. However, for purposes of determining contributions under the Plan, Plan Compensation does not include the following types of compensation:

- All fringe benefits (cash and noncash), reimbursements or other expense allowances, moving expenses, deferred compensation and welfare benefits

- Any wages or salary you receive from a "related employer," unless that "related employer" adopts this Plan
- Continuation payments to disabled Participants paid after severance of employment

Plan Compensation for Safe Harbor Employer Contributions. In determining the amount of Safe Harbor Employer Contributions that will be made on behalf of Participants under the Plan, the same definition of Plan Compensation that applies for purposes of Salary Deferrals (as described above) also applies for Safe Harbor Employer Contributions.

Period for determining Plan Compensation. For purposes of determining Plan Compensation, only compensation you earn while you are a participant in the Plan will be taken into account. Thus, any compensation you earn while you are not eligible to participate in the Plan will not be considered in determining Plan Compensation.

Normal Retirement Age:

You will reach Normal Retirement Age under the Plan when you attain the later of age 65 or reach your 5th anniversary of your Plan participation date.

Disabled:

You generally will be considered Disabled for purposes of certain Plan rules, such as those that may apply to Plan distributions, vesting and allocations, under the following hierarchy:

- You are determined to be Disabled by the Social Security Administration under Section 223(d) of the Social Security Act for purposes of determining eligibility for Social Security benefits.
- You are unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. The Plan Administrator may establish reasonable procedures for determining whether you are disabled for purposes of applying the provisions of the Plan.

**ARTICLE 3
DESCRIPTION OF PLAN**

Type of Plan. This Plan is a special type of retirement plan commonly referred to as a 401(k) plan. Under the Plan, you may elect to have a portion of your salary deposited directly into a 401(k) account on your behalf. This pre-tax contribution is called a "Salary Deferral." As a pre-tax contribution, you do not have to pay any income tax while your Salary Deferrals are held in the Plan, and any earnings on your Salary Deferrals are not taxed while they stay in the Plan.

You also may choose to make contributions to the Plan on an after-tax basis, by designating your Salary Deferrals as Roth Deferrals. While you are taxed on a Roth Deferral in the year you contribute to the Plan, you will not be taxed on the contribution or earnings attributable to Roth Deferrals under the Plan when you elect to withdraw your Roth amounts from the Plan, as long as your withdrawal is a qualified distribution. See the discussion of Roth Deferrals under Article 5 below.

In addition to your own Salary Deferrals, if you satisfy the eligibility conditions described in Article 4 below, you may be eligible to receive an additional Employer Contribution under the Plan. If you are eligible to receive an Employer Contribution, we will deposit such contribution directly into the Plan on your behalf. Like the pre-tax Salary Deferrals discussed above, any Employer Contribution we make to the Plan on your behalf and any earnings on such amounts will not be subject to income tax as long as those amounts stay in the Plan. You will not be taxed on your Employer Contributions generally until you withdraw such amounts from the Plan. Article 5 below describes the Employer Contributions authorized under the Plan.

This Plan is a defined contribution plan, which is intended to qualify under Section 401(a) of the Internal Revenue Code. As a defined contribution plan, it is not covered under Title IV of ERISA and, therefore, benefits are not insured by the Pension Benefit Guaranty Corporation.

ARTICLE 4 ELIGIBILITY REQUIREMENTS

This Article sets forth the requirements you must satisfy to participate under the Plan. To qualify as a participant under the Plan, you must:

- be an Eligible Employee
- satisfy the Plan's minimum age and service conditions and
- satisfy any allocation conditions required under the Plan.

Employees who are residents of Puerto Rico may not participate in the Plan unless otherwise specifically included below.

Eligible Employees

To participate under the Plan, you must be an Eligible Employee. For this purpose, you are considered an Eligible Employee if you are an employee of any of the following employers, provided you are not otherwise excluded from the Plan.

- Quick Supply Company
- Quick Oregon Inc. dba Cascade Geosynthetics
- Quick Illinois Inc. dba Quick Supply
- Hale Supply Company d.b.a. Bennett Explosives, Inc.
- A.S.P. Enterprises, Inc.
- Hale Development Co, LLC
- Bowman Construction Supply, Inc.
- Quick Michigan Inc. dba Quality Blasting Services
- Quick Minnesota Inc. dba Dole Explosives
- Quick North Carolina dba Elite Blasting Services

For this purpose, if we acquire another Employer, any Employees who worked for the acquired Employer will become an eligible Employee under the Plan as of the date of the acquisition. If you have questions regarding your eligibility to participate in the Plan, please contact the Plan Administrator (or other Plan representative).

Excluded Employees. For purposes of determining whether you are an Eligible Employee, the Plan excludes from participation certain designated employees. If you fall under any of the excluded employee categories, you will not be eligible to participate under the Plan (until such time as you no longer fall into an excluded employee category). [See below for a discussion of your rights upon changing to or from an excluded employee classification.]

The following categories of employees are not eligible to participate in the Plan:

- Employees covered under a collective bargaining agreement (i.e., union employees)
- Non-resident aliens who do not receive any compensation from U.S. sources
- Leased employees

Special rules applicable to Safe Harbor Contributions. In determining the Excluded Employees for purposes of Safe Harbor Contributions, the same Employees excluded for purposes of receiving Salary Deferrals are excluded for purposes of the Safe Harbor Contributions.

Minimum Age and Service Requirements

In order to participate in the Plan, you must satisfy certain age and service conditions under the Plan.

- **Minimum age requirement.** In order to participate in the Plan you must be at least age 21.
- **Minimum service requirement.** If you are a “full-time” employee, you will be eligible to participate if you have satisfied the following requirements: 60 consecutive Days of Service. If you are a “part-time” employee, you must complete a Year of Service with us. For this purpose, you are considered a part-time employee if your normal work schedule is less than 1,000 hours per year.
 - **Definition of Year of Service.** For this purpose, you will earn a Year of Service if you work at least 1,000 hours for us during the 12-month period immediately following your date of hire. If you do not work at least 1,000 hours during the 12-month period immediately following your date of hire, you will earn a Year of Service for purposes of Plan participation if you work at least 1,000 hours during any Plan Year beginning after your date of hire.

You will be eligible to participate in the Plan as of the first Entry Date based on when you satisfy any minimum age and service requirements under the Plan.

Entry Date. Once you have satisfied the eligibility conditions described above, you will be eligible to participate under the Plan on your Entry Date. For this purpose, your Entry Date is the first day of the month coinciding with or next following the date you satisfy the eligibility conditions described above. For example, if you satisfy the Plan’s eligibility conditions on April 12, you will be eligible to enter the Plan on the following May 1. If on the other hand, you satisfy the eligibility conditions on November 12, you will be eligible to enter the Plan on the following December 1.

Special Eligibility Rules for Long-Term, Part-Time Employees. A long-term, part-time (LTPT) employee generally is an employee who completes at least 500 hours of service with the employer during three-consecutive years starting in the 2021 Plan Year. If you are a LTPT employee, you may be eligible to make Salary Deferrals into the Plan. As a LTPT employee, if you are also eligible for Employer Contributions or Matching Contributions under the Plan, you will receive vesting credit for any year in which you complete at least 500 hours of service.

Eligibility for Safe Harbor Employer Contributions. To be eligible to receive a Safe Harbor Employer Contribution, the same minimum age and service conditions as apply to Salary Deferrals apply for purposes of determining eligibility for Safe Harbor Employer Contributions. For more information regarding eligibility for Safe Harbor Contributions, see the annual Safe Harbor Contribution notice provided by the Plan Administrator.

Crediting eligibility service. In determining whether you satisfy any minimum age or service conditions under the Plan, all service you perform during the year is counted. In addition, if you go on a maternity or paternity leave of absence (including a leave of absence under the Family Medical Leave Act) or a military leave of absence, you may receive credit for service during your period of absence for certain purposes under the Plan. You should contact the Plan Administrator to determine the effect of a maternity/paternity or military leave of absence on your eligibility to participate under the Plan. See Article 2 for a description of “predecessor” employers for whom service may be credited for eligibility purposes under the Plan.

Eligibility upon rehire or change in employment status. If you terminate employment after satisfying the minimum age and service requirements under the Plan and you are subsequently rehired as an Eligible Employee, you will enter the Plan on the later of your rehire date or your Entry Date. If you terminate employment prior to satisfying the minimum age and service requirements, and you are subsequently rehired, you may have to re-satisfy the eligibility requirements in order to participate under the Plan. If you are rehired, see your Plan Administrator to determine when you may be eligible to participate in the Plan.

If you are not an Eligible Employee on your Entry Date, but you subsequently change status to an eligible class of Employee, you will be eligible to enter the Plan immediately (provided you have already satisfied the minimum age and service requirements). If you are an Eligible Employee and subsequently become ineligible to participate in the Plan, all contributions under the Plan will cease as of the date you become ineligible to participate. However, all service earned while you are employed, including service earned while you are ineligible, will be counted when calculating your vested percentage in your account balance.

Allocation Conditions

If you are an Eligible Employee and have satisfied the minimum age and service requirements described above, you are entitled to share in the contributions described in Article 5, provided you satisfy the allocation conditions described below.

Salary Deferrals. You do not need to satisfy any additional allocation conditions to make Salary Deferrals under the Plan. If you satisfy the eligibility conditions described above, you will be eligible to make Salary Deferrals, regardless of how many hours you work during the year or whether you terminate employment during the year. However, you may not continue to make Salary Deferrals after you terminate employment.

Matching Contributions. You will be entitled to share in any Matching Contributions we make to the Plan if you satisfy the eligibility conditions described above. You do not need to satisfy any additional allocation conditions to receive a Matching Contribution. You will receive your share of the Matching Contributions regardless of how many hours you work during the year or whether you terminate during the year.

Employer Contributions. You will be entitled to share in any Employer Contributions we make to the Plan only if you satisfy the following allocation conditions. Thus, even if you satisfy the eligibility conditions described above, you will not receive any Employer Contributions if you do not satisfy the following allocation conditions.

- You must be employed on the last day of the Plan Year OR
- You must work more than 500 hours during the Plan Year.

If you are employed on the last day of the Plan Year, you will be entitled to an Employer Contribution, provided you have satisfied all other conditions for receiving the Employer Contribution. If you terminate employment during the year, you will be entitled to an Employer Contribution only if you have worked more than 500 hours prior to your date of termination.

Safe Harbor Contributions. No additional allocation conditions apply to Safe Harbor Contributions under the Plan. Thus, you will be entitled to receive a Safe Harbor Contribution regardless of how many hours you work during the year or whether you terminate during the year, as long as you otherwise satisfy the eligibility requirements described under this Article 4 to receive a Safe Harbor Contribution under the Plan.

ARTICLE 5 PLAN CONTRIBUTIONS

The Plan provides for the contributions listed below. Article 4 discusses the requirements you must satisfy to receive the contributions described in this Article 5. Article 7 describes the vesting rules applicable to your plan benefits. Special rules also may apply if you leave employment to enter qualified military service. See your Plan Administrator if you have questions regarding the rules that apply if you are on military leave.

Salary Deferrals

If you have satisfied the conditions for participating under the Plan (as described in Article 4 above) you are eligible to make Salary Deferrals to the Plan. To begin making Salary Deferrals, you must complete a Salary Deferral election requesting that a portion of your compensation be contributed to the Plan instead of being paid to you as wages. Any Salary Deferrals you make to the Plan will be invested in accordance with the Plan's investment policies.

Pre-Tax Salary Deferrals. If you make Salary Deferrals to the Plan, you will not have to pay income taxes on such amounts or on any earnings until you withdraw those amounts from the Plan.

Consider the following examples:

- If you earn \$30,000 a year, are in the 12% tax bracket, are eligible to participate in the Plan and you elect to save 3% (or \$900) of your salary under the 401(k) Plan this year, you would save \$108 in Federal income taxes (12% of \$900 = \$108).
- If you earn \$30,000 a year, are in the 12% tax bracket, are eligible to participate in the Plan, and you elect to save 5% (or \$1,500) of your salary under the 401(k) Plan this year, you would save \$180 in Federal income taxes (12% of \$1,500 = \$180).
- If you earn \$42,000 a year, are in the 22% tax bracket, are eligible to participate in the Plan and you elect to save 5% (or \$2,100) of your salary under the 401(k) Plan this year, you would save \$462 in Federal income taxes (22% of \$2,100 = \$462).

As you can see, the more you are able to put away in the Plan and the higher your tax bracket, the greater your tax savings will be. In addition, if the amount of your Salary Deferrals grows due to investment earnings, you will not have to pay any Federal income taxes on those earnings until such time as you withdraw those amounts from the Plan.

Roth Deferrals. You also may be able to avoid taxation on earnings under the Plan by designating your Salary Deferrals as Roth Deferrals. Roth Deferrals are a form of Salary Deferral but, instead of being contributed on a pre-tax basis, you must pay income tax currently on such deferrals. However, provided you satisfy the distribution requirements applicable to Roth Deferrals (as discussed in Article 9 below), you will not have to pay any income taxes at the time you withdraw your Roth Deferrals from the Plan, including amounts attributable to earnings. Thus, if you take a qualified distribution (as described in Article 9) your entire distribution may be withdrawn tax-free. You should discuss the relative advantages of pre-tax Salary Deferrals and Roth Deferrals with a financial professional before deciding how much to designate as pre-tax Salary Deferrals and Roth Deferrals.

If you have made both pre-tax Salary Deferrals and Roth Deferrals under the Plan, you may designate the extent to which a distribution of Salary Deferrals is taken from your pre-tax Salary Deferral Account or your Roth Deferral Account. Any distribution of Salary Deferrals (including Roth Deferrals) must be authorized under the Plan distribution provisions.

In-Plan Roth Conversions. Effective January 1, 2016, the Plan permits In-Plan Roth conversions. In addition to making Roth Deferrals, you also may convert your existing non-Roth vested Plan accounts to a "Roth" account by use of an In-Plan Roth conversion. This includes not only Salary Deferrals, but other contributions, such as Employer Contributions or Matching Contributions. Converting non-Roth contributions to Roth contributions can be a complex decision that is dependent on your personal financial situation and may not be appropriate for all situations or in all circumstances. Therefore, you should consult with your individual tax advisor to help you determine if this strategy is appropriate for you.

If you are eligible to make an In-Plan Roth conversion, you can make an In-Plan Roth conversion at any time, even if you are not otherwise eligible to receive a distribution from the Plan. Please contact the Plan Administrator if you would like more information as to how to implement an In-Plan Roth conversion.

- **Tax effect of Roth conversion.** If you elect to convert any portion of your non-Roth contributions to Roth contributions, you will have to include those amounts in gross income for the year of the conversion, unless you have already included such amounts in income. Since no actual distribution is being made from the Plan, no withholding will apply to the in-Plan conversion. If you elect to convert to Roth contributions, you should be sure you have adequately withheld amounts based on the additional taxes owed as a result of the Roth conversion. You may want to increase your withholding or make an estimated tax payment to avoid any potential penalties for underpayment of taxes when filing your federal tax return. You should discuss the specific tax consequences with your tax advisor. In addition, if you are under age 59½ at the time of the Roth conversion, you may be subject to a 10% penalty tax if you take a subsequent distribution from the Roth conversion account prior to your attaining age 59½.
- **Limits applicable to Roth conversions.** In addition, certain limits apply for purposes of determining the amounts that can be converted to Roth contributions. For this purpose, the following limits apply:
 - Roth conversions are not permitted with respect to any outstanding loan balances.
- **Distribution options.** Generally, the same distribution options will apply to the Roth conversion account as apply to the amounts being converted. For example, if you are entitled to take a distribution of your pre-tax contributions at age 59½, that same distribution option would continue to apply if you convert those amounts to Roth contributions, regardless of any distribution options available with respect to regular Roth contributions.

Salary Deferral election. You may not begin making Salary Deferrals under the Plan until you enter into a Salary Deferral election designating how much you wish to defer under the Plan.

Change of election. You can increase or decrease the amount of your Salary Deferrals at least once a year. For this purpose, the designated election date(s) for changing or modifying your Salary Deferral election will be set forth under the Salary Deferral election or other written procedures describing the time period for changing Salary Deferral elections. If the available election date(s) change, you will be notified of any such change. Generally, you may revoke an existing Salary Deferral election and stop making Salary Deferrals at any time. Any change you make to a Salary Deferral election will become effective as soon as administratively feasible.

If you terminate employment, your election to defer (or not defer) will cease and you will need to make a new Salary Deferral election if you are rehired.

Matching Contributions

We are authorized under the Plan to make a Matching Contribution on behalf of eligible Plan participants. A Matching Contribution is an Employer Contribution that is made to participants who make Salary Deferrals to the Plan. If you satisfy all of the eligibility requirements described in Article 4 above for Matching Contributions and you make Salary Deferrals to the Plan, you will receive an allocation of any Matching Contributions we may make to the Plan, in accordance with the matching formula described below. For this purpose, any Matching Contribution will also apply with respect to any Roth Deferrals you make to the Plan. If you do not satisfy all of the eligibility requirements for receiving a Matching Contribution, you will not share in an allocation of such Matching Contributions for the period for which you do not satisfy the eligibility requirements.

Matching Contributions will be contributed to your Matching Contribution account under the Plan at such time as we deem appropriate. Matching Contributions may be contributed during the Plan Year or after the Plan Year ends. Any Matching Contributions we make will be made in accordance with the following Matching Contribution formula.

- **Fixed Matching Contribution formula.** We will make a fixed Matching Contribution on behalf of eligible participants who make Salary Deferrals to the Plan. The Matching Contribution will equal 50% of Salary Deferrals you make during each payroll period. To receive the employer Matching Contribution, you must make Salary Deferrals to the Plan of at least 6% of Plan Compensation during each payroll period.

Employer Contributions

We are authorized under the Plan to make Employer Contributions on behalf of our employees. In order to receive an Employer Contribution, you must satisfy all of the eligibility requirements described in Article 4 above for Employer Contributions. If you do not satisfy all of the conditions for receiving an Employer Contribution, you will not share in an allocation of such Employer Contributions for the period for which you do not satisfy the eligibility requirements.

Employer Contribution Formula. Employer Contributions will be contributed to your Employer Contribution account under the Plan at such time as we deem appropriate. Generally, Employer Contributions may be contributed during the Plan Year or after the Plan Year ends. Any Employer Contributions we make will be made in accordance with the following Employer Contribution formula.

- **Discretionary Employer Contribution formula.** We will decide each year how much, if any, we will contribute to the Plan. Since this Employer Contribution is discretionary, we may decide not to make an Employer Contribution for a given year. We may decide to give a different contribution to each eligible participant under the Plan. The Employer Contribution may be determined as a percentage of compensation or as a dollar amount. We will inform you of the amount of your Employer Contribution once we determine how much we will be contributing to the Plan.

Safe Harbor Employer Contributions

This Plan is designed to qualify as a "Safe Harbor 401(k) Plan". As a Safe Harbor 401(k) Plan, we will provide a special Safe Harbor Employer Contribution to the Plan for those participants who satisfy the eligibility requirements applicable to Safe Harbor Employer Contributions. See Article 4 above for a discussion of the eligibility rules under the Plan applicable to Safe Harbor Employer Contributions.

Any Safe Harbor Employer Contribution we make to the Plan on your behalf will be contributed to a special Safe Harbor Employer Contribution account established under the Plan. Safe Harbor Employer Contributions may be contributed during the Plan Year or after the Plan Year ends.

Safe Harbor Employer Contribution formula. If you are eligible to receive a Safe Harbor Employer Contribution, we will contribute to the Plan on your behalf an amount equal to 3% of your Plan Compensation. We will provide you with a notice prior to the beginning of each Plan Year describing the Safe Harbor Employer Contribution and your rights with respect to such contributions.

Top Heavy Benefits

A plan that primarily benefits key employees is called a top heavy plan. For this purpose, key employees are defined as certain owners of an employer and officers with a specified level of compensation. A plan is generally a top heavy plan when more than 60% of all account balances under the plan are attributable to key employees. The Plan Administrator will determine each year whether the plan is a top heavy plan.

If the Plan becomes top heavy in any Plan Year, non-key employees who are eligible to receive a top heavy contribution under the Plan generally will receive a minimum contribution equal to the lesser of 3% of Plan Compensation or the highest percentage provided to any key employee (as defined in the Plan). This minimum contribution may be different if the Employer maintains another qualified plan. For this purpose, any Employer Contributions and Matching Contributions may be taken into account in determining whether the top heavy rules are satisfied. In applying the top heavy rules, any eligible non-key employee who is employed at the end of the year is entitled to the top heavy minimum, regardless how many hours the employee works during the year.

Rollover Contributions

If you have an account balance in another qualified retirement plan or an IRA, you may move those amounts into this Plan, without incurring any tax liability, by means of a “rollover” contribution. You may also rollover Roth contributions from another qualified plan to this Plan. Rollovers are not permitted from a Roth IRA. You are always 100% vested in any amounts you contribute to the Plan as a rollover from another qualified plan or IRA. This means that you will always be entitled to all amounts in your rollover account. Rollover contributions will be affected by any investment gains or losses under the Plan.

You may accomplish a rollover in one of two ways. You may ask your prior plan administrator or trustee to directly rollover to this Plan all or a portion of any amount which you are entitled to receive as a distribution from your prior plan. Alternatively, if you receive a distribution from your prior plan, you may elect to deposit into this plan any amount eligible for rollover within 60 days of your receipt of the distribution. The 60-day rollover option is not available for rollovers of Roth contributions. Any rollover to the Plan will be credited to your Rollover Contribution Account. See Article 9 below for a description of the distribution provisions applicable to rollover contributions.

Generally, the Plan will accept a rollover contribution from another qualified retirement plan or IRA. The Plan Administrator may adopt separate procedures limiting the type of rollover contributions it will accept. For example, the Plan Administrator may impose restrictions on the acceptance of after-tax contributions or Salary Deferrals (including Roth Deferrals) or may restrict rollovers from particular types of plans. However, you may not make a Rollover Contribution to the Plan prior to becoming a Participant in the Plan. Any procedures affecting the ability to make Rollover Contributions to the Plan will not be applied in a discriminatory manner.

If you have questions about whether you can rollover a prior plan distribution, please contact the Plan Administrator or other designated Plan representative.

ARTICLE 6 LIMIT ON CONTRIBUTIONS

The IRS imposes limits on the amount of contributions you may receive under this Plan, as described below.

IRS limits on Salary Deferrals. The IRS imposes limits on the amount you can contribute as Salary Deferrals during a calendar year. For 2022, the maximum deferral limit is \$20,500. For years after 2022, the maximum deferral limit may be adjusted for cost-of-living each year. The Plan Administrator will provide you with information regarding the adjusted deferral limits beginning after 2022. In addition, if you are at least age 50 by December 31 of the calendar year, you also may make a special catch-up contribution in addition to the maximum deferral limit described above. For 2022, the catch-up contribution limit is \$6,500. For years after 2022, the catch-up contribution limit may be adjusted for cost-of living each year. The Plan Administrator will provide you with information concerning the catch-up contribution limit for years after 2022.

Example: If you are at least age 50 by December 31, 2022, the maximum Salary Deferral you may make for the 2022 calendar year would be \$27,000 [i.e., \$20,500 maximum deferral limit plus \$6,500 catch-up contribution limit].

The IRS deferral limit applies to all Salary Deferrals you make in a given calendar year to this Plan or any other cash or deferred arrangement (including a cash or deferred arrangement maintained by an unrelated employer). For this purpose, cash or deferred arrangements include 401(k) plans, 403(b) plans, simplified employee pension (SEP) plans or SIMPLE plans. (Note: If you participate in both this Plan and a 457 eligible deferred compensation plan, special limits may apply under the 457 plan. You should contact the Plan Administrator of the 457 plan to find out how participation in this Plan may affect your limits under the 457 plan.)

If you make Salary Deferrals for a given year in excess of the deferral limit described above under this Plan or another plan maintained by the Employer (or any other employer maintaining this Plan), the Plan Administrator will automatically return the excess amount and associated earnings to you by April 15. If you make Salary Deferrals for a given year in excess of the deferral limit described above because you made Salary Deferrals under this Plan and a plan of an unrelated employer not maintaining this Plan, you must ask one of the plans to refund the excess amount to you. If you wish to take a refund from this Plan, you must notify the Plan Administrator, in writing, by March 1 of the next calendar year so the excess amount and related earnings may be refunded by April 15. The excess amount is taxable for the year in which you made the excess deferral. If you fail to request a refund, you will be subject to taxation in two separate years: once in the year of deferral and again in the year the excess amount is actually paid to you.

IRS limit on total contributions under the Plan. The IRS imposes a maximum limit on the total amount of contributions you may receive under this Plan. This limit applies to all contributions we make on your behalf, all contributions you contribute to the Plan, and any forfeitures allocated to any of your accounts during the year. Under this limit, the total of all contributions under the Plan cannot exceed a specific dollar amount or 100% of your annual compensation, whichever is less. For 2022, the dollar limit is \$61,000. (For years after 2022, this amount may be increased for inflation.) For purposes of applying the 100% of compensation limit, your annual compensation includes all taxable compensation, increased for any Salary Deferrals you may make under a 401(k) plan and any pre-tax contributions you may make to any other plan we may maintain, such as a cafeteria health plan.

Example: Suppose in 2022 you earn compensation of \$55,000 (after reduction for pre-tax 401(k) plan contributions of \$5,000). Your compensation for purposes of the overall contribution limit is \$60,000 (\$55,000 + \$5,000 of pre-tax deferrals). The maximum amount of contributions you may receive under the Plan for 2022 is \$60,000 (the lesser of \$61,000 or 100% of \$60,000).

ARTICLE 7 DETERMINATION OF VESTED BENEFIT

Vested account balance. When you take a distribution of your benefits under the Plan, you are only entitled to withdraw your *vested* account balance. For this purpose, your *vested* account balance is the amount held under the Plan on your behalf for which you have earned an ownership interest. You earn an ownership interest in your Plan benefits if you have earned enough service with us to become *vested* based on the Plan's vesting schedule. If you terminate employment before you become fully vested in any of your Plan benefits, those non-vested amounts may be forfeited. (See below for a discussion of the forfeiture rules that apply if you terminate with a non-vested benefit under the Plan.)

The following describes the vesting schedule applicable to contributions under the Plan.

- **Salary Deferrals.** You are always 100% vested in your Salary Deferrals. In other words, you have complete ownership rights to your Salary Deferrals under the Plan. Thus, you will never forfeit your Salary Deferral contributions after they are contributed to the Plan.

- **Matching Contributions and Employer Contributions.** You become *vested* in your Matching Contribution and Employer Contribution accounts under a “6-year graded vesting schedule.” Under this vesting schedule, you will have a complete ownership interest in your Matching Contributions and Employer Contributions once you have completed six (6) Years of Vesting Service. Prior to the completion of six Years of Vesting Service, you will be vested in your Matching Contribution and Employer Contribution accounts under the following schedule:

Years of Vesting Service	Vested percentage
0 - 1	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

- **Other contributions.** In addition, certain special contributions that are made to the Plan on your behalf will always be 100% vested. If any of these special contributions are made to the Plan, you will always have an immediate ownership interest in such contributions. Examples of special contributions that may be made to the Plan include:
 - Safe Harbor Contributions
 - Rollover Contributions

Top heavy contributions. If you are eligible to receive top heavy contributions (as described in Article 5 above), the vesting schedule with respect to such contributions will be the same as applies for Employer Contributions. If the Plan does not allow for Employer Contributions, for example because the Plan only provides for Salary Deferrals and/or Matching Contributions, the top heavy contributions will become vested under a 6-year graded schedule (i.e., 20% for each year of service over 2-years with 100% vesting after 6 years of service).

Protection of vested benefit. Once you are vested in your benefits under the Plan, you have an ownership right to those amounts. While you may not be able to immediately withdraw your vested benefits from the Plan due to the distribution restrictions described under Article 9 below, you generally will never lose your right to those vested amounts. However, it is possible that your benefits under the Plan will decrease as a result of investment losses. If your benefits decrease because of investment losses, you will only be entitled to the vested amount in your account at the time of distribution.

Exception to vesting schedule. The above vesting schedule no longer applies once you reach Normal Retirement Age under the Plan. Thus, if you are still employed with us at Normal Retirement Age, you will automatically become 100% vested in all contributions under the Plan. You also will be fully vested in your entire account balance (regardless of the Plan’s vesting schedule) if the plan is terminated.

Years of Vesting Service. To calculate your vested benefit under the Plan, your Years of Vesting Service are used to determine where you are on the vesting schedule. You will be credited with a Year of Vesting Service for each year in which you work at least 1,000 hours. The Plan Administrator will track your service and will calculate your years of service in accordance with the Plan requirements.

In calculating your Years of Vesting Service, all of your service with us is taken into account, including service you may have earned before the Plan was adopted.

Forfeiture of nonvested benefits. If you terminate employment before you become fully vested in your Plan benefits, you will be entitled to receive a distribution of your *vested* benefits under the Plan. Your non-vested benefits will be *forfeited* as described below. You are not entitled to receive a distribution of your non-vested benefits.

If you terminate employment at a time when you are only partially-vested (or totally non-vested) in any of your Plan benefits, how the Plan treats your non-vested balance will depend on whether you take a distribution when you terminate employment.

- ❖ **Forfeiture upon distribution.** If you take a distribution of your entire vested benefit when you terminate employment, your non-vested benefit will be forfeited in accordance with the terms of the Plan. If you are totally non-vested in any contributions we made on your behalf, you will be deemed to receive a distribution for purposes of applying these forfeiture rules.
- **Buy-back of forfeited benefits upon reemployment.** If you take a distribution of your entire vested benefit when you terminate employment, and as a result, some (or all) of your Plan benefits are forfeited, you have the right to repay the distributed amount to the Plan if you are rehired prior to incurring five consecutive Breaks in Service (as defined under “Forfeiture upon five consecutive Breaks in Service” below). If you repay the total amount of your distribution back to the Plan, we will restore the amount of your non-vested benefit which was forfeited as a result of that distribution. Please contact the Plan Administrator if you wish to buy-back prior benefits under the Plan. The Plan Administrator will inform you of the amount you must repay to buy-back your prior forfeited benefit.
- **Timing of buy-back.** For us to restore your forfeited benefits, you must make repayment to the Plan no later than five years following your reemployment date. If you received a “deemed” distribution because you were totally non-vested, your non-vested benefit will automatically be restored within a reasonable time following your reemployment, provided you have not incurred five consecutive Breaks in Service prior to your reemployment.
- ❖ **Forfeiture upon five consecutive Breaks in Service.** Depending on the value of your vested benefits, you may be able to keep your benefits in the Plan when you terminate employment. If you do not take a distribution of your entire vested benefit when you terminate employment, your non-vested benefit will remain in your account until you have incurred five consecutive Breaks in Service, at which time your non-vested benefit will be forfeited in accordance with the terms of the Plan. For this purpose, you will have a Break in Service for each year in which you work less than 501 hours. Your vested benefits will not be forfeited under this forfeiture rule. If you have any questions regarding the application of these rules, you should contact the Plan Administrator.

Treatment of forfeited benefits. If any of your benefits are forfeited, we may decide in our discretion how to use those forfeited amounts. For example, we may use such forfeitures to pay Plan expenses. If any forfeitures are not used to pay Plan expenses, such forfeitures may be allocated as additional Employer contributions or we may use the forfeitures to reduce other Employer Contributions under the Plan. We will determine each year the amount of any forfeitures for such year and will use those forfeitures in the Plan Year for which the forfeiture occurs or in the following Plan Year.

ARTICLE 8 PARTICIPANT LOANS

The Plan does not permit Participants to take a loan from the Plan. To access Plan assets, you must be eligible to receive a distribution from the Plan, as described in Article 9 below.

ARTICLE 9 PLAN DISTRIBUTIONS

The Plan contains detailed rules regarding when you can receive a distribution of your benefits from the Plan. As discussed in Article 7 above, if you qualify for a Plan distribution, you will only receive your vested benefits. This Article 9 describes when you may request a distribution and the tax effects of such a distribution.

Distribution upon termination of employment. When you terminate employment, you may be entitled to a distribution from the Plan. The availability of a distribution will depend on the amount of your vested account balance.

- **Vested account balance in excess of \$5,000.** If your total vested account balance exceeds \$5,000 as of the distribution date, you may receive a distribution from the Plan within a reasonable period after your termination of employment. If you do not consent to a distribution of your vested account balance, your balance will remain in the Plan. If you receive a distribution of your vested benefits when you are only partially-vested in your Plan benefits, your non-vested benefits will be forfeited. For this purpose, your vested account balance is determined without regard to any Rollover Contributions you may have under the plan.

You may elect to take your distribution in any of the following forms. In addition, in certain rare cases, you may be entitled to a distribution in the form of a joint and survivor annuity. Prior to receiving a distribution from the Plan, you will receive a distribution package that will describe the distribution options that are available to you. If you have any questions regarding your distribution options under the Plan, please contact the Plan Administrator.

- **Lump sum.** You may elect to take a distribution of your entire vested account balance in a lump sum. If you take a lump sum distribution, you may elect to rollover all (or any portion) of your distribution to an IRA or to another qualified plan. See the *Special Tax Notice*, which you may obtain from the Plan Administrator, for more information regarding your ability to rollover your plan distribution.
- **Partial lump sums.** You also may elect to take a partial lump sum of less than your entire vested benefit.
- **Vested account balance of \$5,000 or less.** If your total vested account balance under the Plan is \$5,000 or less as of the distribution date, you will be eligible to receive a distribution of your entire vested account balance in a lump sum within a reasonable period after your termination of employment. If you receive a distribution of your vested benefits when you are partially-vested in your Plan benefits, your non-vested benefits will be forfeited. For this purpose, your vested account balance is determined without regard to any Rollover Contributions you may have under the plan.

You may elect to receive your distribution in cash or you may elect to rollover your distribution to an IRA or to another qualified plan. If your total vested account balance under the Plan is between \$200 and \$5,000 as of the distribution date and you do not consent to a distribution of your vested account balance, your vested benefit automatically will be rolled over to an IRA selected by the Plan Administrator. If your total vested account balance exceeds \$5,000, no distribution will be made from the Plan without your consent.

If your benefit is automatically rolled over to an IRA selected by the Plan Administrator, such amounts will be invested in a manner designed to preserve principal and provide a reasonable rate of return. Common types of investment vehicles that may be used include money market accounts, certificates of deposit or stable value funds. Reasonable expenses may be charged against the IRA account for expenses associated with the establishment and maintenance of the IRA. Any such expenses will be no greater than similar fees charged for other IRAs maintained by the IRA provider. For further information regarding the automatic rollover requirements, including further information regarding the IRA provider and the applicable fees and expenses associated with the automatic rollover IRA, please contact the Plan Administrator or other designated Plan representative.

In-service distributions. You may withdraw vested amounts from the Plan while you are still employed with us, but only if you satisfy the Plan's requirements for in-service distributions. Different in-service distribution options apply depending on the type of contribution being withdrawn from the Plan.

- **Salary Deferrals.** You may withdraw amounts attributable to Salary Deferrals while you are still employed upon any of the following events:
 - You are at least age 59½ at the time of the distribution.
 - You have incurred a hardship, as described below.
 - You are in certain qualified active military duty. Please contact your Plan Administrator if you have any questions regarding the availability of a distribution under this provision.
- **Matching Contributions.** You may withdraw amounts attributable to Matching Contributions while you are still employed upon any of the following events:
 - You are at least age 59½ at the time of the distribution.
 - You have incurred a hardship, as described below.
- **Employer Contributions.** You may withdraw amounts attributable to Employer Contributions while you are still employed upon any of the following events:
 - You are at least age 59½ at the time of the distribution.
 - You have incurred a hardship, as described below.
- **Safe Harbor Contributions.** You may withdraw amounts attributable to Safe Harbor Contributions while you are still employed upon any of the following events:
 - You are at least age 59½ at the time of the distribution.
 - You have incurred a hardship, as described below.
- **Rollover Contributions.** If you have rolled money into this Plan from another qualified plan or IRA, you may take an in-service distribution of your Rollover Contribution account at any time.

Hardship distribution. To receive a distribution on account of hardship, you must demonstrate one of the following hardship events.

- (1) You need the distribution to pay unpaid medical expenses for yourself, your spouse or any dependent.
- (2) You need the distribution to pay for the purchase of your principal residence. You must use the hardship distribution for the *purchase* of your principal residence. You may not receive a hardship distribution solely to make mortgage payments.
- (3) You need the distribution to pay tuition and related educational fees (including room and board) for the post-secondary education of yourself, your spouse, your children, or other dependent. You may take a hardship distribution to cover up to 12 months of tuition and related fees.
- (4) You need the distribution to prevent your eviction or to prevent foreclosure on your mortgage. The eviction or foreclosure must be related to your principal residence.
- (5) You need the distribution to pay funeral or burial expenses for your deceased parent, spouse, child or dependent.
- (6) You need the distribution to pay expenses to repair damage to your principal residence (provided the expenses would qualify for a casualty loss deduction on your tax return, without regard to 10% adjusted gross income limit).
- (7) You need the distribution to pay expenses and losses (including loss of income) incurred due to a federally-declared disaster. Your principal residence or principal place of employment at the time of the disaster must be located in a federally-declared disaster area designated for individual assistance.

Before you may receive a hardship distribution, you must represent, in writing, that you have insufficient cash or other liquid assets to satisfy your financial need.

In addition, if you have other distributions available under this Plan (or any other plan we may maintain) you must take such distributions *before* requesting a hardship distribution.

You may not receive a hardship distribution of more than you need to satisfy your hardship. In calculating your maximum hardship distribution, you may include any amounts necessary to pay federal, state or local income taxes or penalties reasonably anticipated to result from the distribution. See the Plan Administrator for more information regarding the maximum amount you may take from the Plan as a hardship distribution and the total amount you have available for a hardship distribution. The Plan Administrator will provide you with the appropriate forms for requesting a hardship distribution.

Limits on in-service distributions. In addition to the requirements described above for receiving an in-service distribution, the Plan contains additional limits which may limit your ability to take an in-service withdrawal. For example:

- The amounts you withdraw from the Plan must be 100% vested. (See Article 7 for a description of the vesting rules).

The Plan Administrator may impose additional limitations on in-service distributions as authorized under the Plan.

Required distributions. If you have not begun taking distributions before you attain your Required Beginning Date, the Plan generally must commence distributions to you as of such date. For this purpose, your Required Beginning Date is April 1 following the end of the calendar year in which you attain age 70½ (or age 72, if you were born after June 30, 1949), or terminate employment, whichever is later. (For 5% owners, the Required Beginning Date is April 1 following the calendar year in which you attain age 70½ (or age 72, if you were born after June 30, 1949), even if you are still employed.)

Once you attain your Required Beginning Date, the Plan Administrator will commence distributions to you as required under the Plan. The Plan Administrator will inform you of the amount you are required to receive once you attain your Required Beginning Date.

Distribution upon disability. If you should terminate employment because you are Disabled, you will be eligible to receive a distribution of your vested account balance under the Plan's normal distribution rules.

Disaster-related distributions. Special rules related to certain federally-declared natural disasters may have applied for distributions and loans under the Plan. If you received a disaster-related distribution from the Plan, you may be able to recontribute the amount of the distribution to the Plan. Please contact the Plan Administrator for more information.

Repayment of Coronavirus-Related Distributions. Special Coronavirus-Related rules may have applied for distributions under the Plan. If you received a Coronavirus-Related Distribution from the Plan, you may be able to recontribute the amount of the distribution to the Plan. Please contact the Plan Administrator for more information.

Distribution of lifetime income investment. The Plan may allow a distribution of certain lifetime income investments, provided such distribution is made within the 90-day period ending on the date when the lifetime income investment is no longer authorized to be held as an investment option under the Plan. The Plan Administrator will notify you if you are eligible for this type of distribution.

Distributions upon death. If you should die before taking a distribution of your entire vested account balance, your remaining benefit will be distributed to your beneficiary or beneficiaries, as designated on the appropriate designated beneficiary election form. You may request a designated beneficiary election form from the Plan Administrator.

If you are married, your spouse generally is treated as your beneficiary, unless you and your spouse properly designate an alternative beneficiary to receive your benefits under the Plan. The Plan Administrator will provide you with information concerning the availability of death benefits under the Plan and your rights (and your spouse's rights) to designate an alternative beneficiary for such death benefits. For purposes of

determining your beneficiary to receive death distributions under the Plan, any designation of your spouse as beneficiary is automatically revoked upon a formal divorce decree unless you re-execute a new beneficiary designation form or enter into a valid Qualified Domestic Relations Order (QDRO).

Default beneficiaries. If you do not designate a beneficiary to receive your benefits upon death, your benefits will be distributed first to your spouse. If you have no spouse at the time of death, your benefits will be distributed equally to your surviving children. If you have no children at the time of your death, your benefits will be distributed to your estate.

Taxation of distributions. Generally, you must include any Plan distribution in your taxable income in the year you receive the distribution. More detailed information on tax treatment of Plan distributions is contained in the "Special Tax Notice" which you may obtain from the Plan Administrator.

- **Roth Deferrals.** If you make Roth Deferrals under the Plan, you will not be taxed on the amount of the Roth Deferrals taken as a distribution (because you pay taxes on such amounts when you contribute them to the Plan). In addition, you will not pay taxes on any earnings associated with the Roth Deferrals, provided you take the Roth Deferrals and earnings in a qualified distribution. For this purpose, a qualified distribution occurs only if you have had your Roth Deferral account in place for at least 5 years and you take the distribution on account of death, disability, or attainment of age 59½. If you have made both pre-tax Salary Deferrals and Roth Deferrals under the Plan, you may designate the extent to which a distribution of Salary Deferrals is taken from your pre-tax Salary Deferral Account or your Roth Deferral Account. Any distribution of Salary Deferrals (including Roth Deferrals) must be authorized under the Plan distribution provisions.

If you take a distribution that does not qualify as a qualified distribution, you will be taxed on the earnings associated with the Roth contributions. (You will never be taxed on the Roth contributions distributed since those amounts are taxed at the time you make the Roth contributions or Roth conversion.)

Non-assignment of benefits and Qualified Domestic Relations Orders (QDROs) Your benefits cannot be sold, used as collateral for a loan, given away, or otherwise transferred, garnished, or attached by creditors, except as provided by law. However, if required by applicable state domestic relations law, certain court orders could require that part of your benefit be paid to someone else—your spouse or children, for example. This type of court order is known as a Qualified Domestic Relations Order (QDRO). As soon as you become aware of any court proceedings that might affect your Plan benefits, please contact the Plan Administrator. You may request a copy of the procedures concerning QDROs, including those procedures governing the qualification of a domestic relations order, without charge, from the Plan Administrator.

ARTICLE 10 PLAN ADMINISTRATION AND INVESTMENTS

Investment of Plan assets. You have the right to direct the investment of Plan assets held under the Plan on your behalf. The Plan Administrator will provide you with information on the amounts available for direction, the investment choices available to you, the frequency with which you can change your investment choices and other investment information. Periodically, you will receive a benefit statement that provides information on your account balance and your investment returns. If you have any questions about the investment of your Plan accounts, please contact the Plan Administrator or other Plan representative.

This Plan is intended to comply with the requirements of ERISA §404(c). As such, to the extent you are permitted to direct the investment of your account, you are solely responsible for the investment decisions you make with respect to your Plan benefits. No other fiduciary, including the Trustee, Employer or Plan Administrator, will be responsible for any losses resulting from your direction of investments under the Plan. If you have questions regarding investment decisions or strategies with respect to the investment of your Plan benefits, you should consult an investment professional.

Valuation Date. To determine your share of any gains or losses incurred as a result of the investment of Plan assets, the Plan is valued on a regular basis. For this purpose, the Plan is valued on a daily basis.

Thus, you will receive an allocation of gains or losses under the Plan at the end of each business day during which the New York Stock Exchange is open.

Plan fees. There may be fees or expenses related to the administration of the Plan or associated with the investment of Plan assets that will affect the amount of your Plan benefits. Any fees related to the administration of the Plan or associated with the investment of Plan assets may be paid by the Plan or by the Employer. If the Employer does not pay Plan-related expenses, such fees or expenses will generally be allocated to the accounts of Participants either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the Plan. If you direct the investment of your benefits under the Plan, you will be responsible for any investment-related fees incurred as a result of your investment decisions. Prior to making any investment, you should obtain and read all available information concerning that particular investment, including financial statements, prospectuses, and other available information.

In addition to general administration and investment fees that are charged to the Plan, you may be assessed fees directly associated with the administration of your account. For example, if you terminate employment, your account may be charged directly for the pro rata share of the Plan's administration expenses, regardless of whether the Employer pays some of these expenses for current Employees. Other fees that may be charged directly against your account include:

- Fees related to the processing of distributions upon termination of employment.
- Fees related to the processing of in-service distributions.
- Fees related to the processing of required minimum distributions.
- Charges related to processing of a Qualified Domestic Relation Order (QDRO) where a court requires that a portion of your benefits is payable to your ex-spouse or children as a result of a divorce decree.

If you are permitted to direct the investment of your benefits under the Plan, each year you will receive a separate notice describing the fees that may be charged under the Plan. In addition, you will also receive a separate notice describing any actual fees charged against your account. Please contact the Plan Administrator if you have any questions regarding the fees that may be charged against your account under the Plan.

ARTICLE 11 PLAN AMENDMENTS AND TERMINATION

Plan amendments. We have the authority to amend this Plan at any time. Any amendment, including the restatement of an existing Plan, may not decrease your vested benefit under the Plan, except to the extent permitted under the Internal Revenue Code, and may not reduce or eliminate any "protected benefits" (except as provided under the Internal Revenue Code or any regulation issued thereunder) determined immediately prior to the adoption or effective date of the amendment (whichever is later). However, we may amend the Plan to increase, decrease or eliminate benefits on a prospective basis.

Plan termination. Although we expect to maintain this Plan indefinitely, we have the ability to terminate the Plan at any time. For this purpose, termination includes a complete discontinuance of contributions under the Plan or a partial termination. If the Plan is terminated, all amounts credited to your account shall become 100% vested, regardless of the Plan's current vesting schedule. In the event of the termination of the Plan, you are entitled to a distribution of your entire vested benefit. Such distribution shall be made directly to you or, at your direction, may be transferred directly to another qualified retirement plan or IRA. If you do not consent to a distribution of your benefit upon termination of the Plan, the Plan Administrator will transfer your vested benefit directly to an IRA that we will establish for your benefit. Except as permitted by Internal Revenue Service regulations, the termination of the Plan shall not result in any reduction of protected benefits.

A partial termination may occur if either a Plan amendment or severance from service excludes a group of employees who were previously covered by this Plan. Whether a partial termination has occurred will depend on the facts and circumstances of each case. If a partial termination occurs, only those Participants who cease participation due to the partial termination will become 100% vested. The Plan Administrator will advise you if a partial termination occurs and how such partial termination affects you as a Participant.

ARTICLE 12 PLAN PARTICIPANT RIGHTS AND CLAIM PROCEDURES

Participant rights. As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office, all documents governing the Plan, including insurance contracts and collective bargaining agreements (if applicable), and a copy of the latest annual report (Form 5500 series) filed by the Plan Administrator with the U.S. Department of Labor.
- Obtain copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements (if applicable), and copies of the latest annual report (Form 5500 series) and updated SPD, upon written request to the Plan Administrator. The Plan Administrator may assess a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to provide each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive benefits under the Plan and, if so, what your current benefits are. You must request this statement in writing and you may only request this statement once a year. The Plan Administrator will provide the statement free of charge.
- File a claim for benefits.

Prudent Actions by Plan Fiduciaries. In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. These people, called "fiduciaries," have a duty to operate the Plan prudently and in the best interests of you, other Plan participants and beneficiaries. You may not be fired or otherwise discriminated against in any way solely to prevent you from obtaining a Plan benefit or exercising your rights under ERISA.

Enforcement of Rights. If you have a claim for benefits under the Plan that is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For example, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive the requested documents within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the documents and pay you up to \$110 a day until you receive the documents, unless the documents were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order that affects the payment of benefits under the Plan, you may file suit in federal court. If the Plan's fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Questions. If you have any questions about the Plan or this SPD, you should contact the Plan Administrator. If you have any questions about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee

Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Claim for Benefits. Benefits will normally be payable under the Plan without the need for a formal claim. However, if you feel you are entitled to benefits under the Plan that have not been paid, you may submit to the Plan Administrator a written claim for benefits. Your request for Plan benefits will be considered a claim for Plan benefits, and it will be subject to a full and fair review. The Plan Administrator will evaluate your claim (including all relevant documents and records you submit to support your claim) to determine if benefits are payable to you under the terms of the Plan. The Plan Administrator may solicit additional information from you, if necessary, to evaluate the claim.

If the Plan Administrator determines the claim is valid, then you will receive a statement describing the amount of benefit, the method or methods of payment, the timing of distributions and other information relevant to the payment of the benefit.

If the Plan Administrator denies all or any portion of your claim, you (and your authorized representative, if applicable) will receive within a reasonable period of time (not to exceed 90 days after receipt of the claim form), a written or electronic notice setting forth the reasons for the denial (including references to the specific provisions of the Plan on which the decision is based), a description of any additional information needed to perfect your claim, and the steps you must take to submit the claim for review. If the Plan Administrator determines that special circumstances require an extension of time for processing your claim, it may extend the 90-day period described in the prior sentence to 180 days, provided the Plan Administrator provides you with written notice of the extension and prior to the expiration of the original 90-day period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render its decision.

If the Plan Administrator denies your claim, you will have 60 days from the date you receive notice of the denial of your claim to appeal the adverse decision of the Plan Administrator. You may submit to the Plan Administrator written comments, documents, records and other information relating to your claim for benefits. You will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to the claim. The Plan Administrator's review of the claim and of its denial of the claim shall take into account all comments, documents, records and other information relating to the claim, without regard to whether these materials were submitted or considered by the Plan Administrator in its initial decision on the claim.

If the Plan Administrator denies your claim for benefits after appeal, you will receive within a reasonable period of time (not to exceed 60 days after receipt of the appeal), a written or electronic notice setting forth the reasons for the denial (including references to the specific provisions of the Plan on which the decision is based), and a description of your right to bring an action under ERISA Section 502(a). If the Plan Administrator determines that special circumstances require an extension of time for processing your appeal, it may extend the 60-day period described in the prior sentence to 120 days, provided the Plan Administrator provides you with written notice of the extension and prior to the expiration of the original 60-day period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render its decision. If the Plan Administrator denies your claim for benefits upon review, in whole or in part, you may file suit in a state or Federal court.

If the Plan Administrator makes a final written determination denying your claim for benefits, you may commence legal or equitable action with respect to the denied claim upon completion of the claims procedures outlined under the Plan. Any legal or equitable action must be commenced no later than the earlier of 180 days following the date of the final determination or three years following the proof of loss. If you fail to commence legal or equitable action with respect to a denied claim within the above timeframe, you will be deemed to have accepted the Plan Administrator's final decision with respect to the claim for benefits.

Disability Claims Procedures. If your claim is based on disability benefits, different claim procedures and deadlines will apply. If your disability benefits are provided or administered by a third party (such as Social Security Administration or an insurance company), that will be the entity to which claims are addressed.

The following disability claims procedures apply only to the determination under the Plan as to whether a Participant is entitled to a Plan benefit due to disability. These disability claims procedures do not apply if a third party (such as the Social Security Administration), rather than the Plan Administrator, makes the determination of disability. These disability claims procedures are intended to comply with the requirements of Department of Labor Regulation §2560.503-1 and will be interpreted accordingly.

These disability claims procedures are intended to ensure that disability claims procedures are reasonable, that “claimants” (which include Participants and Beneficiaries (and their authorized representatives, if applicable)) receive sufficient information explaining why disability benefits are denied and that the process is impartial.

If you have questions about the Plan’s claims procedures, contact the Plan Administrator named under Article 2 of this SPD.

Review of Initial Claim. In the case of a claim for disability benefits, the Plan Administrator will notify the claimant of an adverse benefit determination within a reasonable period of time, but not later than 45 days after receipt of the claim by the Plan. This period may be extended by the Plan for up to 30 days, provided that the Plan Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies the claimant, prior to the expiration of the initial 45-day period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision.

If, prior to the end of the first 30-day extension period, the Plan Administrator determines that, due to matters beyond the control of the Plan, a decision cannot be rendered within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided that the Plan Administrator notifies the claimant, prior to the expiration of the first 30-day extension period, of the circumstances requiring the extension and the date as of which the Plan expects to render a decision. In the case of any extension, the notice of extension shall specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim, and the additional information needed to resolve those issues. The claimant shall have at least 45 days within which to provide the specified information.

Notice of Adverse Benefit Determination. The Plan Administrator will provide a claimant with written or electronic notification (written in a culturally and linguistically appropriate and understandable manner) of any “adverse benefit determination.” An adverse benefit determination includes a rescission of coverage (except for non-payment of premiums). The notice of adverse benefit determination will set forth:

- The specific reason or reasons for the adverse determination;
- Reference to the specific Plan provisions on which the determination is based;
- A description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary;
- A description of the Plan's review procedures and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under ERISA §502(a) following an adverse benefit determination on review; and
- A discussion of the decision, including an explanation of the basis for disagreeing with or not following:
 - The views presented by the claimant to the Plan of health care professionals treating the claimant and vocational professionals who evaluated the claimant;

- The views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with a claimant's adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
- A disability determination regarding the claimant presented by the claimant to the Plan made by the Social Security Administration.
- If the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant's medical circumstances, or a statement that such explanation will be provided free of charge upon request;
- The specific internal rules, guidelines, protocols, standards or other similar criteria of the Plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the Plan do not exist; and
- A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits.

The Plan Administrator will assist in language translation of a notice of adverse benefit determination, if necessary. Translation assistance can include recommending translation services, providing verbal assistance and providing the notice in a non-English language upon request.

Appeals of Adverse Benefit Determinations. A claimant shall have 180 days following receipt of a notification of an adverse benefit determination within which to appeal the determination. Any appeal will receive a full and fair review of the claim and the adverse benefit determination. With respect to such review:

- Claimants will have the opportunity to submit written comments, documents, records, and other information relating to the claim for benefits;
- Claimants (upon request and free of charge) will have reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits;
- The review will take into account all comments, documents, records, and other information submitted by the claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination;
- As soon as possible and sufficiently in advance of the date on which any notice of an "adverse benefit determination on review," the Plan Administrator will provide the claimant, free of charge, with any new or additional evidence considered, relied upon, or generated by the person making the benefit determination in connection with the claim; and
- As soon as possible and sufficiently in advance of the "notice of adverse benefit determination on review," the Plan Administrator will provide the claimant, free of charge, with the rationale for the adverse decision.

In performing the review, the Plan will not afford deference to the initial adverse benefit determination and the review will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the initial adverse benefit determination, nor the subordinate of such individual. If the appeal is based in whole or in part on a medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate, the appropriate named fiduciary shall consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment. Such health care professional will not be an individual (or a subordinate of such individual) who was consulted in connection with the initial adverse benefit determination.

If the Plan obtained advice from medical or vocational experts in connection with a claimant's adverse benefit determination (without regard to whether the advice was relied upon in making the benefit determination), such experts will be identified.

The Plan Administrator shall notify the claimant of the Plan's benefit determination on review within a reasonable period of time, but not later than 45 days after receipt of the claimant's request for review by the Plan, unless the Plan Administrator determines that special circumstances (such as the need to hold a hearing) require an extension of time for processing the claim. If the Plan Administrator determines that an extension of time for processing is required, written notice of the extension shall be furnished to the claimant prior to the termination of the initial 45-day period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the determination on review.

Notice of Adverse Benefit Determination on Review. The Plan Administrator will provide a claimant with written or electronic notification (written in a culturally and linguistically appropriate and understandable manner) of any "adverse benefit determination." The notice of adverse benefit determination on review will set forth:

- The specific reason or reasons for the adverse determination;
- Reference to the specific Plan provisions on which the determination is based;
- That the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits;
- A description of any voluntary appeal procedures offered by the Plan and the claimant's right to obtain the information about such procedures;
- A description of the claimant's right to bring an action under ERISA §502(a) (including a description of any applicable contractual limitation period that applies to the claimant's right to bring such an action);
- A discussion of the decision, including an explanation of the basis for disagreeing with or not following:
 - The views presented by the claimant to the Plan of health care professionals treating the claimant and vocational professionals who evaluated the claimant;
 - The views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with a claimant's adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
 - A disability determination regarding the claimant presented by the claimant to the Plan made by the Social Security Administration;
- If the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant's medical circumstances, or, alternatively, a statement that such explanation will be provided free of charge upon request; and
- The specific internal rules, guidelines, protocols, standards or other similar criteria of the Plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the Plan do not exist.

The Plan Administrator will assist in language translation of a notice of adverse benefit determination on review, if necessary. Translation assistance can include recommending translation services, providing verbal assistance and providing the notice in a non-English language upon request.

Quick Supply Company Employees' 401(k) Plan

Electronic Statements Disclosure

As a participant in the Plan, you are entitled to receive a benefit statement on a periodic basis. These benefit statements will be provided to you electronically through the participant website.

The benefit statement includes important information regarding the Plan, including:

- Your total account balance under the Plan
- Your vested interest in your account balance
- The value of any investment options in which assets of your account are invested
- If you have the right to direct the investment of your account, information regarding (i) any restrictions on those rights, (ii) the importance of diversifying your investments, and (iii) the availability of investment information provided by the Department of Labor on its website.

The information required to be included in your benefit statement is available continuously through a secure website maintained by the Plan's third party service provider.

To access that information, log on to your participant website. Once you are logged in, your most recent benefit statement can be viewed. If you provide a valid email address, you will be notified by email each time a new benefit statement has been posted to the website.

If you would prefer to receive a paper copy of your benefit statement, please contact the Participant Service Center. The paper copy will be provided to you free of charge.

Investing for Retirement

The following pages are intended for use during an enrollment meeting.

For help with your investments, please contact:

Tim Halls, CFP[®], CFA[®], AWMA - thalls@monetagroup.com

Tony Aiazzi, CPA, CFA[®], CFP[®] - aaiazzi@monetagroup.com

Brian Hires CFP[®], AWMA - bhires@monetagroup.com

Moneta

100 S. Brentwood Blvd; Suite 500

Clayton, MO 63105

(314) 726-2300



MONETA

What is a Mutual Fund?

A mutual fund is a company that brings together money from many people and invests that money in stocks, bonds or other assets. Each investor that puts money in the mutual fund owns a part of the fund.

Types of Mutual Funds You'll Find in Your 401(k)

Stable Value Funds

Bond Funds

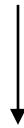
Stock (Equity) Funds

Types of Mutual Funds You'll Find in Your 401(k)

Stable Value Funds

Bond Funds

Stock (Equity) Funds



Big Companies

Mid-Sized Companies

Small Companies

Companies in Other Countries

Real Estate Companies

Types of Mutual Funds You'll Find in Your 401(k)

Stable Value Funds

Bond Funds

Stock (Equity) Funds

Large "Value" Companies

*U.S. Bank
United Healthcare*

Large "Growth" Companies

*Apple
Google*

Mid-Sized "Value" Companies

Xerox

Mid-Sized "Growth" Companies

Dollar Tree

Small "Value" Companies

Tootsie Roll

Small "Growth" Companies

DraftKings

Companies in Developed Int'l Countries

*Nestle
Toyota*

Companies in Emerging Int'l Countries

Samsung

Real Estate Companies

Public Storage

Where to Invest?

Results for 2006:

<u>Big Companies</u>	<u>Small Companies</u>	<u>International Companies</u>	<u>Real Estate Companies</u>	<u>Bonds</u>
15.8%	18.4%	26.3%	35.1%	4.3%

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Where to Invest?

Results for 2006:

<u>Big Companies</u>	<u>Small Companies</u>	<u>International Companies</u>	<u>Real Estate Companies</u>	<u>Bonds</u>
15.8%	18.4%	26.3%	35.1%	4.3%

Results for 2007:

<u>Big Companies</u>	<u>Small Companies</u>	<u>International Companies</u>	<u>Real Estate Companies</u>	<u>Bonds</u>
5.5%	-1.6%	11.6%	-15.7%	7.0%

The Rewards Of Diversification

~ YEAR - BY - YEAR RESULTS OF FIVE ASSET CLASSES ~

Annual total returns for the 30-year period 1993-2023. The bolded results indicate the best performer for the year.

Year	Bonds	Large Cap	Small Cap	International	Real Estate
1993	9.75%	10.08%	18.88%	32.56%	19.65%
1994	-2.92%	1.32%	-1.82%	7.78%	3.17%
1995	18.47%	37.58%	28.45%	11.21%	15.27%
1996	3.63%	22.96%	16.49%	6.05%	35.27%
1997	9.65%	33.36%	22.36%	1.78%	20.26%
1998	8.69%	28.58%	-2.55%	19.93%	-17.50%
1999	-0.82%	21.04%	21.26%	27.03%	-4.62%
2000	11.63%	-9.10%	-3.03%	-14.17%	26.37%
2001	8.44%	-11.89%	2.49%	-21.44%	13.93%
2002	10.26%	-22.10%	-20.48%	-15.94%	3.82%
2003	4.10%	28.69%	47.25%	38.59%	37.13%
2004	4.34%	10.88%	18.33%	20.25%	31.58%
2005	2.43%	4.91%	4.55%	13.54%	12.16%
2006	4.33%	15.79%	18.37%	26.34%	35.06%
2007	6.96%	5.49%	-1.57%	11.63%	-15.69%
2008	5.24%	-37.00%	-33.79%	-43.06%	-37.36%
2009	5.93%	26.46%	27.17%	32.46%	27.99%
2010	6.54%	15.06%	26.86%	8.21%	27.96%
2011	7.84%	2.11%	-4.18%	-11.73%	8.28%
2012	4.21%	16.00%	16.35%	17.90%	19.70%
2013	-2.02%	32.39%	38.82%	23.29%	2.86%
2014	5.97%	13.69%	4.89%	-4.48%	28.03%
2015	0.55%	1.38%	-4.41%	-0.39%	2.83%
2016	2.65%	11.96%	21.31%	1.51%	8.63%
2017	3.54%	21.83%	14.65%	25.62%	8.67%
2018	0.01%	-4.38%	-11.01%	-13.36%	-4.04%
2019	8.72%	31.49%	25.52%	22.66%	28.66%
2020	7.50%	18.40%	20.00%	8.30%	-5.10%
2021	-1.50%	28.70%	14.80%	16.00%	41.30%
2022	-13.00%	-18.10%	-20.40%	-16.00%	-25.00%
2023	5.5%	26.3%	16.9%	18.2%	11.4%

The six benchmarks are the Standard & Poor's Composite Index of 500 Stocks, which is widely regarded to be representative of large-company stocks in general; the Russell 2000 Index, representative of small-company stock; the Dow Jones UBS Commodity Index, a liquid benchmark for commodity investment; the Nareit (National Association of Real Estate Investment Trusts) Equity Index, a widely recognized index for real estate investment trusts; the MSCI EAFE (Morgan Stanley Capital International Europe, Australasia, Far East) Index, representative of foreign stocks in general; and Barclays Capital U.S. Aggregate Bond Index, representative of US Government and Corporate Bonds. Results are based on total returns and include reinvestment of dividends. An investment cannot be made directly in an index.

MODERN PORTFOLIO THEORY

Strategic Asset Allocation

“To achieve maximum long-term investment results, as well as minimize risk, it is necessary to diversify among asset categories with low cross-correlations (i.e., when one investment goes up in value another goes down).” Harry Markowitz and William Sharpe, Nobel Prize in Economics 1990.

		BONDS		
		<i>Maturity Length</i>		
		SHORT <i>(< 4 years)</i>	INTERMEDIATE <i>(4-12 years)</i>	LONG <i>(> 12 years)</i>
<i>Quality</i>				
HIGH <i>(AA or better)</i>				

		STOCKS		
		<i>Management Style</i>		
		VALUE	BLEND	GROWTH
<i>Cap Size</i>				
U.S. LARGE				
U.S. MID/SMALL				
INTERNATIONAL LARGE				
INTERNATIONAL SMALL				
EMERGING MARKETS				

REAL ESTATE	
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INVESTMENT POLICY ANALYSIS (1973-2023 50 years)

	Average Annual Return	Single Largest One-Year Gain	Single Largest One-Year Loss
100% Stocks	12.03%	41.1%	-36.9%
90% Stocks -10% Bonds	11.59%	37.76%	-31.90%
80% Stocks -20% Bonds	11.12%	34.42%	-26.87%
70% Stocks -30% Bonds	10.62%	31.08%	-21.84%
60% Stocks – 40% Bonds	10.07%	29.03%	-16.81%
50% Stocks - 50% Bonds	9.50%	27.11%	-13.62%
40% Stocks - 60% Bonds	8.89%	25.81%	-13.01%
30% Stocks - 70% Bonds	8.25%	26.27%	-12.39%
20% Stocks - 80% Bonds	7.58%	26.72%	-11.78%
10% Stocks - 90% Bonds	6.87%	27.18%	-11.16%
100% Bonds	6.14%	27.64%	-10.55%

Stocks: 75% S&P 500 (Large Cap)
25% Smallest 25% of NYSE-Listed Stocks

Bonds: 20% US Treasury Bills (30-day maturity)
60% Intermediate Government Bonds (5 year maturity)
20% Long-Term Government Bonds (20 year maturity)

Period: January 1, 1974 – December 31, 2022 (50 years)

Source: Ibbotson Associates Yearbook, Morningstar Direct

Standard & Poor's 500 Composite Stock Price Index (S&P 500) is an unmanaged index of common stocks that assumes reinvestment of dividends and excludes the effect of transaction costs and Moneta's fees. Investors cannot invest directly in the S&P 500. Historical data is from 1969-2018 for annual total returns with dividends/income reinvested. Data is historical; therefore, yield, share price, and return will vary. PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS.

Understanding Your Risk Tolerance

	Disagree				Agree
1. I am knowledgeable about personal investing and economic issues.	1	2	3	4	5
2. I am willing to accept above-average risk to achieve above-average return on my investments.	1	2	3	4	5
3. Staying Ahead of inflation is very important to me.	1	2	3	4	5
4. If my investment loses money over the course of a year, I can easily resist the temptation to sell it.	1	2	3	4	5
5. I do not plan on withdrawing the money that I put aside for retirement to make major purchases.	1	2	3	4	5
6. My Current Age:	1 (60 or over)	2 (50-59)	3 (40-49)	4 (30-39)	5 (under 30)
7. My approximate number of years till retirement:	1 (5)	2 (10)	3 (15)	4 (20)	5 (25+)

Total your score and compare to the following risk tolerance levels.

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
7-12	13-18	19-24	25-29	30-35

Retirement Advocate Risk Based Funds

Target Allocations

<u>Fund</u>	<u>Fixed Income</u>	<u>Stocks</u>
Retirement Advocate <i>Aggressive</i> Fund	0%	100%
Retirement Advocate <i>Moderately Aggressive</i> Fund	20%	80%
Retirement Advocate <i>Moderate</i> Fund	35%	65%
Retirement Advocate <i>Moderately Conservative</i> Fund	60%	40%
Retirement Advocate <i>Conservative</i> Fund	75%	25%

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Participant Service Center
(800) 716-3742.



MEMORANDUM

TO: PARTICIPANTS of Quick Supply Company Employees' 401(k) Plan ("PLAN")

FROM: MONETA

DATE: OCTOBER 2024

RE: RETIREMENT PLAN INVESTMENT FUND CHANGES

As the Advisor for the Plan, our role is to perform ongoing review and due diligence on the various investments offered to you as options under your plan. From time to time, our ongoing review yields results that require us to make changes to the investment lineup available to you. The remainder of this memo outlines investment changes that will occur in your plan's investment lineup.

Effective November 26, 2024 the fund below will be added as a new investment option in your retirement plan.

Fund Addition
Fidelity International Index- FSPSX

If you would like additional information about the new fund, visit <https://funds.epicrps.com/> and enter the Fund ID (located in the chart above) to view the fund fact sheet and prospectus.

A variety of factors contribute to any fund change made to the Plan's investment lineup. Please contact Timothy J. Halls (314)-244-3318, or by email at thalls@monetagroup.com if you would like additional details.