

COOK GROUP PROFIT SHARING PLAN ANNUAL NOTICE

FOR 2023 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 (\$22,500 for 2023).
- 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 pretax contributions.
- Periodically, current employees who are deferring less than 4% of their compensation (as either pre-tax contributions and/or Roth contributions) may be notified that their deferral election will be automatically increased to withhold 4% of their compensation from each paycheck.
 - For employees who are already deferring pre-tax contributions or *both* pre-tax and Roth contributions at the time of any periodic automatic increase to 4%, any additional amount withheld will be automatically contributed to the Plan as a pre-tax contribution.
 - For employees who are already deferring *only* Roth contributions at the time of any period automatic increase to 4%, any additional amount withheld will be automatically contributed to the Plan as a Roth contribution.
- You can cancel the automatic pre-tax contribution or periodic increase in pre-tax 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 to change or cancel your employee pre-tax contributions and/or Roth after-tax contributions.
- You may elect to participate in the Annual Increase Program. If you choose to participate in this program, you set the amount of your annual increase and the date of your annual increase. Your pre-tax contributions will then automatically increase on the date you select and in the percentage you select. If you are only making Roth after-tax contributions, your Roth contributions will automatically increase on the date you select and in the percentage you select.
- 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 2023, 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 if you are 50 or older.
- The Internal Revenue Service also sets an annual limit on these additional contributions, which are referred to as catch-up contributions (\$7,500 for 2023).
- 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.

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 2021

Since November 2021, two Plan amendments have been adopted, which included the following changes:

- Effective January 1, 2022, upon notification of a participant's death, all funds will be moved to the Plan's stable value fund; the Plan permitted coronavirus-related distributions to qualified participants, as permitted under the CARES Act; the required beginning date was increased from age 70-1/2 to age 72 and death benefit distribution rules were revised, as provided in the SECURE Act; a participant became limited to two hardship withdrawals each plan year; and e-hardship withdrawals became available.
- Effective March 27, 2020, qualified participants were eligible for increased loan limits and suspended loan payments, as permitted under the CARES Act.
- Effective May 1, 2022, online beneficiary designations became required.
- Effective as of the closing date of the sale of the Cook's Reproductive Health business, certain employees terminated in conjunction with the sale were fully vested.