

FREIGHT LIME AND SAND HAULING, INC. PROFIT SHARING/401(K) PLAN

AUTOMATIC CONTRIBUTION NOTICE

**THIS NOTICE CONTAINS IMPORTANT INFORMATION REGARDING YOUR PARTICIPATION IN THE PLAN.**

This is an annual notice and only applies to the Plan Year beginning on January 1, 2026.

**Automatic contributions (deferrals) and right to elect.** This notice advises you of certain rights and obligations you have under the Plan. The Plan includes a feature known as an automatic contribution arrangement ("ACA"). Under the ACA provisions of the Plan, the Employer will automatically withhold a portion of your compensation from your pay each payroll period and contribute that amount to the Plan as a Pre-Tax 401(k) deferral (the automatic amount is described below). If you wish to defer the Automatic Deferral amount, you do not need to make a deferral election. However, you have the right to elect not to have the Automatic Deferrals withheld, and you have the right to elect to defer a different percentage of your compensation (including zero). However, if you do not wish to defer any of your compensation, or you wish to defer an amount of compensation different from the Automatic Deferral amount, then you may make an election to do so. This election is made by submitting a salary deferral agreement to the Administrator, in accordance with the deferral procedures of the Plan, within a reasonable time after receipt of this notice, and before the occurrence of the first Automatic Deferral to which this notice applies. Your election will be effective as soon as the Administrator reasonably can implement your election after receipt. Your election will generally remain in effect unless and until you change it.

**Application of Automatic Deferral provisions.** The Plan includes an automatic salary deferral feature. Your Employer will automatically withhold a portion of your compensation from your pay each payroll period and contribute that amount to the Plan as a Pre-Tax 401(k) deferral. The Automatic Deferral provisions apply to all Participants, except those who have a salary deferral agreement in effect on the Automatic Deferral provisions effective date, provided that the deferral amount under the agreement is at least equal to the Automatic Deferral amount specified below.

**Automatic Deferral provisions.** The following provisions apply to these Automatic Deferrals:

- As specified above, you may complete a salary deferral agreement to elect an alternative deferral amount or to elect not to defer under the Plan in accordance with the deferral procedures of the Plan.
- The amount to be automatically withheld from your pay each payroll period will be equal to 2% of your compensation.

**Right to direct investment/default investment.** You have the right to direct the investment of all of your accounts in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, if you do not make an investment election, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected. You will be provided with a separate notice which details these default investments and your right to switch out of the default investment if you so desire.

**Long-Term Part-Time Employees.** There are new rules in effect relating to certain Long-Term Part-Time (LTPT) Employees. LTPT Employees (other than those excluded from the Plan for reasons other than service) will be eligible to save for retirement by deferring compensation to the Plan as explained above. However, such LTPT Employees are not eligible to receive employer contributions, including safe harbor or matching contributions (if any), unless otherwise permitted by the Plan. See the Summary Plan Description for more information. You are an LTPT Employee if you have 2 consecutive years of employment (beginning back in 2021) with 500-999 hours of service with the employer each year and if you turned 21 before the end of the second such year. If you have ever had 1,000 hours of service in a year, you are not an LTPT employee. An employee who is eligible to participate in the Plan, outside of the new LTPT rules, is not an LTPT Employee.

**Further information.** If you need additional information or have any question regarding the information provided in this notice, please contact the Administrator.

You may contact the Administrator at:

Contact: Freight Lime and Sand Hauling, Inc.  
Address: 630 Commercial Avenue  
Green Lake, Wisconsin 54941  
Telephone: (920) 294-0430

## FREIGHT LIME AND SAND HAULING, INC. PROFIT SHARING/401(K) PLAN

### 2026 SUPPLEMENTAL NOTICE

#### **THIS NOTICE CONTAINS IMPORTANT INFORMATION REGARDING YOUR PARTICIPATION IN THE PLAN.**

This is an annual notice and only applies to the Plan Year beginning on January 1, 2026.

**Mandatory distributions.** The Notice describes certain distribution rules which apply to participants with account balances of \$5,000 or less. That amount has increased to \$7,000.

**Long-Term Part-Time Employees.** New rules went into effect relating to certain Long-Term Part-Time (LTPT) Employees, that impact the information included in this Notice. This describes the rules in place for 2025 and later.

You are an LTPT Employee if you have 2 consecutive years (beginning back in 2021) of employment with 500 – 999 hours of service with the employer each year and had turned 21 before the end of the second such year. If you have ever had 1000 hours of service in a year, you are not an LTPT employee. An employee who is eligible to participate in the Plan, outside of the new LTPT rules, is not an LTPT employee.

LTPT employees (other than those excluded from the Plan for reasons other than service) will be eligible to save for retirement by deferring compensation to the Plan, but they are not eligible to receive any employer contributions, including safe harbor or matching contributions, if any. LTPT employees can choose whether to defer and how much to defer to the plan. If an LTPT employee elects to do so, the deferrals will be withheld from the employee's compensation and will be deposited in the employee's account in the Plan.

**Increased Catch-up contribution limits.** If you will be 50 or older at any point during 2026, you can make a catch-up contribution as an additional elective deferral. Further, if you will turn 60, 61, 62, or 63 in 2026, the limit on your catch-up contribution is increased by 50%. For example, last year in 2025 the catch-up contribution limit was \$7,500. However, under the increased limits, a catch-up eligible participant who attained age 60-63 during the year could have made catch up contributions up to \$11,250 (\$7,500 plus the increased limit of \$3,750). In the year you turn 64, the maximum catch-up contribution returns to the regular catch-up contribution limit.

**Catch-up contribution provisions.** Further, effective with the 2026 Plan Year, catch-up contributions for Participants whose 2025 FICA wages exceeded \$145,000 will be Roth contributions. This Roth treatment is required by federal law. Further, under certain circumstances, your Plan Administrator may deem pre-tax contributions to be Roth contributions unless you notify your Plan Administrator in advance that you wish to opt-out. If you are not sure whether Roth contributions are right for you, we recommend you speak with a financial or tax advisor.

**Further information.** If you need additional information or have any questions regarding the information provided in this notice, please contact the Administrator.

## Supplement to the Annual Participant Fee Disclosure

The plan sponsor has engaged FuturePlan to assist in the administration of the retirement plan (the “Plan”). As such, there are certain fees associated with these services. This notice will act as the disclosure of the fees paid from the plan accounts of participants, not otherwise disclosed in the 404(a)(5) fee disclosure notice. You are encouraged to review these disclosures in order to make the best possible decisions regarding the management of your retirement account.

**Administrative Plan Expenses:** The Plan pays for plan administrative services, such as legal, accounting, and recordkeeping services, unless the plan sponsor elects at its own discretion to pay some or all of the plan administrative expenses. The plan sponsor may also elect to offset the fees by third-party payments. Based on a variety of factors, the costs may change each year for these services.

**Individual Plan Expenses:** The plan may charge certain fees to individual participants’ accounts when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., a distribution), or based on the application of applicable law (e.g., processing a domestic relations order due to divorce). The following individual expenses, if applicable, may be charged to your account:

Description/Reason Amount:

1. Distributions (including but not limited to distributions due to termination or death, in-service and hardship distributions, and required minimum distributions): generally \$150 per occurrence, but may charge up to \$500
2. Corrective Distributions: \$200 per hour, generally \$350 per occurrence
3. Loan set-up and/or annual maintenance: generally \$150 per occurrence, but may charge up to \$300 per occurrence / per year
4. Missing participant search: \$30 per occurrence
5. Qualified domestic relation order (QDRO) review: may charge up to \$750 per occurrence

**Investment-Related Expenses:** Review the 404(a)(5) fee disclosure or related investment-related material for learn more about the investment options available to you and related expenses. Additionally, to help with understanding investments, you may go to [http://www.ici.org/pdf/pub\\_401k\\_glossary.pdf](http://www.ici.org/pdf/pub_401k_glossary.pdf) for a glossary of investment terms.



## ANNUAL NOTICE DEFINITIONS

Please read the following descriptions of the notices that may apply to you as a plan participant.

### ANNUAL NOTICES

---

#### **Safe Harbor Notice**

This notice is to inform you of the plan's safe harbor status and includes the safe harbor contribution formula, rules for making deferral elections, and the vesting and distribution rules for the plan.

#### **Automatic Enrollment**

This notice is to inform you that unless a wage deferral agreement or enrollment form has been completed by you, the employer will automatically enroll you into the retirement plan at a specified deferral rate.

#### **Qualified Automatic Contribution Arrangement (QACA)**

A QACA feature is a safe harbor provision with an automatic enrollment feature. This notice is a combination of the safe harbor notice and the automatic enrollment notice.

#### **Eligible Automatic Contribution Arrangement (EACA)**

An EACA is an enhanced automatic enrollment provision in which a qualified default investment alternative (QDIA) may be utilized. This notice will contain the automatic enrollment information and may also allow for distributions of automatic deferrals within certain parameters.

#### **Discretionary Matching Contribution Participant Summary**

This notice is for plans with a flexible discretionary matching formula included in the plan document. It provides written instructions to document how the matching contribution was allocated.

#### **Universal Availability Notice**

This notice is to inform participants about their rights to defer compensation in a 403(b) plan.

### PARTICIPANT FEE DISCLOSURE NOTICE

---

#### **404(a)(5) Participant Fee Disclosure and Supplement**

These notices contain investment-related information and disclose fees associated with your retirement plan.