

October 27, 2025

Re: Required Disclosure Information

Dear Participant or Eligible Employee:

You are required to receive this notice to inform you that any contributions for which you do not provide investment direction will be invested in the Plan's designated default investment option for eMoney Advisor, LLC 401(k) Plan (the "Plan"), as further described in the attached Default Fund Information Sheet.

Eligible employees who do not enroll themselves in the Plan may be automatically enrolled, unless they elect not to participate. You will be separately notified if you are subject to automatic enrollment provisions and provided information describing how to choose your own deferral rate. If you are automatically enrolled, pre-tax contributions are made on your behalf to the Plan at a rate of 6% of each type of eligible compensation and will be invested in the Plan's designated default investment option. You have the right to change your contribution percentage, as well as elect to discontinue contributions to the Plan altogether.

If you have been automatically enrolled, you may also be enrolled in the Plan's annual increase program. Pursuant to the annual increase program, unless you elect(ed) otherwise, your contributions to the Plan are automatically increased by 1.0% annually, based on Plan rules, on or about 01/01. Your contribution amount will be capped at 15.000%, unless you elect to continue in the Annual Increase Program after you have reached this cap amount.

If you are satisfied with your current investment elections, no action is required on your part. You do have the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election, or the Plan Sponsor has not provided direction for a given contribution, it will be invested into the Plan's designated default investment option. If your contributions are initially invested in the designated default investment option, you have the right to transfer out of the designated default investment option to another investment option.

To obtain information about other plan investment options, please log onto NetBenefits® at <http://www.netbenefits.com> or call (800) 835-5097 to speak to a representative. You may also make changes to your investment elections for future contributions and/or exchange all or a portion of your existing balance into other options available under the Plan via NetBenefits® or by phone. We encourage you to review your investment mix and deferral percentage and update as appropriate.

Sincerely,

eMoney Advisor, LLC