

SUMMARY ANNUAL REPORT FOR FREIGHT, LIME AND SAND HAULING INC. EMPLOYEE BENEFIT PLAN

This is a summary of the annual report of the Freight, Lime And Sand Hauling Inc. Employee Benefit Plan (Employer Identification Number 39-1597568, Plan Number 503) for the plan year 01/01/2023 through 12/31/2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Freight, Lime And Sand Hauling, Inc. dba Flash has committed itself to pay certain medical claims incurred under the terms of the plan.

Insurance Information

The plan has an insurance contract with The Guardian Life Insurance Company of America to pay certain life, accidental death and dismemberment, dental, vision, temporary disability, long-term disability, critical illness, accident and hospital indemnity claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2023 were \$315,854.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at P.O. Box 574 630 Commercial Avenue, Green Lake, WI 54941 and phone number, 920-294-0430.

You also have the legally protected right to examine the annual report at the main office of the plan: P.O. Box 574 630 Commercial Avenue, Green Lake, WI 54941, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.