

COOK GROUP PROFIT SHARING PLAN ANNUAL NOTICE

FOR 2026 CONTRIBUTIONS TO THE PLAN

Employee Contributions

- You have the option to elect to contribute pre-tax contributions and/or Roth after-tax contributions to the Plan.
- Your combined pre-tax contributions and Roth after-tax contributions cannot exceed:
 - 50% of your compensation, or
 - your remaining compensation for any payroll period after all other payroll deductions have been taken, or
 - the annual limit set by the Internal Revenue Service (\$24,500 for 2026).
- A detailed definition of “compensation” is provided in the full Summary Plan Description for the Plan.
- If you are a new employee, unless you elect otherwise, starting approximately 30 days after your first pay date, 4% of your compensation will automatically be withheld from each paycheck and contributed to the Plan as pre-tax contributions.
- Beginning in early 2026, if you are contributing less than 10%, your pre-tax contribution rate (or Roth contribution rate if you are deferring *only* Roth contributions) will be automatically increased 1% each year until you reach the Plan’s designated automatic savings limit of 10% of your compensation. You will receive additional communications regarding the timing of the automatic increases, including your ability to elect not to participate in automatic increases.
- You can cancel the automatic contribution or automatic increase in contribution percentage described above at any time.
- You can elect to contribute a different pre-tax contribution amount and/or Roth after-tax contribution amount, up to 50% of your compensation, or you can stop your pre-tax contributions and/or Roth after-tax contributions at any time.
- Call Fidelity at 1.800.835.5091 or log in to your account at www.401k.com to change or cancel your employee pre-tax contributions and/or Roth after-tax contributions.
- You have the option of converting your pre-tax contributions, matching contributions, vested employer profit sharing contributions and rollover contributions into Roth after-tax contributions within the Plan. You have to pay income tax on the amounts you convert for the year in which the conversion occurs. See the Summary Plan Description for additional information about Roth after-tax contributions and conversions.
- You can transfer pre-tax or Roth after-tax money to this Plan from another employer’s plan.
- You can transfer pre-tax money to this Plan from an IRA (but not Roth after-tax money from a Roth IRA).
- Your pre-tax contributions, Roth after-tax contributions, and any amounts you transfer to this Plan are always 100% vested.

Employer Matching Contributions

- For every pre-tax or Roth after-tax dollar you contribute to the Plan, your employer will contribute one dollar to the Plan, until you and your employer have each contributed 4% of your compensation to the Plan.
- These employer matching contributions are always 100% vested and are not taxed until they are paid to you.

- The plan sponsor reserves the right to suspend employer matching contributions under the Plan during a year. You will receive a supplemental notice if this occurs. Any such change would not take effect until after the Plan is amended and until at least 30 days after the supplemental notice is provided to you.

Employer Profit Sharing Contributions

- Your employer may make an additional employer contribution to the Plan. These additional employer contributions are not taxed until they are paid to you.
- In order to be eligible to receive any additional employer contribution for 2026, you must be employed on the last work day of the year.
- Any additional employer contribution will vest over 6 years, as follows:
 - 20% after 2 years
 - 40% after 3 years
 - 60% after 4 years
 - 80% after 5 years
 - 100% after 6 years

Catch-Up Contributions

- You can make additional pre-tax and/or Roth after-tax contributions, which are more than the regular deferral limit explained above, that are referred to as catch-up contributions, if you will attain age 50 or older before the end of the plan year.
- If you received more than \$150,000 in FICA wages for 2025, as reported in W-2 box 3, the IRS requires you to make all catch-up contributions in 2026 as Roth after-tax contributions. Your pre-tax catch-up election in the Fidelity system will be set to 0%, and you will need to enter the Fidelity system to make any desired Roth catch-up contribution election.
- The Internal Revenue Service also sets an annual limit on these additional contributions, which are referred to as catch-up contributions (\$8,000 for 2026).
- If you will attain age 60, 61, 62, or 63 before the end of the plan year, the catch-up contribution limit is increased to allow you to contribute catch-up contributions equal to the greater of \$10,000 or 150% of the regular catch-up limit. For 2026, that means that you can contribute catch-up contributions up to \$11,250. For plan years in which you attain age 64 or older, your catch-up contributions will again be subject to the “regular” catch-up limit.
- Your catch-up contributions are always 100% vested.
- Total employee and catch-up contributions are limited to 80% of compensation.

Withdrawing Contributions

- All contributions can be withdrawn at age 59 1/2 or after you terminate your employment.
- Rollover contribution, Roth rollover contributions, and after-tax (non-Roth) contributions can be withdrawn at any time.
- You can take a loan from all vested contributions.
- You can take a hardship withdrawal from your pre-tax, Roth, and catch-up contributions.
- For up to one year after your child is born or you legally adopt an eligible adoptee, you can request a qualified birth or adoption distribution of up to \$5,000 per child or eligible adoptee.
- If you have been on active duty within the uniformed services for more than 30 days, you can request a distribution of all or part of your vested contributions.
- If your principal residence was in a federally declared major disaster area that caused you economic loss, you can request a qualified declared disaster withdrawal of up to \$22,000 from your vested contributions.

You can get additional information regarding the Plan, including an additional copy of the Summary Plan Description for the Plan, by writing to the Benefits Office at Cook Group Incorporated, 750 Daniels Way, P. O. Box 1608, Bloomington, IN 47402-1608, or by calling the Benefits Office at 1.812.331.1025.

Summary of Amendments to the Plan Since November 2023

Since November 2024, one Plan amendment has been adopted, which included the following changes:

- Effective January 1, 2025, the Plan allows a higher catch-up limit for ages 60 to 63.
- Effective January 1, 2025, certain employees who terminate during the period from December 31, 2024, through December 31, 2027, and transition to employment with Hamilton Thorne immediately following that termination of employment will be fully vested.
- Effective September 26, 2024, the Plan allows qualified disaster recovery distributions up to \$22,000.