

The SOSLAND COMPANIES, INC. 401K
RETIREMENT PLAN

Join the plan



Because you deserve to retire on your own terms



Saving for retirement is about giving yourself choices.

You're putting yourself in the best position to influence what your retirement will look like.

The good news is that your employer has chosen a plan that can help make your vision a reality.

Why save now?

Saving for retirement is a worthwhile and achievable goal. The key is to take ownership of your savings by understanding how much you may need and making a plan.

80%

is roughly the amount of your annual pre-retirement income that many experts estimate you'll need for each year of retirement.¹

¹How much money do you need to retire? Fortune Recommends. November 2022.

²Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie ticket: National Association of Theatre Owners.

³HealthView Services, 2022 Retirement Healthcare Costs Data Report, March 2022.

Prepare today for the costs ahead.

While certain expenses may decrease, others may increase. Here are a few points to consider when thinking about your savings plan.

Living expenses are on the rise.²

Look at how prices for everyday items have increased in the last 20 years.

2003 to 2023

\$1.26
\$2.07



\$1.73
\$3.99



\$6.03
\$10.53



\$2.92
\$6.08



Healthcare may be your new mortgage payment.³

While you may have your home paid off by retirement, healthcare expenses could likely take its place.



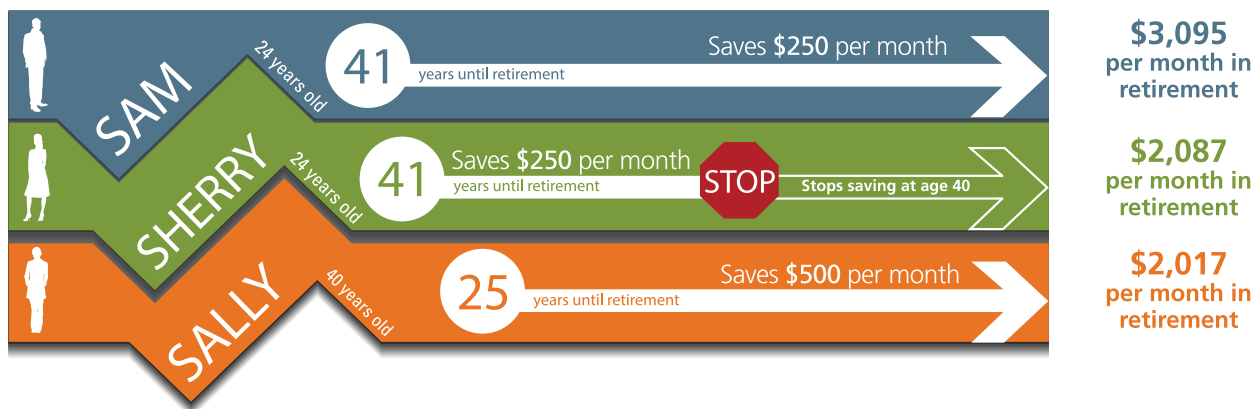
Time makes all the difference.

If you can boost your savings now, you'll give your money more time to grow. Consider the scenario below.

Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 16 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

Projected monthly income in retirement [to age 90]



The results:

- Sam saves the most with more than **\$1,000** additional income per month in retirement.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 6%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The income in retirement does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

Why use your plan?

Your plan offers important savings benefits to help you meet your goals.

Don't leave money on the table.

Your employer wants to see you succeed in retirement and is willing to help you along the way.

Profit sharing

Your plan includes a profit sharing feature, which means SOSLAND COMPANIES, INC. may make periodic contributions into your account on your behalf.

Convenience

A portion of your salary—as determined by you—will be deposited into your retirement account directly from your paycheck.

Ownership

The money you contribute to your account and any earnings on that money belong to you. You can take it with you throughout your career and every phase of life to use in retirement.

Tax advantages

Your money can be invested before taxes and you won't need to pay taxes on it until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

Your plan also offers a Roth feature, which allows you to pay taxes up front so you can make withdrawals tax-free during retirement. Typically, the Roth feature is considered to be beneficial in the long term if you are a younger investor and/or if you think your income taxes will be higher at the time of your retirement.

One spot for all your retirement savings

If you have a retirement account from a previous employer, you can roll it into your SOSLAND COMPANIES, INC. account. To get started, use the rollover form on page 23.

Your Financial Wellness Benefit

Financial Wellness
Powered by



Your employer offers you a holistic financial wellness program, created by Financial Finesse, through your retirement plan with Ascensus. This wellness benefit provides unbiased and personalized guidance to help you pursue financial security—with access to a multi-media library of educational resources to help you address a wide variety of financial topics.

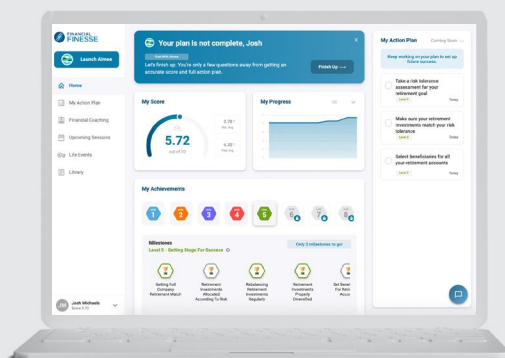
Financial Wellness can help you:

- Design, manage, and stick to a budget
- Get on track for retirement
- Improve your credit score
- Save for college
- Choose investments that are right for you
- Protect yourself financially from the unexpected
- Decide on a medical plan
- Reduce credit card debt

Meet Aimee™, your virtual financial coach

Simply answer a few questions about your current financial situation to get completely confidential and unbiased guidance from Aimee, including a tailored, ongoing action plan to improve your financial security and meet your goals.

No matter where you start, Aimee offers resources and motivation to move you forward.



It's easy to get started

1. Visit your retirement account website to register or log in.
2. Scroll down and click **Visit Financial Finesse** to access the Financial Wellness Hub.
3. Explore all of the resources available to you and start changing your financial life!

Financial Finesse is an information service only. The information provided is for general education purposes only and is not intended to substitute for the advice of your investment, legal, and tax advisors or to be the basis of specific trading or investment activity. Financial Finesse is a trademark of Financial Finesse, Inc. 1505314-PSG-AE-1505315 (11/2023)

Online: <https://myaccount.ascensus.com/rplink>

Phone: 888-652-8086

Join the plan

How much is enough?

While the type of retirement you envision will determine how much you'll need, there are some general guidelines that can help position you for the future.

Get into the savings habit.

- Consider saving at least 10% to 15% of your pay (including any contributions your employer might make).¹
- If you're saving below this amount, continue saving as much as possible and plan to make increases each year. Every bit toward retirement counts and can make a big difference.

Create opportunities to save



Pack a lunch.²
Monthly savings = \$120



**Drop cable for
online streaming.**³
Monthly savings = \$50



Carpool to work.⁴
Monthly savings = \$60



Be a discount shopper.⁵
Monthly savings = \$40

Make saving a priority.

Life gets busy. Priorities change. Things happen. Still it's important to stay focused on retirement. Whether you're faced with financing a car, saving for a vacation, buying a home, or funding a college education, it shouldn't mean putting retirement savings on the back burner. Unlike other expenses, retirement can't be financed with a loan and you don't always have the option of putting it off. You'll be glad the money is there when you need it.

¹Lynnette Khalfani-Cox. "Should You Save for Retirement Rather Than Fund Kids' College?". AARP. October 2023.

²Based on purchasing lunch 20 times a month at \$10.00 per meal versus packing a \$4.00 lunch.

³Based on paying \$50 a month for internet and \$30 a month for Sling TV versus \$130 a month for internet and cable: <https://cordcutting.com/cord-cutting-calculator>

⁴Assumes a commute of 15 miles (each way), 5 days a week, in a vehicle getting 25.4 mpg, and an average gas price of \$5.06
Source for average vehicle mpg: Environmental Protection Agency, EPA Highlights of CO2 and Fuel Economy Trends (preliminary number for 2020 model year). Source for average gas price: Bureau of Labor Statistics, accessed August 2022.

⁵Based on using a 20% coupon for a purchase of \$200 or greater once per month.

What ways can you invest?

You should feel comfortable making investment selections. Understanding the investments available to you can help you find a suitable approach to keep your savings strategy on target.

Here are the different ways you can invest your money.



○ By Default

The target date allocation investment based upon your stage of life.

This is where your savings will be invested if you do not make any investment elections when you join the plan. The specific fund is based on when you would reach a target retirement age as referenced in the chart below. Look at the Start Year/End Year column of the chart below to see where you would be placed. The Start Year/End Year column of the chart is designed for use in the By Default section only.

📍 By Design

Target date allocation investments

This fund includes a pre-selected investment mix based on when you expect to retire. The investment mix will be automatically updated for you as you get closer to retirement. Investments in target date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. Information on each investment's performance is available on your plan's retirement website and in the **Investment options** section of this guide.

Target date investment	Start Year End Year	Target date investment	Start Year End Year
American Funds 2010 Target Date Retirement Fund® Class R-6	1949 or earlier	American Funds 2030 Target Date Retirement Fund® Class R-6	1965 to 1969
American Funds 2015 Target Date Retirement Fund® Class R-6	1950 to 1954	American Funds 2035 Target Date Retirement Fund® Class R-6	1970 to 1974
American Funds 2020 Target Date Retirement Fund® Class R-6	1955 to 1959	American Funds 2040 Target Date Retirement Fund® Class R-6	1975 to 1979
American Funds 2025 Target Date Retirement Fund® Class R-6	1960 to 1964	American Funds 2045 Target Date Retirement Fund® Class R-6	1980 to 1984

Target date investment	Start Year End Year	Target date investment	Start Year End Year
American Funds 2050 Target Date Retirement Fund® Class R-6	1985 to 1989	American Funds 2060 Target Date Retirement Fund® Class R-6	1995 or later
American Funds 2055 Target Date Retirement Fund® Class R-6	1990 to 1994		

If a date of birth is not on record, you will be automatically placed into the Fidelity Balanced K6 Fund.

✓ By Myself

Your plan allows you to choose investments from a lineup. Information on each investment's performance is available on your plan's retirement website or in the **Investment options** section of this guide.



Investment options

As of September 30, 2024

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
T	Target date allocation								
	American Funds 2010 Target Date Retirement Fund® Class R-6	0.29%	6.21%	18.61%	4.14%	6.16%	5.60%	7.54%	07/13/2009
	American Funds 2015 Target Date Retirement Fund® Class R-6	0.30%	6.30%	19.37%	4.20%	6.55%	5.94%	8.01%	07/13/2009
	American Funds 2020 Target Date Retirement Fund® Class R-6	0.31%	6.40%	20.50%	4.42%	6.98%	6.39%	8.64%	07/13/2009
	American Funds 2025 Target Date Retirement Fund® Class R-6	0.32%	6.25%	21.39%	4.39%	7.81%	7.07%	9.60%	07/13/2009
	American Funds 2030 Target Date Retirement Fund® Class R-6	0.33%	6.16%	23.58%	5.03%	8.87%	8.01%	10.45%	07/13/2009
	American Funds 2035 Target Date Retirement Fund® Class R-6	0.35%	6.22%	26.15%	5.75%	10.39%	9.06%	11.18%	07/13/2009
	American Funds 2040 Target Date Retirement Fund® Class R-6	0.37%	6.27%	28.87%	6.55%	11.41%	9.67%	11.07%	07/27/2009
	American Funds 2045 Target Date Retirement Fund® Class R-6	0.37%	6.38%	29.73%	6.69%	11.66%	9.86%	11.75%	07/13/2009
	American Funds 2050 Target Date Retirement Fund® Class R-6	0.38%	6.28%	30.07%	6.56%	11.71%	9.91%	11.79%	07/13/2009
	American Funds 2055 Target Date Retirement Fund® Class R-6	0.38%	6.16%	30.36%	6.49%	11.67%	9.89%	10.82%	02/01/2010
	American Funds 2060 Target Date Retirement Fund® Class R-6	0.39%	6.20%	30.49%	6.45%	11.65%	N/A	9.91%	03/27/2015
	American Funds 2065 Target Date Retirement Fund® Class R-6	0.39%	6.15%	30.43%	6.46%	N/A	N/A	16.15%	03/27/2020
E	Equity								
	American Century Sustainable Equity Fund R6 Class	0.44%	4.58%	33.28%	10.17%	15.25%	N/A	15.07%	04/01/2019
	American Funds EuroPacific Growth Fund® Class R-6	0.47%	5.41%	24.71%	0.06%	7.52%	6.26%	8.29%	05/01/2009
	American Funds The Growth Fund of America® Class R-6	0.30%	5.33%	40.93%	7.90%	16.78%	13.84%	15.04%	05/01/2009
	Baron Small Cap Fund Class R6	1.06%	9.65%	29.23%	1.75%	12.41%	N/A	14.29%	01/29/2016
	Fidelity Contrafund K6	0.45%	4.39%	45.99%	12.54%	18.77%	N/A	16.72%	05/25/2017
	T. Rowe Price Dividend Growth Fund I Class	0.51%	6.63%	29.22%	10.11%	12.98%	N/A	13.32%	12/17/2015
	T. Rowe Price Small-Cap Value Fund I Class	0.69%	10.47%	25.66%	2.12%	8.92%	N/A	9.93%	08/28/2015
	Vanguard® 500 Index Fund Admiral™ Shares	0.04%	5.87%	36.29%	11.87%	15.93%	13.34%	8.27%	11/13/2000
	Vanguard® Equity-Income Fund Admiral™ Shares	0.18%	8.35%	26.44%	10.77%	11.56%	10.58%	8.81%	08/13/2001
	Vanguard® Mid-Cap Index Fund Admiral™ Shares	0.05%	9.36%	28.79%	5.31%	11.22%	10.21%	10.15%	11/12/2001
B	Bond								
	American Century Diversified Bond Fund R6 Class	0.35%	5.40%	12.24%	-1.53%	0.54%	1.85%	2.08%	07/26/2013
	Goldman Sachs Bond Fund Class R6 Shares	0.45%	5.59%	13.35%	-1.60%	0.98%	N/A	2.08%	07/31/2015
	Vanguard® GNMA Fund Admiral™ Shares	0.11%	5.01%	11.42%	-0.91%	0.19%	1.44%	3.56%	02/12/2001
	Vanguard® Inflation-Protected Securities Fund Admiral™ Shares	0.10%	4.21%	9.82%	-0.62%	2.52%	2.45%	3.37%	06/10/2005
C	Money market/Stable value								
	Morley Stable Value CI 25 -I	0.45%	0.65%	2.59%	2.18%	2.02%	1.83%	3.45%	12/03/1993
O	Other								
	American Funds New Perspective Fund® Class R-6	0.41%	5.86%	31.71%	5.46%	13.85%	11.77%	13.18%	05/01/2009
	Cohen & Steers Institutional Realty Shares	0.75%	16.03%	35.99%	4.57%	6.56%	9.14%	11.11%	02/14/2000
	Fidelity Balanced K6 Fund	0.32%	4.83%	27.05%	7.36%	12.51%	N/A	12.45%	06/14/2019

Note: Fund fact sheets and prospectuses with more investment information are available online.

Online: <https://myaccount.ascensus.com/rplink>

Phone: 888-652-8086

Join the plan

Fund Disclosures

The performance data shown represent past performances, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit <https://myaccount.ascensus.com/rplink>. Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Performance data shown does not reflect the deduction of sales loads or fees, where applicable, and, if reflected, the load or fee would reduce the performance quoted.

A Note About Risk:

Whenever you invest, there's a chance you could lose the money. Investments that employ a "fund of funds" strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds. Diversification does not ensure a profit or protect against a loss.

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

An investment in a stable value fund is neither insured nor guaranteed by the U.S. government. A stable value fund is an investment option that is available only to participants in defined contribution plans. There is no assurance that the fund will be able to maintain a stable net asset value and it is possible to lose money by investing in the fund. Investment objectives, risks, charges, expenses, and other important information should be considered carefully before investing.

The Morningstar benchmarks listed above are provided solely for informational purposes and are not the benchmarks that the funds listed seek to track. The performance of the Morningstar benchmarks is

not an exact representation of any particular investment, as you cannot invest directly in a benchmark. For more information about each fund's benchmark, please see the fund's prospectus.

Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

Bond funds are made up of IOUs, primarily from companies or governments. These funds risk losing value if the debt isn't repaid on time. Also, bond prices can drop when interest rates rise or the issuer's reputation suffers.

U.S. Treasury investments and some U.S. government agency bonds are backed by the government, so it's highly likely that payments will be made on time. But their prices can still fall when interest rates go up.

Small- and mid-cap funds are made up of the stocks of small- and medium-sized companies. These companies have fewer financial resources than larger companies. Because of that, their stock prices can be more affected by swings in the economy.

Non-U.S. stocks or bonds have risks tied to the political and economic stability of their country or region. And if the value of the foreign currency falls, the value of the stocks or bonds would also fall.

Morningstar data ©2024 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for

any damages or losses arising from any use of this information.
Past performance is no guarantee of future results.

Online: <https://myaccount.ascensus.com/rplink>

Phone: 888-652-8086

Join the plan

THIS PAGE INTENTIONALLY
LEFT BLANK

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

American Funds 2010 Target Date Retirement Fund® Class R-6

Ticker: RFTTX
Expense Ratio: 0.29%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2015 Target Date Retirement Fund® Class R-6

Ticker: RFJTX
Expense Ratio: 0.30%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2020 Target Date Retirement Fund® Class R-6

Ticker: RRCTX
Expense Ratio: 0.31%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2025 Target Date Retirement Fund® Class R-6

Ticker: RFDTX
Expense Ratio: 0.32%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2030 Target Date Retirement Fund® Class R-6

Ticker: RFETX
Expense Ratio: 0.33%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2035 Target Date Retirement Fund® Class R-6

Ticker: RFFTX
Expense Ratio: 0.35%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Online: <https://myaccount.ascensus.com/rplink>

Phone: 888-652-8086

Join the plan

Page 13

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

American Funds 2040 Target Date Retirement Fund® Class R-6

Ticker: RFGTX
Expense Ratio: 0.37%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2045 Target Date Retirement Fund® Class R-6

Ticker: RFHTX
Expense Ratio: 0.37%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2050 Target Date Retirement Fund® Class R-6

Ticker: RFITX
Expense Ratio: 0.38%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2055 Target Date Retirement Fund® Class R-6

Ticker: RFKTX
Expense Ratio: 0.38%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2060 Target Date Retirement Fund® Class R-6

Ticker: RFUTX
Expense Ratio: 0.39%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

American Funds 2065 Target Date Retirement Fund® Class R-6

Ticker: RFVTX
Expense Ratio: 0.39%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

American Century Sustainable Equity Fund R6 Class

Ticker: AFEDX
Expense Ratio: 0.44%

Fund Description: The investment seeks long-term capital growth; income is a secondary objective. The fund will generally invest in large capitalization companies the advisor believes show sustainable business improvement using a proprietary multi-factor model that combines fundamental measures of a stock's value and growth potential with ESG metrics. The model assigns each security a financial metrics score and an ESG score that are combined on an equal basis to create an overall score. To measure growth, the managers may use the rate of growth of a company's earnings and cash flow and changes in its earnings estimates.

American Funds EuroPacific Growth Fund® Class R-6

Ticker: RERGX
Expense Ratio: 0.47%

Fund Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

American Funds The Growth Fund of America® Class R-6

Ticker: RGAGX
Expense Ratio: 0.30%

Fund Description: The investment seeks growth of capital. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers.

Baron Small Cap Fund Class R6

Ticker: BSCUX
Expense Ratio: 1.06%

Fund Description: The investment seeks capital appreciation through investments primarily in securities of small-sized growth companies. The fund invests 80% of its net assets in equity securities in the form of common stock of US small-sized growth companies. BAMCO, Inc. ("BAMCO" or the "Adviser") defines small-sized companies as those, at the time of purchase, with market capitalizations up to the largest market cap stock in the Russell 2000 Growth Index at reconstitution, or companies with market capitalizations up to \$2.5 billion, whichever is larger.

Fidelity Contrafund K6

Ticker: FLCNX
Expense Ratio: 0.45%

Fund Description: The investment seeks capital appreciation. The fund normally invests primarily in common stocks. It invests in securities of companies whose value Fidelity Management & Research Company (FMR) believes is not fully recognized by the public. The fund invests in domestic and foreign issuers.

T. Rowe Price Dividend Growth Fund I Class

Ticker: PDGIX
Expense Ratio: 0.51%

Fund Description: The investment seeks dividend income and long-term capital growth primarily through investments in stocks. The fund normally invests at least 65% of its total assets in stocks, with an emphasis on stocks that have a strong track record of paying dividends or that are expected to increase their dividends over time. The adviser believes that a track record of dividend increases can be an excellent indicator of financial health and growth prospects, and that over the long term, income can contribute significantly to total return.

T. Rowe Price Small-Cap Value Fund I Class

Ticker: PRVIX
Expense Ratio: 0.69%

Fund Description: The investment seeks long-term capital growth by investing primarily in small companies whose common stocks are believed to be undervalued. The fund invests at least 80% of its net assets (including any borrowings for investment purposes) in companies with a market capitalization that is within or below the range of companies in the Russell 2000® Index. The fund may, on occasion, purchase companies with a market capitalization above the range.

Online: <https://myaccount.ascensus.com/rplink>

Phone: 888-652-8086

Join the plan

Page 15

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

Vanguard® 500 Index Fund Admiral™ Shares

Ticker: VFIAX
Expense Ratio: 0.04%

Fund Description: The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of US stock market performance that is dominated by the stocks of large US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Vanguard® Equity-Income Fund Admiral™ Shares

Ticker: VEIRX
Expense Ratio: 0.18%

Fund Description: The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to similar stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses two investment advisors.

Vanguard® Mid-Cap Index Fund Admiral™ Shares

Ticker: VIMAX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

American Century Diversified Bond Fund R6 Class

Ticker: ADDVX
Expense Ratio: 0.35%

Fund Description: The investment seeks a high level of income by investing in non-money market debt securities. Under normal market conditions, the fund invests at least 80% of its net assets in high- and medium-grade, non-money market debt securities. It invests most of its assets in investment-grade securities. The weighted average maturity of the fund's portfolio must be three and one-half years or longer.

Goldman Sachs Bond Fund Class R6 Shares

Ticker: GSFUX
Expense Ratio: 0.45%

Fund Description: The investment seeks a total return consisting of capital appreciation and income. The fund invests, under normal circumstances, at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("Net Assets") in bonds and other fixed income securities, including securities issued or guaranteed by the US government, its agencies, instrumentalities or sponsored enterprises, corporate debt securities, collateralized loan obligations, privately issued adjustable rate and fixed rate mortgage-backed securities or other mortgage-related securities, asset-backed securities and high yield non-investment grade securities.

Vanguard® GNMA Fund Admiral™ Shares

Ticker: VFIJX
Expense Ratio: 0.11%

Fund Description: The investment seeks to provide a moderate level of current income. The fund invests at least 80% of its assets in Government National Mortgage Association (GNMA) pass-through certificates, which are fixed income securities representing part ownership in a pool of mortgage loans supported by the full faith and credit of the US government. It may invest in other types of securities such as US Treasury or other US government agency securities. The fund's dollar-weighted average maturity will normally fall within an intermediate-term range (3 to 10 years).

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

Vanguard® Inflation-Protected Securities Fund Admiral™ Shares

Ticker: VAIPX
Expense Ratio: 0.10%

Fund Description: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the US government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is generally expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

Morley Stable Value CI 25 -I

Ticker: N/A
Expense Ratio: 0.45%

Fund Description: The Fund primarily consists of a diversified portfolio of Stable Value Investment Contracts (Investment Contracts) issued by life insurance companies, banks and other financial institutions, the performance of which may be predicated on underlying fixed income investments. The principal value of these assets is designed to remain stable regardless of stock and bond market fluctuations. The Fund is typically appropriate for investors who desire low volatility, stable principal value, and returns commensurate with a capital preservation objective for a component of their retirement savings. The Fund is designed for long-term retirement investing.

American Funds New Perspective Fund® Class R-6

Ticker: RNPGX
Expense Ratio: 0.41%

Fund Description: The investment seeks long-term growth of capital. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.

Cohen & Steers Institutional Realty Shares

Ticker: CSRIX
Expense Ratio: 0.75%

Fund Description: The investment seeks total return through investment in real estate securities. The fund invests at least 80%, and normally substantially all, of its total assets in common stocks and other equity securities issued by real estate companies. It may invest up to 20% of its total assets in securities of foreign issuers (including emerging market issuers) which meet the same criteria for investment as domestic companies, including investments in such companies in the form of American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs"). The fund is non-diversified.

Fidelity Balanced K6 Fund

Ticker: FBKFX
Expense Ratio: 0.32%

Fund Description: The investment seeks income and capital growth consistent with reasonable risk. The fund invests approximately 60% of assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds), when its outlook is neutral. It may invest at least 25% of total assets in fixed-income senior securities.

Note: Fund fact sheets and prospectuses with more investment information are available online.

Online: <https://myaccount.ascensus.com/rplink>

Phone: 888-652-8086

Join the plan

Page 17

THIS PAGE INTENTIONALLY
LEFT BLANK

Sosland Companies, Inc. 401(k) Retirement Plan

Plan Highlights

Introduction: This outline provides only a brief overview of the Plan. Your rights and choices as well as the Company's obligations are discussed in your summary plan description. For detailed information concerning the Plan and its operation, please refer to the Summary Plan Description. The Official Plan Document, however, legally governs benefits and administration.

Eligibility: All employees, excluding union and leased employees, have the option to contribute to the Plan on a pre-tax and/or Roth (post-tax) basis immediately. To qualify for employer contributions, employees must be at least 21 years old and have completed 12 months of service. Eligible employees will then be able to enter the Plan on the next entry date.

The entry dates for receiving employer matching contributions occur quarterly: January 1, April 1, July 1, and October 1. For employer discretionary profit-sharing contributions, the entry dates are January 1 and July 1.

Your Contributions: You can make contributions to your account on either a pre-tax or Roth (post-tax) basis, up to the maximum allowed by law, which is \$23,500 for 2025. If you are 50 years old or older by the end of the year and have already contributed the maximum allowed, you can also make an additional "catch-up" contribution of up to \$7,500 for 2025. Starting January 1, 2025, participants aged 60 to 63 may further increase their contributions with an extra "catch-up" contribution of up to \$11,250. You can stop your contributions or change the amount and source of your contributions at any time by visiting your account online at <http://myaccount.ascensus.com/rplink>.

Employer Contributions: The Company will match 50% of the first 5% of your compensation that you contribute to the Plan. Additionally, the Company may make profit-sharing contributions on a discretionary annual basis. To qualify for a profit-sharing contribution, you must be actively employed as of December 31 and have worked at least 1,000 hours during the year. While the annual discretionary profit-sharing contribution is not guaranteed, it has historically ranged between 3% and 5% of compensation.

You are always 100% vested in your salary deferral and rollover contributions. All funds in your employer matching and profit sharing accounts will be vested in accordance with the following schedule:

<u>Years of Service</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
% Vested	20%	40%	60%	80%	100%

Investment Options: The retirement plan offers a wide range of investment options, from conservative to aggressive and diversified portfolios (target date funds), from which you may choose. The investment options, performance fund analytics may be found within the enrollment booklet and online.

**Qualified Default Investment Alternative (QDIA). If you do not make an investment election, all contributions will be invested in the age appropriate American Funds Target Date Retirement fund (assuming target retirement age 65).*

Withdrawals: You must meet one the "distributable events", below, to take a withdrawal from your account:

- Retirement
- In-service (59 ½)
- Death
- Termination
- Disability
- Financial Hardship**

**from employee contribution source only

Account Access: Account access or transactions may be made online at <http://myaccount.ascensus.com/rplink> or through the voice response system at 1 (866) 809-8146.

Rollovers from other qualified plans (401k, 403b, 457b) and IRAs are permitted. Please contact CBIZ for personal assistance at (816) 945-5199.

Notice of Qualified Default Investment Alternative(s) (QDIA) Qualified Retirement Plan/403(b)

PLAN INFORMATION

Employer Name SOSLAND COMPANIES, INC.
Plan Name SOSLAND COMPANIES, INC. 401K RETIREMENT PLAN
Plan Sequence Number 002
Plan Year End 12/31
Plan Id Number 022249

GENERAL INFORMATION

You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and in your Summary Plan Description (SPD).

INVESTMENT INFORMATION

Default Investment(s)

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s).

You will be defaulted into the appropriate investment based on your birth year as shown below.

Name of Investment	Start Year End Year
American Funds Trgt Date Ret 2010 R6	1949 or earlier
American Funds Trgt Date Ret 2015 R6	1950 to 1954
American Funds Trgt Date Ret 2020 R6	1955 to 1959
American Funds Trgt Date Ret 2025 R6	1960 to 1964
American Funds Trgt Date Ret 2030 R6	1965 to 1969
American Funds Trgt Date Ret 2035 R6	1970 to 1974
American Funds Trgt Date Ret 2040 R6	1975 to 1979

American Funds Trgt Date Ret 2045 R6	1980 to 1984
American Funds Trgt Date Ret 2050 R6	1985 to 1989
American Funds Trgt Date Ret 2055 R6	1990 to 1994
American Funds Trgt Date Ret 2060 R6	1995 or later

* If your birth year is not on record, you will be automatically placed into the Fidelity Balanced K6 (100%).

Description of investment objectives and risk and return characteristics of the default investment(s):

You will be defaulted into the appropriate investment based on your birth year. This investment includes a pre-selected investment mix that will be automatically updated as you get closer to retirement. Investments are subject to the risks of their underlying assets. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment is not guaranteed at any time, including on or after the target date.

Description of fees and expenses associated with the default investment(s) and any transfer from the default investment(s):

Name of Investment	NET annual operating expense*	
	As a %	Per \$1000
American Funds Trgt Date Ret 2010 R6	0.29%	\$2.90
American Funds Trgt Date Ret 2015 R6	0.30%	\$3.00
American Funds Trgt Date Ret 2020 R6	0.31%	\$3.10
American Funds Trgt Date Ret 2025 R6	0.32%	\$3.20
American Funds Trgt Date Ret 2030 R6	0.33%	\$3.30
American Funds Trgt Date Ret 2035 R6	0.35%	\$3.50
American Funds Trgt Date Ret 2040 R6	0.37%	\$3.70
American Funds Trgt Date Ret 2045 R6	0.37%	\$3.70
American Funds Trgt Date Ret 2050 R6	0.38%	\$3.80
American Funds Trgt Date Ret 2055 R6	0.38%	\$3.80
American Funds Trgt Date Ret 2060 R6	0.39%	\$3.90

Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fidelity Balanced K6	0.32%	\$3.20	100%

*Redemption fees and contingent deferred sales charges (CDSC) do not apply/exist for these funds. Data as of 9/30/2024.

You may transfer the assets invested in the default investment(s) to any other investment alternative available under the plan. If you transfer to another investment alternative within 90 days beginning on the date your first contribution is invested in the plan or when you first had the opportunity to direct the investment of your assets, you will not incur any transfer fees or expenses. After this 90-day period, any applicable fees and expenses associated with the transfer from the default investment(s) will apply. In addition, the operating fees and expenses described above will always apply to this default investment(s).

Transfer Rights

You have the right to transfer the assets invested in the default investment(s) to any other investment alternative available under the plan.

Description of the frequency with which investment transfers are permitted:

You can redirect your future contributions and change the way your plan account balance is invested anytime, subject to each fund's trading restrictions and any purchase fees (if applicable).

Please contact the Plan Administrator if:

- You have any questions about how the plan works or your rights and obligations under the plan.
- You would like a copy of the plan's Summary Plan Description or other plan documents.
- You would like additional information about your investment alternatives.

Name of Plan Administrator	SOSLAND COMPANIES, INC.
Address	4801 MAIN STREET SUITE 650
City, State, Zip	KANSAS CITY, MO, 64112
Phone	(816) 726-6185

For more information, you can access the investment fund fact sheets or investment prospectus located on your participant website, which will include further information about the investment objectives, risk/return characteristics, fees and transfer rights.

©2024 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Portions of the mutual fund information contained in this document were supplied by Morningstar, Inc.

INFORMATION ABOUT ERISA §404(c)

GENERAL INFORMATION

Investment Responsibility

The Employee Retirement Income Security Act (ERISA) provides rules about the investment of retirement plan assets. ERISA §404(c) lets a Plan Fiduciary transfer some responsibility for the investment of plan assets to plan participants. Your Plan Sponsor intends to comply with ERISA §404(c) requirements by providing enough information for you to make informed investment decisions and by letting you:

- direct the invest of your Plan funds
- choose from at least three diverse investment options, and
- change investment choices at least every three months.

How Does this Affect You?

The enclosed enrollment materials can help you make informed investment choices under the Plan.

Your Plan Fiduciary makes certain investment options available under the Plan. You may decide which of those options works best for you according to your age and circumstances. This means that you are responsible for directing the investment of your own account. It also may relieve the Plan Fiduciary of liability for any losses that result from your investment choices.

TRANSFERRING INVESTMENTS

In General

You can transfer between the different accounts under the Plan at least every three months. The Plan may allow for more frequent transfers. You may choose from several investment options. Your enrollment kit provides the following information:

- **Investment Choices** - providing the general investment objective, risk/return characteristics and type and diversification of assets held in each portfolio.
- **Fund investment managers**
- **Investment instructions** - providing when, how and to whom you may give instructions.
- **Investment restrictions**, if any.
- **Transaction fees** and expenses that could affect your account balance such as sales loads, deferred sales charges, redemption of exchange fees or commissions.
- **Prospectus**, if required under the Act of 1933.

ADDITIONAL INFORMATION AVAILABLE

Your Plan 404(c) Contact can provide the following additional information, if asked.

<u>Type of Information</u>	<u>What You May Request</u>
General Expenses	Annual operating expenses of each investment option under the Plan and plan administrative expenses, if any, are deducted from your account.
Financial Statements provided to the Plan Sponsor by the investment manager(s)	<ul style="list-style-type: none">• Annual reports of the investment manager• Separate account financial statements• Plan investment performance• Prospectuses for registered accounts, if any, made available by the Plan Sponsor
Portfolio Assets	List of the assets and their values in the portfolio of each separate account
Guaranteed Interest Account	<ul style="list-style-type: none">• Annual report identifying the issuer• The amount in each account• Rate of return• Maturity dates• Example of how the interest rates are determined (Note: some of this information may be provided in your benefit plan reports.)
Investment Performance	Past, current, and specific investment performance of each fund (Note: This is may be provided in the investment account description.)
Values of Shares	Value of shares or units in your account (Note: You can find the current values of your various accounts in your latest statement.)

YOUR 404(c) CONTACT IS:

Ms. Aubrey Powers
Sosland Companies, Inc.
4801 Main Street, Suite 650
Kansas City, Missouri 64112
816.968.7713

What's next?

Enrollment is only the first step in getting the most from your plan. Use this checklist to make sure you take advantage of all that is available to you. To access a wide range of planning resources designed to help you succeed, register online at <https://myaccount.ascensus.com/rplink>.

Your retirement account checklist

- Join the plan quickly and conveniently** – Just go to <https://myaccount.ascensus.com/rplink>.
- Download the READYSAVE™ mobile app** – Access your retirement account, manage contributions, and stay on track for retirement – whenever, wherever.
- Review** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- Learn more** – Go to your plan website for easy access to planning tools, investment information, and details on how your plan works.
- Meet Aimee™, your virtual financial coach** - Visit your plan website to access the Financial Wellness Hub. In just a few minutes, Aimee will help you set personalized financial priorities and provide a tailored action plan to improve your situation--no matter where you are in your financial wellness journey.
- Track your progress** – Review your retirement outlook regularly via the READYSAVE™ app, where you can check your balance, see activity history, and adjust your savings rate.
- Stay informed** – Get account updates through our online Message Center.
- Update your strategy** – At least once a year, make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as a raise, marriage, a change in your beneficiaries, or the birth of a child.

Download READYSAVE™



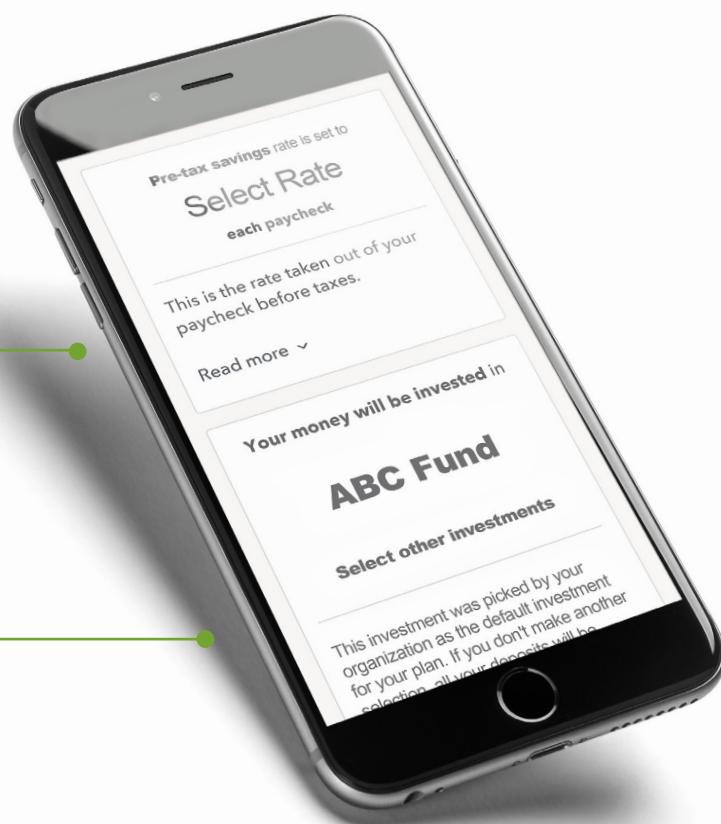


A new way to join the plan

Start saving in your company's retirement plan right from your mobile device.

Ready to get started?

- 1** Visit myaccount.ascensus.com.
- 2** Create your account through the registration link.
- 3** Set your savings rate.
- 4** Select your investments.



Congratulations, you've taken the first step in having a financially secure future.

Ascensus provides administrative and recordkeeping services and is not a broker-dealer or an investment advisor. Ascensus® and the Ascensus logo are registered trademarks of Ascensus, Inc. © Copyright 2016 Ascensus, Inc. All rights reserved.

 **ascensus**®
Always have a plan

Slice it any way you like

How to choose your investments

Deciding where to invest your money is one of the biggest challenges you'll face as an investor. This questionnaire has been created to make the process of choosing your investments — or your asset allocation — a little easier.

The following questions are divided into two sections: how much time you have until you'll need the money from your account (your time horizon) and how comfortable you are with investment risk (your risk tolerance). These are two of the biggest factors you'll want to consider when deciding how to allocate your assets. Questions 1–2 will give you your time horizon score, and questions 3–8 will give you an idea of how comfortable you are with the market's ups and downs.

Answer each question and circle the points for each response that corresponds most closely to your situation. Then, follow the instructions under "Next step" (on page 4.4) to see which investment mix (on page 4.5) might be right for you.

This questionnaire was developed by Ibbotson Associates, a leading authority on asset allocation, in concert with American Funds.

1. When do you expect to retire?

- | | |
|--------------------------------|-----------|
| a. In less than one year | 0 points |
| b. In one to three years | 2 points |
| c. In four to six years | 7 points |
| d. In seven to 10 years | 12 points |
| e. More than 10 years from now | 16 points |

2. Once retired, how long will it take you to withdraw your retirement account balance?

- | | |
|--|----------|
| a. I'll withdraw the full amount all at once as a lump sum. | 0 points |
| b. I'll withdraw the full amount in less than three years. | 2 points |
| c. I'll withdraw the full amount over a four- to six-year period. | 3 points |
| d. I'll withdraw the full amount over a seven- to 10-year period. | 5 points |
| e. I'll withdraw the full amount over a period longer than 10 years. | 6 points |

Add point totals for questions 1–2 for your TIME HORIZON score

3. How would you respond to this statement?

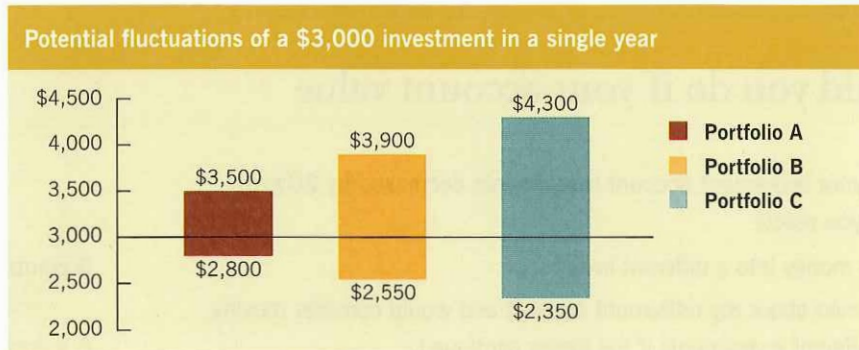
"Protecting my retirement savings from any loss is more important than achieving high returns."

- a. Strongly agree 0 points
- b. Agree 4 points
- c. Risk and return are equally important to me 8 points
- d. Disagree 12 points
- e. Strongly disagree 17 points

4. How comfortable are you with risk?

The chart below shows the potential fluctuations in value of three different hypothetical portfolios in a given year. The original amount invested in each portfolio is \$3,000. Which of the three portfolios would you feel most comfortable with?

- a. ■ Portfolio A — Lower risk, lower return 0 points
- b. ■ Portfolio B — Moderate risk, moderate return 8 points
- c. ■ Portfolio C — Higher risk, higher return 16 points

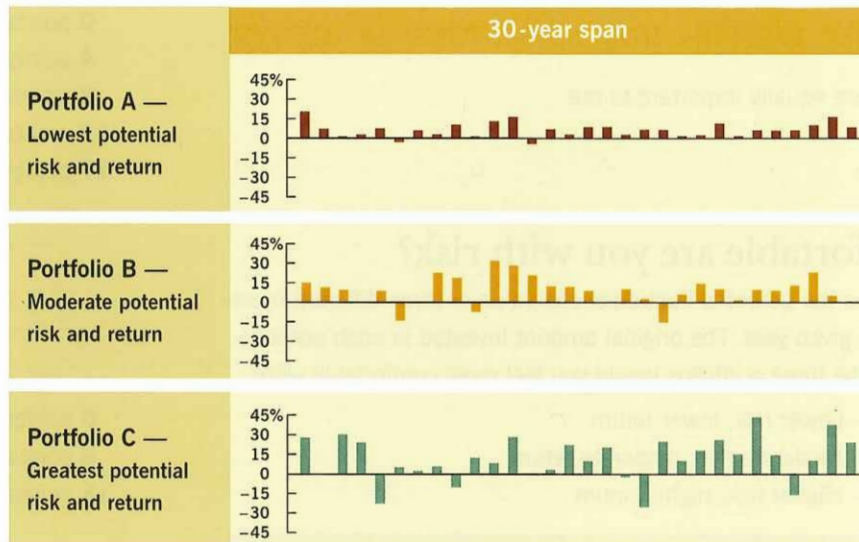


5. Which statement best describes your investment philosophy?

- a. I want stable investments that generate consistent, and most likely lower, returns year to year. I want to take as little risk as possible. 0 points
- b. I don't mind periodic fluctuations in the value of my retirement account, but I would prefer to avoid investments that have the potential to generate big losses over time. 8 points
- c. I would accept investments that frequently lose value in exchange for a chance to earn higher average returns over time. 16 points

6. What's your long-term investment strategy?

If you had 30 years to save, which of the following year-to-year hypothetical returns would you feel most comfortable with for your retirement plan investment?



0 points

8 points

17 points

7. What would you do if your account value dropped?

If the value of one of your retirement account investments decreased by 20% in one year, how would you react?

- I would move my money into a different investment.
- I would be concerned about my retirement account and would consider moving my money into different investments if the losses continued.
- I would leave my money where it is and continue to invest according to my long-term investment strategy.

0 points

8 points

17 points

8. Where would you invest?

The table below shows likely returns and possible losses for three portfolios in a given year. In which portfolio would you most want to invest?

	Possible annual return	Possible annual loss
Portfolio A	Gain of 11%	Loss of 22%
Portfolio B	Gain of 9%	Loss of 14%
Portfolio C	Gain of 7%	Loss of 6%

17 points

8 points

0 points

Add point totals for questions 3–8 for your RISK TOLERANCE score

Results

Take your point total from questions 1 and 2 to see where your score places you along the time horizon grid (this runs across the top of the table). Then, take your point total from questions 3–8 and look for the risk tolerance score (this runs along the left-hand side of the table). The place in the table below where your time horizon and risk tolerance totals meet represents your suggested asset allocation.

Asset allocation scoring grid					
Risk tolerance score	Time horizon score				
	2	3–4	5–6	7–9	10–22
0–7	Capital preservation	Capital preservation	Capital preservation	Capital preservation	Capital preservation
8–34	Capital preservation	Conservative approach	Conservative approach	Conservative approach	Conservative approach
35–57	Capital preservation	Conservative approach	Balanced approach	Balanced approach	Balanced approach
58–86	Capital preservation	Conservative approach	Balanced approach	Moderate growth	Moderate growth
87–100	Capital preservation	Conservative approach	Balanced approach	Moderate growth	High growth

Be sure to consider any assets and investments you may have outside your retirement plan, such as your home equity, IRAs and savings accounts when choosing your investments. These investment mixes are intended to serve as a guide, not as specific advice for you. When you're considering your personal circumstances and investment strategy, you should consult your plan's financial representative.

Next step

Turn to the next page to see which investment mix matches your asset allocation recommendation. If your total time horizon score is zero (questions 1 and 2), you should opt out of using these recommended models because you'll need your retirement assets sooner. It may be helpful to consult with your plan's financial representative before you make your final decision. In addition, if you have more than 10 years before you'll need to start withdrawing your retirement assets and if your total risk tolerance score (questions 3–8) is less than 35 points, you should talk with your financial representative before choosing one of the asset allocation models shown on the next page.

Sample investment mixes

Based on the approach recommended on the previous page, select one of the five sample investment mixes. These asset allocation models can help you decide how to invest your plan contributions.

Please note: These models don't include any balanced or equity-income investments. If your plan has funds in these categories, you may want to consider how they fit into your personal investment mix.

Asset allocation models with fund categories			Returns and risk/return tradeoff*	
High growth				
		<ul style="list-style-type: none"> ■ Growth 70% ■ Growth & income 20% ■ Bond 5% ■ Cash equivalents 5% 	<ul style="list-style-type: none"> Ending value \$542,977 Average annual return 11.1% Best 5-year return (1995–1999) 22.5% Worst 5-year return (1998–2002) –8.1% Returns were up ▲ 22 years Returns were down ▼ 8 years 	
Moderate growth				
		<ul style="list-style-type: none"> ■ Growth 45% ■ Growth & income 25% ■ Bond 20% ■ Cash equivalents 10% 	<ul style="list-style-type: none"> Ending value \$508,850 Average annual return 10.8% Best 5-year return (1994–1998) 18.0% Worst 5-year return (1998–2002) –3.5% Returns were up ▲ 23 years Returns were down ▼ 7 years 	
Balanced approach				
		<ul style="list-style-type: none"> ■ Growth 25% ■ Growth & income 25% ■ Bond 25% ■ Cash equivalents 25% 	<ul style="list-style-type: none"> Ending value \$422,736 Average annual return 9.9% Best 5-year return (1982–1986) 16.3% Worst 5-year return (1998–2002) –0.2% Returns were up ▲ 27 years Returns were down ▼ 3 years 	
Conservative approach				
		<ul style="list-style-type: none"> ■ Growth 0% ■ Growth & income 30% ■ Bond 40% ■ Cash equivalents 30% 	<ul style="list-style-type: none"> Ending value \$378,516 Average annual return 9.3% Best 5-year return (1982–1986) 16.7% Worst 5-year return (1998–2002) 3.7% Returns were up ▲ 29 years Returns were down ▼ 1 year 	
Capital preservation				
		<ul style="list-style-type: none"> ■ Growth 0% ■ Growth & income 0% ■ Bond 50% ■ Cash equivalents 50% 	<ul style="list-style-type: none"> Ending value \$277,183 Average annual return 7.7% Best 5-year return (1981–1985) 15.1% Worst 5-year return (1976–1980) 4.2% Returns were up ▲ 28 years Returns were down ▼ 2 years 	

*Assuming hypothetical annual \$2,400 investments from 1976–2005; average annual returns from 1976–2005.

Returns for 1/1/76–12/31/05 reflect weighted averages of the results of unmanaged indexes used to represent each strategy's asset classes. Returns assume reinvestment of all distributions, no sales charges and no taxes and are not based on the returns of specific investments. Each strategy is rebalanced to its original target percentages annually. The indexes are: Lipper Growth Funds Index (growth); Lipper Growth & Income Funds Index (growth & income); Citigroup High-Grade Corporate Bond Index (bond); and U.S. Treasury Bill Index (cash equivalents). Data are from Ibbotson Associates and Lipper. U.S. Treasury securities are guaranteed by the U.S. government. Remember, regular investing does not ensure a profit or protect against loss in a declining market.

**Sosland Companies, Inc. 401(k) Retirement Plan
2025 Sample Portfolios**

Fund	High Growth	Moderate Growth	Balanced	Conservative	Capital Preservation
Morley Stable Value Class 125	-	-	5	15	25
Vanguard Inflation-Protected Secs Adm	1	3	5	5	10
Vanguard GNMA Adm	-	-	-	-	10
Goldman Sachs Bond R6	9	22	40	45	55
Vanguard 500 Index Adm	48	41	25	18	-
Vanguard Mid-Cap Index Adm	12	10	6	4	-
T. Rowe Price Small Cap Value I	5	4	3	2	-
Baron Small Cap R6	5	4	3	1	-
American Funds EuroPacific Growth R6	20	16	13	10	-
Equity/Fixed Income	90/10	75/25	50/50	35/65	0/100

**Past Performance is no guarantee of future results*

Sample allocation provided may be modified without notice and may not use all of the investments offered within the Plan.

These investment mixes are intended to serve as a guide, not as specific advice for you and are offered as a tool. Use this tool in conjunction with the risk tolerance questionnaire provided.

The use of asset allocation does not guarantee returns or insulate you from potential losses.

Before investing, carefully consider the fund's investment objectives, risks, charges and expenses.

For more information about the funds available and before investing, consult a prospectus.

Registered Representative: Robert Fischgrund

Investment advisory services provided through CBIZ Investment Advisory Services, LLC, a registered investment adviser and a wholly owned subsidiary of CBIZ, Inc

THIS PAGE INTENTIONALLY
LEFT BLANK

This is your opportunity. The decision to save today can shape your future. You'll thank yourself later.

Join the plan

Retire ready. Retire happy.



Ascensus, LLC provides administrative and recordkeeping services. It is not a broker-dealer or an investment advisor and does not provide tax, legal, or accounting services. Ascensus® and the Ascensus logo are registered trademarks of Ascensus, LLC. Copyright ©2024 Ascensus, LLC. All rights reserved. 1474592-PSG (11/2023)