



December 1, 2025

Re Brickforce 401(k) Plan

Dear Employees,

As you have been notified, you are now eligible for the Brickforce Industrial Inc. 401(k) Plan (the "Plan") open to eligible employees of Brickforce and its associated companies. Along with this letter please find the:

- 1.) Enrollment/opt-out form\* and SPD Receipt Form (These documents require a signature and will be sent separately in the coming days so you may complete them electronically or you may print, complete, sign and return to your local office or Brickforce supervisor)
- 2.) Enrollment Guide
- 3.) Summary Plan Description (SPD)
- 4.) Long-Term Part-Time (LTPT) Supplemental Notice
- 5.) Plan Highlights
- 6.) 2026 Annual Automatic Enrollment Notice
- 7.) Participant Fee Disclosure  
(Spanish version of all materials sent in a separate link)

**If you require hard copies of these materials at no cost to you, please request them from Human Resources at [BFHR@brickforce.com](mailto:BFHR@brickforce.com). Please make sure to include your mailing address.**

Unless you opt out, all eligible employees will be automatically enrolled and 3% of your weekly gross income will be deducted from your payroll and deposited in your 401(k) account beginning with the first complete pay period in 2026. Therefore, if we do not receive your opt-out form before January 3, 2026, you will be enrolled and the deduction made from your paycheck and deposited into your 401(k) account. There is no employer matching contribution.

If you have questions, please contact us at [BFHR@brickforce.com](mailto:BFHR@brickforce.com). Otherwise just sign and return the two forms where indicated. Please remember, if we do not receive a response, you will be automatically enrolled in the Plan.

Sincerely,

Human Resources

\* On the Retirement Plan Enrollment form you only need to complete Section 1 and 2 if you are not enrolling. In Section 2 if you check the "I DO NOT wish to make contributions to the plan at this time," just sign on page 3 and return the form together with the SPD Receipt Form. If you choose to withhold earnings to contribute to the Plan, you need to complete the remainder of the form before you return it to us.



**Employer — complete this section and retain this form for your records**

**Employer authorization**

Brickforce Industrial Inc. and control group of companies  
Name of employer, organization or company

Brickforce Industrial Inc 401(k) Plan  
Name of plan

IRK183188  
Plan ID number

The employee named in Section 1 below is eligible to participate in the plan as of \_\_\_\_\_  
(mm/dd/yyyy)

David Bricker  
Name of person authorized to sign for the employer (print)

President  
Title

x David Bricker  
Authorized signature

11 / 15 / 2024  
Date (mm/dd/yyyy)

**Employee — complete sections 1-4, then return this form to your employer**

**1 Employee information**  
*Please type or print clearly.*

Select one of the following:  New plan enrollment  Changes to existing account

\_\_\_\_\_  
Full name (include middle initial)

\_\_\_\_-\_\_\_\_-\_\_\_\_  
SSN

\_\_\_\_\_  
Residence address (physical address required — no P.O. boxes)

\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

\_\_\_\_\_  
Mailing address (if different from residence address)

\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

\_\_\_\_\_  
Email address

( ) \_\_\_\_\_  
Daytime phone

\_\_\_\_-\_\_\_\_-\_\_\_\_  
Date of birth (mm/dd/yyyy)

\_\_\_\_-\_\_\_\_-\_\_\_\_  
Date of hire (mm/dd/yyyy)

\_\_\_\_\_  
Country of citizenship

Marital status:  Married  Single

**2 Employee contributions**

*Before completing this section, check with your plan to determine the available contribution options.*

I authorize my employer to withhold from my wages each pay period:

Before-tax contributions of \_\_\_\_\_% OR \$\_\_\_\_\_

Catch-up contributions of \_\_\_\_\_% OR \$\_\_\_\_\_

I DO NOT wish to make contributions to the plan at this time.



**3 Investment selection**

*Before completing this section, check with your plan to determine the available investment options.*

Invest my contributions as follows (Only **whole** percentages will be accepted; must total 100%.):

Investment name	Percentage
1. American Funds 2070 Target Date Retirement Fund	_____ %
2. American Funds 2065 Target Date Retirement Fund	_____ %
3. American Funds 2060 Target Date Retirement Fund	_____ %
4. American Funds 2055 Target Date Retirement Fund	_____ %
5. American Funds 2050 Target Date Retirement Fund	_____ %
6. American Funds 2045 Target Date Retirement Fund	_____ %
7. American Funds 2040 Target Date Retirement Fund	_____ %
8. American Funds 2035 Target Date Retirement Fund	_____ %
9. American Funds 2030 Target Date Retirement Fund	_____ %
10. American Funds 2025 Target Date Retirement Fund	_____ %
11. American Funds 2020 Target Date Retirement Fund	_____ %
12. American Funds 2015 Target Date Retirement Fund	_____ %
13. American Funds 2010 Target Date Retirement Fund	_____ %
14. American Funds' AMCAP	_____ %
15. American Funds' Europacific Growth Fund	_____ %
16. American Funds' New World Fund	_____ %
17. American Funds' SMALLCAP World Fund	_____ %
18. American Funds' The Investment Company Of America	_____ %

**Continued on next page**



**SUMMARY PLAN DESCRIPTION**

**RECEIPT FORM**

**PLAN NAME: BRICKFORCE INDUSTRIAL INC. 401(k) Plan**

To the employee: Please sign this form upon receipt of the Summary Plan Description and return to your Human Resources Department or to the individual administering the Plan within your company.

I acknowledge receipt of the Summary Plan Description for the above named plan.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## Enrollment guide

Brickforce Industrial Inc 401(k) Plan

### What's inside?

Plan and investment information, FAQs and forms



**CAPITAL  
GROUP®**

**AMERICAN  
FUNDS®**

# Small steps can take you far



[Scan] to learn more





## The journey to retirement

Your employer chose Capital Group, home of American Funds, as the provider for your retirement plan. We can guide you along the path to enrollment and help you plan for the future.

**Since 1931**, Capital Group has helped investors pursue long-term investment success.

**\$2.2 trillion**  
Assets under management\*

**370,000+**  
Retirement plans\*

**2.6 million+**  
Plan participants\*

## A good plan can help you go the distance

Saving for the future may not always feel easy. But the reality is that Social Security alone won't be enough to live comfortably – especially with increasing life expectancies and longer retirements. That's why it's good to start saving as soon as possible.

### Good news

Your employer offers a retirement savings plan to help you pursue your retirement goals.

### You're on your way

By enrolling in your plan, you're taking steps toward your financial goals.

### We're here to help

Along with your plan's financial professional, we're here to help you make the most of your plan.

\* As of 12/31/22

**Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.**

# Your plan can help you pursue your goals



## Share in your company's success

Your employer may contribute toward your retirement. These contributions can help provide the income you'll need in retirement.



## Everybody loves a tax break

Retirement plan contributions can be a good way to lower your taxable income. You may even find yourself in a lower tax bracket.



## Get more from your money

Your earnings grow tax free while they're in the plan. That can help generate even more earnings and grow your investment faster.



## The power of time

Time is an important factor in growing your retirement savings. The longer you're invested, the more potential you have to earn money, thanks to compounding.



## You can access your money

Your retirement plan savings are meant for retirement, but you may be able to access your money if needed. Potential tax penalties may apply.

## How to make changes to your plan



### Ready

You're automatically enrolled in your employer's retirement plan, but you can always make changes.



### Set

Review your contribution rate and fund.



### Update!

To make changes to your plan, go to your plan's website or complete the enclosed forms and return them to your employer.

You can also:

- Designate your beneficiaries.
- Consolidate or roll over another retirement plan into your new plan.

**Did you know?** Social Security may replace about **40%** of an average worker's income in retirement. Providing the rest is up to you.

Source: Social Security Administration, *Understanding the benefits*, January 2023.

# You're **automatically enrolled** in your plan

Your employer has taken the first step for you by enrolling you in the plan.



## How it works

Money from your paycheck will automatically be contributed and invested in your retirement plan as shown below unless you opt out or elect a different contribution amount or investment option. **You can always make changes or stop contributing.**

### How much will I contribute?

**3%**

The amount that will be deducted from your pay.

### How much will my contribution increase?

**1%**

Your contribution rate will automatically increase by 1% each year until you reach 10%. This is designed to help you pursue your goals.

### Which fund will I be invested in?

**Target date fund**

Your plan's default investment is an age-based target date retirement fund.



Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. To make changes to your investment options, go to [americanfunds.com/retire](https://www.americanfunds.com/retire) or complete the forms included in this book.

# Where do you want to **invest your contributions?**

Your plan offers different types of investments to choose from. Learn more about these options on the following pages.



## **Target date funds**

Get a diverse portfolio in a single fund based on a target retirement year. The investment mix automatically adjusts over time.



## **Individual funds**

Create a personalized investment mix that's tailored to your specific investment goals and preferences.

# Target date funds: keep it simple

“I like that investment professionals are managing the fund for me. That gives me time to focus on other things.”





## How it works

You choose the target date fund that’s closely aligned with the year you plan to retire and begin taking withdrawals. Investment professionals handle the rest. They adjust the fund’s holdings over time to become more conservative as you near retirement.

### Why choose a target date fund?

- It’s a simplified, “do-it-for-me” approach to investing.
- Each fund is designed to be a broad mix of investments, so you only need to choose one.

### Choose one target date fund

 If you were born in	 Then consider choosing*
2003 and later	2070 Fund
1998 to 2002	2065 Fund
1993 to 1997	2060 Fund
1988 to 1992	2055 Fund
1983 to 1987	2050 Fund
1978 to 1982	2045 Fund
1973 to 1977	2040 Fund
1968 to 1972	2035 Fund
1963 to 1967	2030 Fund
1958 to 1962	2025 Fund
1953 to 1957	2020 Fund
1948 to 1952	2015 Fund
1947 and earlier	2010 Fund

\* The table assumes you will begin taking retirement withdrawals at age 65. If you plan to begin taking withdrawals at another time, you may want to choose another target date fund that better aligns with your retirement goals.

Although American Funds target date funds are managed for investors on a projected retirement date time frame, the funds’ allocation approach does not guarantee that investors’ retirement goals will be met. American Funds investment professionals manage each target date fund’s portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. Investment professionals continue to manage each fund for approximately 30 years after it reaches its target date. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals.



**Ready to enroll?** Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then go to [americanfunds.com/retire](http://americanfunds.com/retire) or complete the forms in this book.

# Individual funds: personalize your portfolio

“I want to choose specific funds to help me achieve my goals and complement my other investments.”



## How it works

There are funds for every kind of investor. When you choose your investment mix, you create your own customized portfolio based on a number of factors, including your risk tolerance, when you expect to withdraw the money and any retirement savings you may have outside your plan.

### Why choose your own investment mix?

- It's a “do-it-yourself” approach if you want to choose your own investments.
- You can tailor an investment portfolio with your specific goals in mind.

### Choose investments that make sense for you

Different investments may have different objectives with varying degrees of risk-and-return potential. For example:



#### Capital preservation investments

Aim to preserve what you've saved but may not provide the growth needed to meet your retirement goals.

#### Bond and balanced investments

Typically fall in the middle in terms of risk and return.

#### Growth investments

Have the highest long-term return potential but also carry the highest potential risk.



**Ready to enroll?** Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then go to [americanfunds.com/retire](https://americanfunds.com/retire) or complete the forms in this book.

# Investment-related information

Learn about the investment options in your plan, including returns, fees and expenses.

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and results will vary, so you may lose money. Investing for short periods makes losses more likely. You could lose money by investing in the money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will do so at any time. For current information and month-end results, visit [americanfundsretirement.com](http://americanfundsretirement.com).

## Investment options and returns as of 09/30/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per \$1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Target date investments</b>									
<b>American Funds 2010 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	5.13	5.45	6.01	18.47	0.44	0.44	\$4.40
S & P Target Date 2010 Index			4.76	5.06	5.31	17.12			
American Funds. Shareholder type fees – none.									
<b>American Funds 2015 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	5.43	5.79	6.40	19.25	0.45	0.45	\$4.50
S & P Target Date 2015 Index			5.11	5.51	5.75	17.79			
American Funds. Shareholder type fees – none.									
<b>American Funds 2020 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	5.74	6.23	6.82	20.35	0.46	0.46	\$4.60
S & P Target Date 2020 Index			5.39	5.93	6.15	19.05			
American Funds. Shareholder type fees – none.									
<b>American Funds 2025 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	6.39	6.91	7.64	21.19	0.47	0.47	\$4.70
S & P Target Date 2025 Index			5.77	6.55	7.01	19.81			
American Funds. Shareholder type fees – none.									
<b>American Funds 2030 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	7.08	7.85	8.72	23.43	0.48	0.48	\$4.80
S & P Target Date 2030 Index			6.16	7.28	8.10	22.17			
American Funds. Shareholder type fees – none.									
<b>American Funds 2035 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	7.67	8.91	10.24	25.97	0.50	0.50	\$5.00
S & P Target Date 2035 Index			6.57	8.03	9.25	24.56			
American Funds. Shareholder type fees – none.									
<b>American Funds 2040 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	8.03	9.50	11.24	28.71	0.52	0.52	\$5.20
S & P Target Date 2040 Index			6.90	8.61	10.17	26.62			
American Funds. Shareholder type fees – none.									
<b>American Funds 2045 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	8.13	9.68	11.49	29.56	0.52	0.52	\$5.20
S & P Target Date 2045 Index			7.07	8.97	10.75	27.95			
American Funds. Shareholder type fees – none.									

# Investment-related information

## Investment options and returns as of 09/30/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per \$1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Target date investments</b>									
<b>American Funds 2050 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/07	8.17	9.75	11.53	29.87	0.53	0.53	\$5.30
S & P Target Date 2050 Index			7.24	9.18	11.06	28.68			
American Funds. Shareholder type fees – none.									
<b>American Funds 2055 Target Date Retirement Fund</b>	<b>R-5E</b>	02/01/10	10.65	9.73	11.50	30.21	0.53	0.53	\$5.30
S & P Target Date 2055 Index			10.22	9.26	11.14	28.82			
American Funds. Shareholder type fees – none.									
<b>American Funds 2060 Target Date Retirement Fund</b>	<b>R-5E</b>	03/27/15	9.75	N/A	11.49	30.30	0.54	0.54	\$5.40
S & P Target Date 2060 Index			9.25	9.32	11.18	28.90			
American Funds. Shareholder type fees – none.									
<b>American Funds 2065 Target Date Retirement Fund</b>	<b>R-5E</b>	03/27/20	15.98	N/A	N/A	30.23	0.54	0.54	\$5.40
S & P Target Date 2065+ Index			16.94	N/A	11.29	29.29			
American Funds. Shareholder type fees – none.									
<b>American Funds 2070 Target Date Retirement Fund<sup>1</sup></b>	<b>R-5E</b>	05/03/24	10.50	N/A	N/A	N/A	0.54	0.54	\$5.40
S & P Target Date 2065+ Index			10.91	N/A	11.29	29.29			
American Funds. Shareholder type fees – none.									
<b>Growth investments</b>									
<b>American Funds' AMCAP</b>	<b>R-5E</b>	05/01/67	11.72	11.27	13.29	36.00	0.49	0.49	\$4.90
S&P 500 Index			10.55	13.38	15.98	36.35			
American Funds. Shareholder type fees – none.									
<b>American Funds' Europacific Growth Fund<sup>2</sup></b>	<b>R-5E</b>	04/16/84	10.18	6.10	7.36	24.54	0.62	0.62	\$6.20
MSCI All Country World Index (ACWI) ex USA			8.32	5.22	7.59	25.35			
American Funds. Shareholder type fees – none.									
<b>American Funds' New World Fund</b>	<b>R-5E</b>	06/17/99	8.04	6.74	8.21	24.44	0.72	0.72	\$7.20
MSCI All Country World Index (ACWI)			6.20	9.39	12.19	31.76			
American Funds. Shareholder type fees – none.									
<b>American Funds' SMALLCAP World Fund<sup>3</sup></b>	<b>R-5E</b>	04/30/90	9.57	8.70	8.67	21.29	0.81	0.81	\$8.10
MSCI All Country World Small Cap Index			8.11	7.81	9.40	24.62			
American Funds. Shareholder type fees – none.									

# Investment-related information

## Investment options and returns as of 09/30/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per \$1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Growth-and-income investments</b>									
<b>American Funds' The Investment Company Of America</b>	<b>R-5E</b>	01/01/34	12.36	12.02	15.96	39.13	0.41	0.41	\$4.10
S&P 500 Index			11.15	13.38	15.98	36.35			
American Funds. Shareholder type fees – none.									
<b>American Funds' Washington Mutual Investors Fund</b>	<b>R-5E</b>	07/31/52	12.08	11.89	13.89	32.57	0.41	0.41	\$4.10
S&P 500 Index			11.14	13.38	15.98	36.35			
American Funds. Shareholder type fees – none.									
<b>Bond investments</b>									
<b>American Funds Inflation Linked Bond Fund</b>	<b>R-5E</b>	12/14/12	1.75	2.46	2.62	9.44	0.44	0.44	\$4.40
Bloomberg U.S. Treasury Inflation-Protected Securities (TIPS) Index			1.63	2.54	2.62	9.79			
American Funds. Shareholder type fees – none.									
<b>American Funds' Capital World Bond Fund <sup>4</sup></b>	<b>R-5E</b>	08/04/87	5.19	0.59	-0.83	12.59	0.63	0.63	\$6.30
Bloomberg Global Aggregate Index			4.96	0.57	-0.83	11.99			
American Funds. Shareholder type fees – none.									
<b>American Funds' Intermediate Bond Fund of America</b>	<b>R-5E</b>	02/19/88	4.30	1.84	1.78	9.58	0.41	0.40	\$4.10
Bloomberg U.S. Government/Credit (1-7 years, ex BBB) Index			4.63	1.70	1.24	8.36			
American Funds. Shareholder type fees – none.									
<b>American Funds' The Bond Fund Of America <sup>5</sup></b>	<b>R-5E</b>	05/28/74	6.98	2.20	1.22	11.71	0.39	0.39	\$3.90
Bloomberg U.S. Aggregate Index			6.70	1.84	0.33	11.57			
American Funds. Shareholder type fees – none.									
<b>American Funds' US Government Securities Fund</b>	<b>R-5E</b>	10/17/85	5.04	1.63	0.89	10.61	0.41	0.41	\$4.10
Bloomberg U.S. Government/Mortgage-Backed Securities Index			5.47	1.38	-0.07	10.67			
American Funds. Shareholder type fees – none.									

# Investment-related information

## Investment options and returns as of 09/30/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per \$1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Capital preservation investments</b>									
<b>American Funds U.S. Government Money Market Fund</b>	<b>R-5E</b>	05/01/09	0.86	1.33	2.05	5.04	0.46	0.46	\$4.60
USTREAS T-Bill Auction Ave 3 Mon			1.16	1.75	2.48	5.53			
American Funds. Shareholder type fees – none.									
The annualized seven-day SEC yield for American Funds U.S. Government Money Market Fund, calculated in accordance with the SEC formula, was 4.64% as of 09/30/24. The yield takes into account the reimbursements of certain expenses where applicable. Without these, the yield would have been 4.64%. The yield more accurately reflects the investment's current earnings than do the investment's total returns.									

# Investment-related information

## Investment-related information

Results are for the American Funds Class R-5E shares at net asset value. Class R shares do not require an up-front or deferred sales charge. For current information and month-end results for the American Funds and any other investments in your plan, please visit [americanfunds.com/retire](http://americanfunds.com/retire) or ask your employer.

One way to assess an investment's results is to compare its results with those of a comparable benchmark or index. The benchmarks and their returns are shown in the table. Check your investment's annual and semi-annual reports to shareholders for more information.

You should carefully consider fees and expenses when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. For an example of the long-term effect of fees and expenses, visit the Employee Benefits Security Administration (EBSA) website at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf). However, fees and expenses are only one of many factors to consider when you evaluate your plan investment options.

Generally, there are two types of fees and expenses associated with saving and investing through a retirement plan: (1) recordkeeping and administrative fees and (2) investment expenses. The expenses related to each investment in your plan are known as the expense ratios. Expense ratios tend to vary with the investment category; for example, a money market investment will generally have a lower expense ratio than a global equity investment, which has higher costs.

The gross expense ratio reflects the investment's total annual operating expenses. It does not include any fee waivers or expense reimbursements. The net expense ratio reflects any applicable fee waivers or expense reimbursements. This is the actual expense ratio that you paid. Expense ratios are as of each investment's prospectus or other fund disclosure available at the time of publication.

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**Prospectuses and other fund disclosures, SAs and annual reports, if applicable, are available free of charge by calling (877) 833-9322 or on the web at [americanfunds.com/retire](http://americanfunds.com/retire).**

**Portfolio turnover information is included in your investments' summary prospectuses.**

**For additional details, go to [americanfunds.com/retire](http://americanfunds.com/retire) and click on the link under "Monthly Investment Results."**

**If you have an established log-in, you can also access investment information by logging in and clicking on the "Investment Options" tab.**

- <sup>1</sup> Expense ratios are based on estimates for the current fiscal year.
- <sup>2</sup> From April 16, 1984, through December 31, 1987, the MSCI EAFE (Europe, Australasia, Far East) Index was used because the MSCI ACWI (All Country World Index) ex USA did not yet exist. Since January 1, 1988, the MSCI ACWI ex USA has been used. The MSCI EAFE Index reflects dividends net of withholding taxes. The MSCI ACWI ex USA reflects dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.
- <sup>3</sup> Because the MSCI All Country World Small Cap Index was not in existence when the fund's Class A shares were first sold, cumulative returns through May 31, 1994, reflect the returns of the S&P Developed <\$1.2 Billion Index. Results reflect dividends net of withholding taxes.
- <sup>4</sup> The Bloomberg Global Aggregate Index began on December 31, 1989. For the period August 4, 1987, to December 31, 1989, the Citigroup World Government Bond Index was used.
- <sup>5</sup> The Bloomberg U.S. Aggregate Index began on January 1, 1976. From May 28, 1974, through December 31, 1975, the Bloomberg U.S. Government/Credit Index was used.

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## Please read the following important disclosure.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus or other fund disclosure available at the time of publication. Net expense ratios reflect any current waivers and/or reimbursements to the funds; gross expense ratios do not. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower. For more information, please refer to your plan's website.

Returns for less than one year aren't annualized, but are calculated as cumulative total returns.

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in

# Investment-related information

developing countries.

The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Intermediate Bond Fund of America and Short-Term Bond Fund of America hold shorter term bonds.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

Some investment names may be abbreviated due to space limitations. For a list of the full names of the American Funds, including trademark information, visit [americanfundsretirement.com](http://americanfundsretirement.com).

## Share class

American Funds Class R-5E shares were first offered on November 20, 2015. Class R-5E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after November 20, 2015, also include hypothetical returns because those funds' Class R-5E shares sold after the funds' date of first offering. Please refer to each fund's prospectus for more information on specific expenses.

## Manager

The American Funds are managed by Capital Group, one of the largest investment management organizations in the world. Since 1931, the company has invested with a long-term focus based on thorough research and attention to risk – an investment style similar to that of most people saving for retirement.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the investments have lagged the indexes.

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# Frequently asked questions

## What type of retirement plan do I have?

Your employer's plan is a defined contribution plan that includes the following:

- **401(k)**

A 401(k) lets you invest a portion of your paycheck before paying taxes. You don't pay taxes until you withdraw your money.

## How much can I contribute?

You decide how much of your salary you want to contribute, up to \$23,000 in 2024. If you're age 50 or older, you can contribute an additional \$7,500.

## How much will my employer contribute?

To help provide the income you'll need in the future, your employer may contribute money to your retirement plan. Talk with your plan's contact to learn more. Your employer may also make an additional contribution. This amount could vary, and you may not always receive an additional contribution.

## What is vesting?

The money that you contribute to your plan, plus any earnings, is always yours. Employer contributions, however, become yours over time according to the following vesting schedule.

Length of Service	Percent vested
After 1 year	0%
After 2 years	20%
After 3 years	40%
After 4 years	60%
After 5 years	80%
After 6 years	100%

## What are my investment options?

- **Target date funds**

With a single fund, you get a broad mix of investments that automatically changes over time based on a target retirement date.

- **Individual funds**

You can create a portfolio based on your specific investment goals.

## What if I don't choose an investment?

If you don't choose a fund, you'll be invested in your plan's default investment. You can always make changes later. Speak with your employer contact to learn more.

## How does the plan affect my taxes?

You can reduce your current taxable income by making pretax contributions to your plan. That means you don't pay taxes on your contributions (or investment earnings) until you make a withdrawal.

Withdrawals before age 59½

may be subject to an additional 10% early withdrawal tax unless an exception applies.

## Can I roll over my savings from another plan?

If you have an account balance from a previous employer's retirement plan or an IRA, you may be able to roll over that money to this plan. Contact your previous employer to get the process started.

## Can I move my money if I leave the company?

You can move your savings to an IRA or another employer's retirement savings plan that accepts rollovers.

## How can I access my money?

Although your plan is intended as a means of saving for retirement, there are ways to access your money:

- **Hardship withdrawal**

You can take a withdrawal for certain immediate and heavy financial needs. Taxes and a potential early withdrawal penalty may apply.

- **In-service withdrawal**

You may be able to take a withdrawal before you leave your employer. Taxes and a potential early withdrawal penalty may apply.

# Frequently asked questions

## **Are there any fees associated with my plan?**

The operation of a retirement plan involves expenses for ongoing administrative services. Other charges and expenses may also apply to your plan. Refer to the “Plan-related information” section to learn more.

## **How do I track my investments?**

- Your plan’s website at **americanfunds.com/retire**
- Your plan’s mobile app, **American Funds RKDirect 401k**
- Your quarterly statement
- Your plan’s voice response system at **(877) 833-9322**

## **Have more questions about your plan?**

### **Your employer contact**

Poonam Chauhan  
**(732) 819-7770**  
**BFHR@brickforce.com**

### **Your financial professional**

Lawrence Zeller  
**(908) 575-7575**  
**lzeller@preferredpension.com**

# Notes

# Plan-related information

This brochure is designed to meet the Department of Labor 404(a)-5 requirements.

## Your employer offers the Brickforce Industrial Inc 401(k) Plan to help you prepare for retirement.

This document is designed to help you understand certain plan provisions, investment information and the costs associated with your plan. To request a paper copy of this Participant fee disclosure document, contact your employer.

## Administrative expenses

### Plan-level expenses/credits

The day-to-day operation of a retirement plan involves expenses for ongoing administrative services – such as plan recordkeeping, compliance and plan document services, investment services and trustee/custodial services – that are necessary for administering the plan as a whole. A retirement plan also offers a host of other services, such as a telephone voice response system, access to customer service representatives, retirement planning tools, electronic access to plan information, account statements and online transactions.

A portion of these services are paid from the plan's investments. This is reflected in each investment's expense ratio and reduces the investment returns. Additional amounts required to cover your plan's administrative expenses will be assessed to participant accounts. This fee will be deducted from your account quarterly and will appear on your quarterly statement. Your employer expects that the total amount of plan-level expenses (referenced above) will not exceed 1.00% of your account balance, plus a

\$20 per-participant fee per year (taken as a flat rate per participant).

The plan may also incur unexpected expenses that may be deducted from participant accounts.

## General plan information

### Your investment options

You can choose from the following investment options:

- target date funds
- individual funds

### Voting and other rights

The trustee or another plan fiduciary may vote or exercise any other rights associated with ownership of the investments held in your account.

### Designated investment alternatives

The "Investment-related information" table(s) identify and provide information about the plan's investment options.

### Investment instructions

To begin participating in your employer's retirement plan, you must first meet the plan's eligibility requirements and enroll. Once enrolled, you can provide investment instructions (i.e., make investment exchanges or change future contribution elections) in any of the following ways:

- **By phone:** Call (877) 833-9322.
- **On the internet:** Go to [americanfunds.com/retire](http://americanfunds.com/retire).

**Please note:** Trading activity is monitored to ensure that trading guidelines, which are described in the prospectuses, are observed. Non-American Funds may have their own trading restrictions. Please refer to the prospectuses for details.

### Individual expenses

In addition to overall plan administrative expenses, there are individual service fees associated with optional features offered under your plan. Individual service fees will be charged separately if you choose to take advantage of a particular plan

feature. These fees are described below.

### Periodic distribution fees

If your plan allows periodic distributions, a setup and an ongoing fee will be charged to your account for selecting this option. Periodic distributions include a setup fee of \$25, which is deducted from the initial distribution. An annual maintenance fee of \$25 is then deducted from the first distribution of each calendar year that follows.

### One-time distribution/transaction fees

You will be charged a fee for a one-time distribution or certain other requested account transactions. The amount of the fee may vary based on the type of distribution or transaction, if applicable.

One-time distribution fee: \$175 per request.

Expedited delivery is available for an additional fee. Express delivery is available for \$25 and estimated delivery time is 2-3 business days.

Rollover investments from your retirement plan into an American Funds IRA, with Capital Bank and Trust as custodian, will automatically be invested in Class A shares at no sales charge regardless of the share class available in your retirement plan. Any future contributions to the IRA will be assessed the appropriate sales charge based on the applicable break points. Refer to the specific fund's prospectus for additional information.

### Have questions?

#### Your plan contact

Poonam Chauhan  
(732) 819-7770  
[BFHR@brickforce.com](mailto:BFHR@brickforce.com)

#### Your financial professional

Lawrence Zeller  
(908) 575-7575  
[lzeller@preferredpension.com](mailto:lzeller@preferredpension.com)

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**Employer — complete this section and retain this form for your records**

**Employer authorization**

Name of employer, organization or company

Brickforce Industrial Inc 401(k) Plan IRK183188

Name of plan Plan ID number

The employee named in Section 1 below is eligible to participate in the plan as of (mm/dd/yyyy)

Name of person authorized to sign for the employer (print) Title

X Authorized signature Date (mm/dd/yyyy)

**Employee — complete sections 1-4, then return this form to your employer**

**1 Employee information**  
Please type or print clearly.

Select one of the following:  New plan enrollment  Changes to existing account

Full name (include middle initial) SSN

Residence address (physical address required — no P.O. boxes) City State ZIP

Mailing address (if different from residence address) City State ZIP

Email address Daytime phone

Date of birth (mm/dd/yyyy) Date of hire (mm/dd/yyyy) Country of citizenship

Marital status:  Married  Single

**2 Employee contributions**  
Before completing this section, check with your plan to determine the available contribution options.

I authorize my employer to withhold from my wages each pay period:

Before-tax contributions of % OR \$

Catch-up contributions of % OR \$

I DO NOT wish to make contributions to the plan at this time.



**3 Investment selection**

*Before completing this section, check with your plan to determine the available investment options.*

Invest my contributions as follows (Only **whole** percentages will be accepted; must total 100%.):

Investment name	Percentage
1. American Funds 2070 Target Date Retirement Fund	_____ %
2. American Funds 2065 Target Date Retirement Fund	_____ %
3. American Funds 2060 Target Date Retirement Fund	_____ %
4. American Funds 2055 Target Date Retirement Fund	_____ %
5. American Funds 2050 Target Date Retirement Fund	_____ %
6. American Funds 2045 Target Date Retirement Fund	_____ %
7. American Funds 2040 Target Date Retirement Fund	_____ %
8. American Funds 2035 Target Date Retirement Fund	_____ %
9. American Funds 2030 Target Date Retirement Fund	_____ %
10. American Funds 2025 Target Date Retirement Fund	_____ %
11. American Funds 2020 Target Date Retirement Fund	_____ %
12. American Funds 2015 Target Date Retirement Fund	_____ %
13. American Funds 2010 Target Date Retirement Fund	_____ %
14. American Funds' AMCAP	_____ %
15. American Funds' Europacific Growth Fund	_____ %
16. American Funds' New World Fund	_____ %
17. American Funds' SMALLCAP World Fund	_____ %
18. American Funds' The Investment Company Of America	_____ %

**Continued on next page**



**3 Investment selection**  
*(continued)*

Investment name	Percentage
19. American Funds' Washington Mutual Investors Fund	_____ %
20. American Funds Inflation Linked Bond Fund	_____ %
21. American Funds' Capital World Bond Fund	_____ %
22. American Funds' Intermediate Bond Fund of America	_____ %
23. American Funds' The Bond Fund Of America	_____ %
24. American Funds' US Government Securities Fund	_____ %
25. American Funds U.S. Government Money Market Fund	_____ %

**Total**        %

Any contributions to participant accounts (payroll deferrals and rollovers) made before your employer updates your investment selections will be invested in the plan's default investment. Assets will remain in the default investment until you use the participant website to exchange assets into the investments of your choice.

**4 Employee signature**

By signing below, I acknowledge that I have authorized my employer to allocate my investments as specified in Section 3. I acknowledge that I have completed a beneficiary designation form.

**X** \_\_\_\_\_ / /  
 Signature of employee Date (mm/dd/yyyy)

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Beneficiary Designation

Please read the instructions and information below carefully before completing this form.

The designation of a beneficiary can have important tax consequences. You are encouraged to consult your tax advisor before completing this form. You should periodically review and update your beneficiary designations as appropriate.

If you are not married at the time you designate your beneficiaries and subsequently marry, 100% of your account balance will be paid at the time of your death to the surviving spouse unless your spouse signs Section 3 of this form.

1 Information about you

Please type or print clearly.

Name of participant, Name of employer, SSN of participant, Date of birth of participant (mm/dd/yyyy), Marital status: Married, Single

2 Beneficiary designation

Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages. If you wish to customize your designation or need more space, attach a separate page.

Primary Beneficiary(ies):

I revoke all previous designations and direct that any proceeds be distributed upon my death to the designated beneficiary(ies) below. In the event that no Primary or Contingent Beneficiaries survive me, distribute any proceeds to my estate.

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Contingent Beneficiary: (Complete only if you are naming a Primary Beneficiary above.)

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Signature:

X Signature of participant, Date (mm/dd/yyyy)



**3 Spousal consent**

*The signature of the spouse must be witnessed by either a plan representative or a notary public.*

I am the spouse of the participant named in Section 1. I irrevocably consent to the designation made by my spouse to have any death benefits paid to the named beneficiary(ies) specified in Section 2. I understand that the effect of such designation is to cause my spouse's death benefit to be paid to a beneficiary other than me, that such beneficiary designation is not valid unless I consent to it and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Full name of spouse of participant (include middle initial) (print)

**X** \_\_\_\_\_ / /  
Signature of spouse of participant Date (mm/dd/yyyy)

Either a plan representative appointed by the employer or a notary public must witness the signature of the spouse.

\_\_\_\_\_  
Name of plan representative (print) **X** \_\_\_\_\_  
Signature of plan representative

Sworn to and subscribed before me, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_  
Month Year

in the County of \_\_\_\_\_, State of \_\_\_\_\_

**X** \_\_\_\_\_ / /  
Signature of notary public Date commission expires (mm/dd/yyyy)

**Please return this form to your employer.**



# RecordkeeperDirect®

## Incoming Rollover Request

If you have retirement savings in a previous employer's retirement plan or an Individual Retirement Account (IRA), you may be able to roll over those savings into your current employer's retirement plan with American Funds. Follow these steps to consolidate your retirement savings:

1. Talk to your current employer's retirement plan contact to make sure that you are eligible to roll money into the plan.
2. Contact the financial institution where the money is currently held and ask what paperwork or actions are required to roll your savings to your current employer's retirement plan.
3. Complete the enclosed *Incoming Rollover Request* form. Refer to a recent account statement for information about the account where the money is currently invested.
4. Give the completed *Incoming Rollover Request* form, along with any other requested documentation, to your current employer's retirement plan contact. They will need to ensure that the form is signed by an authorized plan representative and then sent to American Funds. Make sure you obtain a copy of the signed form.
5. Complete the prior provider's paperwork and refer to the information in Section 2-B of this form. Your prior provider may also require a copy of this completed form, which can serve as a letter of acceptance. The custodial acceptance section is at the bottom of Section 4.
6. Once we receive both the completed *Incoming Rollover Request* form and the rollover check (including required information for Roth and/or voluntary after-tax contributions, if applicable), the funds will be invested into your retirement plan account. **Assets received will be invested in accordance with the investment instructions on file or the plan's default investment option if you have not made your own investment selection.**

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Participant: Once this form is signed by your employer, keep a copy and attach it to any additional paperwork that may be required by the financial institution holding the assets you want sent to American Funds. If you have questions about this form, call us at (800) 421-4120.

# 1 Participant information

Brickforce Industrial Inc 401(k) Plan IRK183188  
 Name of plan accepting rollover Plan ID number

\_\_\_\_\_  
 First name of participant MI Last SSN (provide the last four digits — required)

\_\_\_\_\_  
 Address City State ZIP

( )  
 Daytime phone

# 2 Direct rollover information — required

## A. Identify the source of the rollover (Complete 1, 2 and 3.)

### 1. Plan information

\_\_\_\_\_  
 Name of prior provider/financial institution/trustee Account/plan number Name of prior plan (if applicable)

### 2. Plan type (Check one.)

401(a) qualified plan (including 401(k) or 403(a) annuity plan)  403(b) plan  Governmental 457(b) plan

Traditional/SEP IRA  SIMPLE IRA<sup>1</sup>  Other<sup>2</sup> \_\_\_\_\_

<sup>1</sup>You may not request a rollover into another plan type until at least two years after the first SIMPLE IRA contribution.

<sup>2</sup>Roth IRAs cannot be rolled into the plan.

### 3. Contribution type (Check all that apply.)

Pre-tax  Roth<sup>3</sup>  Voluntary after-tax<sup>3</sup>

**Note:** Your current employer's plan must allow for these contribution types.

<sup>3</sup>Refer to Section 2-B-2 for additional instructions.

## B. Instructions for the prior provider

### 1. Make the rollover check payable to:

Capital Bank and Trust Company  
 FBO (name of participant)  
 Plan ID – IRK##### or BRK#####

The rollover check should be mailed to one of the addresses at the bottom of Section 4.

### 2. Instructions for rollover checks containing Roth and/or voluntary after-tax contributions

The prior provider must provide a written breakdown that includes all of the following:

- a) Contributions amount (without earnings)
- b) Earnings amount
- c) Date of the first Roth contribution (if applicable)

**Important:** If this information is not received in a timely manner, the check will be returned to the prior provider. If the check contains both Roth and voluntary-after tax contributions, separate cost basis must be provided for each contribution type.



### 3 Participant authorization

I hereby certify that the information I have provided in Sections 1 and 2 is accurate. I certify that the requested rollover contribution is an eligible rollover distribution and that if I have reached the age when required minimum distributions (RMDs) must start, or will by year-end, I have already satisfied my RMD requirement. I understand that only certain types of distributions are eligible for rollover treatment and that it is solely my responsibility to ensure such eligibility. I further understand that the current plan and/or prior provider of the rollover assets may have additional requirements to initiate the rollover to American Funds, and I am responsible for meeting these requirements.

X \_\_\_\_\_ / /  
Signature of plan participant Date (mm/dd/yyyy)

### 4 Plan authorization

**Important:** Review the contribution types selected in Section 2-A-3. If these rollover money types are not currently available under the terms of the plan, this form serves as authorization to add these money types and update the recordkeeping system accordingly.

I hereby certify that the rollover request is acceptable under the terms of the plan and agree to accept the assets into the plan. The recordkeeper is directed to rely on my authorization to process the request as instructed on this form.

\_\_\_\_\_  
Name of authorized signer (print)

X \_\_\_\_\_ / /  
Signature Date (mm/dd/yyyy)

**Plan Sponsor: When completed, mail, email or fax this form to American Funds. Provide a copy to the participant. Do not submit this form until the participant's account has been established on the recordkeeping system.**

## CUSTODIAL ACCEPTANCE

**To the prior provider:** Capital Bank and Trust Company (CB&T) serves as the custodian or trustee for the above referenced plan. CB&T agrees to accept the transferred assets from the prior provider and allocate them to a designated participant account under the plan in accordance with the provisions of the Internal Revenue Code on the condition that the funds are eligible to be rolled over into the plan as evidenced by the employer's signature above. If the funds are not eligible for rollover, they will be returned to the prior provider.

**Note:** Information for the prior provider, including pay order information, is located in Section 2-B of this form.

Dana McCollum  
Dana McCollum, authorized signer  
Capital Bank and Trust Company

*Dana McCollum*  
Signature (accepting signer)

#### SEND

American Funds RecordkeeperDirect  
c/o Retirement Plan Services

#### REGULAR MAIL

P.O. Box 6040  
Indianapolis, IN 46206-6040

**EMAIL** RkDirect@capitalgroup.com  
(For employer use only.)

#### OVERNIGHT MAIL

12711 N. Meridian St.  
Carmel, IN 46032-9181

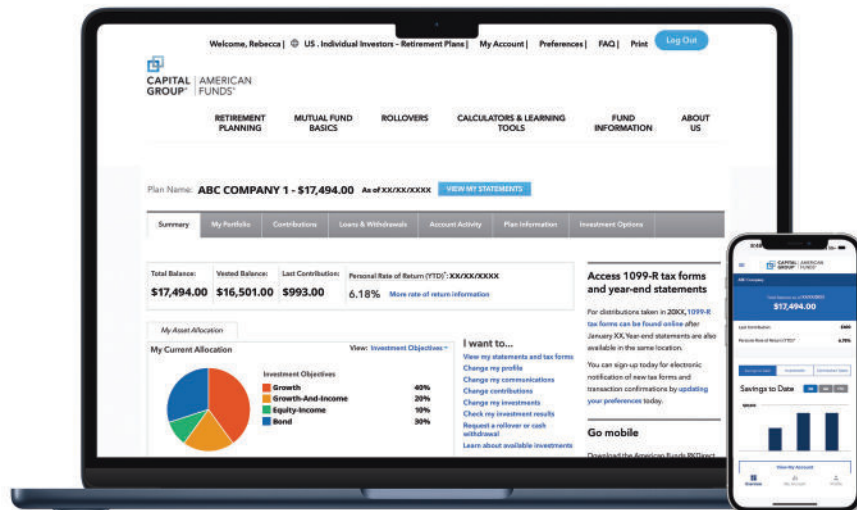
**FAX** (855) 521-9952

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# Notes

# Take steps toward a better retirement.

Log in to your plan's website or mobile app to access tools and resources to help you make the most of your plan.



Access your account online at [americanfunds.com/retire](https://americanfunds.com/retire)

## Your plan's website



Review your balance and track your retirement savings progress.



Rebalance your asset mix so your portfolio stays aligned with your investment goals.



Access ICanRetire® for planning tools, tips and articles.



Use our interactive planning tools to review potential changes to your savings plan.

## Your plan's mobile app

Many of the same website features can be found in the **American Funds RkDirect 401k app**, available from the App Store and Google Play.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.



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On or around July 1, 2024, American Funds Distributors, Inc., will be renamed Capital Client Group, Inc.

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**SUMMARY PLAN DESCRIPTION**

**RECEIPT FORM**

**PLAN NAME: BRICKFORCE INDUSTRIAL INC. 401(k) Plan**

To the employee: Please sign this form upon receipt of the Summary Plan Description and return to your Human Resources Department or to the individual administering the Plan within your company.

I acknowledge receipt of the Summary Plan Description for the above named plan.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**BRICKFORCE INDUSTRIAL INC. 401(K) PLAN**

**SUMMARY PLAN DESCRIPTION**

01/01/2024

BRICKFORCE INDUSTRIAL INC. 401(K) PLAN

SUMMARY PLAN DESCRIPTION

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## **INTRODUCTION**

Brickforce Industrial Inc. (the "Company") established the Brickforce Industrial Inc. 401(k) Plan (the "Plan") effective 01/01/2024. Although the purpose of this document is to summarize the more significant provisions of the Plan, the plan document will prevail in the event of any inconsistency. In addition, the terms of the Plan cannot be modified by written or oral statements made to you by the Plan Administrator or other personnel.

The following special effective dates apply to some features of the Plan: Elective Deferrals and Employer Matching Contributions are effective September 15, 2024.

## **ELIGIBILITY**

### Eligible Employee

You are an "Eligible Employee" if you are employed by Brickforce Industrial Inc. or any affiliate who has adopted the Plan. However, you are not an "Eligible Employee" if you are a member of any of the following classes of employees:

- For purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions, any employee who is included in a unit of employees covered by a collective bargaining agreement, if retirement benefits were the subject of good faith bargaining, and if the collective bargaining agreement does not provide for participation in this Plan.
- For purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions, any employee who is a non-resident alien who received no earned income which constitutes income from services performed within the United States.

### Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions

You will become eligible to make Elective Deferral Contributions and receive Employer Matching Contributions and Non-Elective Contributions on the a) first day of the first month of the Plan Year or b) first day of the seventh month of the Plan Year, coincident with or next following the date you attain age 21 and you complete one (1) Year of Eligibility Service, provided that you are an Eligible Employee on that date.

### Computing Service

With respect to eligibility to make Elective Deferral Contributions, "Year of Eligibility Service" means an Eligibility Computation Period during which you complete at least 1,000 hours of service.

"Eligibility Computation Period" means a consecutive 12-month period beginning with your first day of employment. Any succeeding Eligibility Computation Period will then switch to the Plan Year, beginning with the Plan Year that includes your first anniversary of employment. You will generally earn an hour of service for each hour you are paid for the performance of duties for the Company (however, numerous exceptions and special rules apply).

All eligibility service with the Company is taken into account except the following:

A "One-Year Break in Service" means an Eligibility Computation Period during which you are credited with 500 or fewer hours of service (special rules exist for absence from work for maternity or paternity reasons).

If you do not have any nonforfeitable right to the Account balance derived from Company contributions, service before a period of five (5) consecutive One-Year Breaks in Service will not be taken into account in computing eligibility service (this is referred to as the "rule of parity").

Please note, if you are eligible to make or receive contributions you will be a "Participant" in the Plan.

## **CONTRIBUTIONS**

### Account

"Account" means all of the contributions, of whatever type, made to the Plan for a Participant, including the earnings and losses on those contributions.

### Elective Deferral Contributions

You may elect to reduce your Compensation (defined below) and make a contribution to the Plan on a pre-tax basis. These pre-tax contributions are known as Elective Deferral Contributions. You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. Federal law also limits the amount you may elect to defer under this Plan and any other retirement plan permitting Elective Deferral Contributions during any calendar year (\$23,000 in 2024). However, if you are age 50 or over, you may defer an additional amount, called a "Catch-up Contribution", of up to \$7,500 (in 2024). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.

You may elect to start, increase or reduce your elections to contribute to the Plan effective as of the dates established pursuant to Plan Administrator procedures. You may totally suspend your elections at any time.

The Plan Administrator may establish rules regarding the manner in which your elections are made. The rules may also require that certain advance notice be given of any election. Your election regarding Elective Deferral Contributions is only effective for Compensation you will receive in the future. The Plan Administrator may also reduce or totally suspend your election if the Plan Administrator determines that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

### Automatic Contributions

After receiving a notice from the Plan Administrator, you will be deemed to have made an Elective Deferral Contribution election in the amount of 3% of your Plan Compensation. The amount of such automatic enrollment will increase by 1% up to a maximum of 10% each year until the 7th year in which it remains at 10% of your Plan Compensation.

Your first deferral rate increase will occur on the first day of the second Plan Year following the Plan Year in which your first automatic deferral occurs.

Your subsequent deferral election increases will occur on the first day of each Plan Year.

If you do not turn in the form in time to prevent automatic contributions, you can withdraw the automatic contributions for a short time, despite the general limits on Plan withdrawals. During the 90 days after automatic contributions are first taken from your pay, you can withdraw the prior automatic contributions by turning in a refund form to the Plan Administrator. The amount you withdraw will be adjusted for any gain or loss. If you take out your automatic contributions, you lose Company contributions that matched the automatic contributions. Also, your withdrawal will be subject to federal income tax (but not the extra 10% tax that normally applies to early distributions). If you take out automatic contributions, the Company will treat you as having chosen to make no further contributions. However, you can always choose to continue or restart your contributions by turning in a contribution form.

### Employer Matching Contributions

The Company may, in its sole discretion, make a matching contribution on your behalf if you make a "Matched Employee Contribution". A "Matched Employee Contribution" is any Elective Deferral Contribution or Catch-up Contribution that you may make during the Plan Year. If you make a "Matched Employee Contribution" the Company may contribute to your Employer Matching Contribution Account in an amount and allocation formula as determined by the Company in its sole discretion.

### Non-Elective Contributions

The Company may, in its sole discretion, make a Non-Elective Contribution to the Plan on your behalf. You will be eligible to receive an allocation if you have completed at least one (1) hour of service during the Plan Year. Non-Elective Contributions will be allocated to the Non-Elective Contribution Accounts of each Participant eligible to share in such allocations after the end of the Plan Year. Such contributions will be allocated in an amount designated by the Company to be allocated to each eligible Participant.

### Qualified Non-Elective Contributions

In addition to the contributions described above, the Company may make additional Qualified Non-Elective Contributions for the benefit of such Participants determined at the discretion of the Company.

### Rollover Contributions

The Plan may accept a Rollover Contribution made on behalf of any Eligible Employee, regardless of whether such employee has met the age and service requirements of the Plan. An Eligible Employee who has not yet met any of the eligibility requirements of the Plan will be deemed a Participant only with respect to amounts, if any, in his Rollover Contribution Account. In general, any eligible rollover distribution will be accepted by the Plan; however, the Plan Administrator may establish procedures that regulate the method by which Rollover Contributions will be accepted.

### Military Service Contributions

If you serve in the United States armed forces and must miss work as a result of such service, you may be eligible to receive contributions, benefits and service credit with respect to any qualified military service. In addition, your survivors may be eligible to receive benefits or service credit if you die while performing qualified military service.

## Limits on Contributions

The amount that may be contributed to the Plan on your behalf in any year is limited to a fixed dollar amount (\$69,000 in 2024). This dollar limit is indexed; therefore, it may increase each year for cost-of-living adjustments. In addition, contributions cannot exceed 100% of your total Plan Compensation.

## **COMPENSATION**

### Plan Compensation

"Plan Compensation" means wages that are shown as taxable wages on your IRS Form W-2. For any self-employed individual, Plan Compensation will mean earned income.

For purposes of allocating Employer Matching Contributions, Non-Elective Contributions and Qualified Non-elective Contributions, Plan Compensation is determined over the Plan Year.

Unless otherwise indicated below, Plan Compensation will exclude Post Year End Compensation which includes amounts earned during a year but not paid during that year solely because of the timing of pay periods and pay dates when: (i) these amounts are paid during the first few weeks of the next year; (ii) the amounts are included on a uniform and consistent basis with respect to all similarly situated Employees; and (iii) no compensation is included in more than one year and Payments of unused accrued bona fide sick, vacation, or certain other leave that are paid to you after you terminate employment for purposes of all contributions.

The following adjustments will be made to the definition of Plan Compensation:

- For purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions, Plan Compensation will include any amount you elect to defer on a tax-preferred basis to any Company benefit plan.
- For purposes of Employer Matching Contributions and Non-Elective Contributions, Plan Compensation will include only that compensation which is actually paid to you by the Company during that part of the Plan Year that you are eligible to participate in the Plan.

No more than \$345,000 (in 2024) of Plan Compensation may be taken into account in determining your benefits under the Plan. This dollar limit is indexed; therefore, it may increase each year for cost-of-living adjustments.

## **VESTING**

### Elective Deferral Account, Rollover Contribution Account and Qualified Non-Elective Contribution Account

You are always fully (100%) vested in your Elective Deferral Account, Rollover Contribution Account and Qualified Non-Elective Contribution Account.

### Employer Matching Contribution Account and Non-Elective Contribution Account

Your interest in your Employer Matching Contribution Account and Non-Elective Contribution Account will vest based on your Years of Vesting Service (defined below) in accordance with the following schedule:

<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>
Less than Two Years	0%
Two Years but less than Three Years	20%
Three Years but less than Four Years	40%
Four Years but less than Five Years	60%
Five Years but less than Six Years	80%
Six or More Years	100%

However, if the Company must make a matching contribution to your Account in order to satisfy certain nondiscrimination tests required by the Internal Revenue Code, you will be 100% vested in those matching contributions.

#### Special Vesting Rules

You will become fully (100%) vested upon your attainment of Normal Retirement Age (defined in the Distributions section below) while an employee, your death while an employee or becoming disabled while an employee.

#### Forfeitures

**If You Receive a Distribution.** If your employment with the Company terminates and you receive a distribution of the entire vested portion of your Account, you will forfeit the nonvested portion of your Account. If the value of your vested Account balance is zero, you will be deemed to have received a distribution of your Account.

**If You Do Not Receive a Distribution.** If your employment with the Company terminates and you do not receive a complete distribution of the vested portion of your Account, you will forfeit the nonvested portion of your Account after the date you incur five consecutive One-Year Breaks in Service.

**Reemployment.** If you receive or are treated as receiving a distribution and you resume employment, the amounts you have forfeited (if any) will be restored to your Account if you repay the full amount of the previous distribution before the earlier of five (5) years after the first date on which you are subsequently reemployed, or the date you incur five (5) consecutive One-Year Breaks in Service following the date of the distribution.

#### Year of Vesting Service

"Year of Vesting Service" means a vesting computation period during which you complete 1,000 hours of service during the Plan Year.

All of your Years of Vesting Service with the Company are counted except:

- Years of Vesting Service before the Company maintained this Plan or a predecessor plan.

The following service will be disregarded in determining Years of Vesting Service:

If you have five (5) consecutive One-Year Breaks in Service, all periods of service after such One-Year Breaks in Service will be disregarded for the purpose of vesting your Account balance that accrued before such Breaks in Service. However, except as provided below, both the service before and after such One-Year Breaks in Service will count for purposes of vesting your Account balance that accrues after such One-Year Breaks in Service.

If you are zero percent vested, Years of Vesting Service before a period of five (5) consecutive One-Year Breaks in Service will not be taken into account in computing vesting service.

A "One-Year Break in Service" means a vesting computation period during which you are credited with 500 or fewer hours of service.

The vesting computation period is the Plan Year.

## **DISTRIBUTIONS**

### Commencement of Distributions

**Termination of Employment.** You are entitled to receive a distribution from your Account after you terminate employment. This includes termination due to Disability. The distribution will start at the time specified in the section titled "Timing and Form of Payment" below.

**Late Retirement.** If you continue working for the Company after your Normal Retirement Age, your participation under the Plan will continue, and your benefits will begin following the date you terminate employment. You may elect to have the Plan Administrator begin the distribution of your benefit at any time after reaching your Normal Retirement Date (even if you are still working) by providing the Plan Administrator with a written election that you want your benefits to begin. The Account(s) eligible for the benefit are specified in the section titled "In-Service Distributions upon Normal Retirement Age" below.

**Death.** If you die, your beneficiary will become entitled to receive your vested Account balance. The distribution will start at the time specified in the section titled "Timing and Form of Payment" below.

### Normal Retirement Age and Normal Retirement Date

"Normal Retirement Age" means the later of: (i) the date you reach age 65, or (ii) the fifth anniversary of your participation in the Plan.

Your Normal Retirement Date is the first day of the calendar month coincident with or next following your attainment of Normal Retirement Age.

### Timing and Form of Payment

**Distribution for Reasons Other Than Death.** If you become entitled to receive your benefit for any reason other than death your Account will be distributed in a lump sum payment. This is your normal form of

payment. Furthermore, a partial or installment distribution may be permitted if needed to satisfy the required minimum distribution rules. Payment of your vested Account may start as soon as administratively feasible with a final payment made consisting of any allocations occurring after your termination of employment. Your Account is payable in cash.

**Distribution on Account of Death.** If you die before distribution of your Account begins, distribution of your entire Account must be completed by December 31 of the calendar year containing the fifth anniversary of your death.

Your beneficiary will be entitled to a distribution in any form that is available to you prior to your death.

If you die after distribution of your Account has begun, the remaining portion of your Account will continue to be distributed under the method of distribution being used prior to your death. If your Account was not being distributed in the form of an annuity at the time of your death, the remaining balance must be distributed by December 31 of the calendar year containing the fifth anniversary of your death.

### Force-Out

After your termination of employment with the Company, if the vested amount of your Account (excluding rollovers) does not exceed \$5,000, your vested Account balance will be distributed from the Plan. You may elect to: 1) receive this distribution in cash; or 2) roll over the distribution to an individual retirement account (IRA) or the qualified plan of your new employer (but only if your new employer's plan allows such rollovers). However, if you do not timely return your election forms, the following will apply: if the vested amount of your Account balance is less than or equal to \$1,000, your vested Account will be distributed to you in cash. If your vested Account balance is more than \$1,000, but does not exceed \$5,000, the Plan Administrator will transfer your vested Account to an IRA established in your name; unless the distribution occurs after the Required Beginning Date. This mandatory distribution will be invested in an IRA designed to preserve principal and provide a reasonable rate of return and liquidity. All fees and expenses related to the establishment of the IRA, as well as ongoing fees and expenses, will be deducted from the IRA. For further information concerning the Plan's automatic rollover provisions, the IRA provider and the fees and expenses attendant to the individual retirement plan please contact the Plan Administrator at the phone number found in the "ADMINISTRATIVE INFORMATION" section at the end of this Summary Plan Description.

If the vested amount of your Account exceeds \$5,000, you must consent to any distribution of your Account. However, the Plan Administrator will commence distribution of your vested Account balance without your consent at the time that payments must begin under applicable federal law - generally the April 1 following the later of the calendar year in which you attain age 72 or you terminate employment. Special rules apply to persons who are deemed to own more than 5% of the Company.

### Beneficiary

You have the right to designate, in a written form acceptable to the Plan Administrator, one or more primary and one or more secondary beneficiaries to receive any benefit becoming payable upon your death. Your spouse, provided you have been married at least one year, must be your sole beneficiary unless he or she consents to the designation of another beneficiary. You may change your beneficiaries at any time and from time to time by filing written notice of such change with the Plan Administrator.

If you fail to designate a beneficiary, or in the event that all designated primary and secondary beneficiaries die before you, the death benefit will be payable to your spouse, provided you have been married

at least one year, or if there is no spouse, to your children in equal shares, or if there are no children to your estate.

## **IN-SERVICE DISTRIBUTIONS**

### In-Service Distributions upon Normal Retirement Date

In-service distributions may be made upon attainment of Normal Retirement Date. These distributions can be made from the following Accounts: All Accounts.

### Hardship Distributions

**General Rule.** You may receive a distribution on account of hardship from all of your Accounts that are fully vested, including your Qualified Non-Elective Contribution Account. Earnings of your Elective Deferral Account are also eligible for hardship distribution.

**Immediate and Heavy Financial Need.** You may receive a hardship distribution only if the Plan Administrator finds that you have an immediate and heavy financial need where you lack other available resources. The following are the only financial needs considered immediate and heavy:

1. Expenses incurred or necessary for medical care, described in Code section 213(d), for you or your spouse, children, or dependents;
2. The purchase (excluding mortgage payments) of a principal residence for the Participant;
3. Payment of tuition and related educational fees for the next 12 months of post-secondary education for you or your spouse, children or dependents;
4. The need to prevent the eviction of you from your principal residence (or a foreclosure on the mortgage on your principal residence);
5. Payments for burial or funeral expenses for your deceased parent, spouse, children or dependents;
6. Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction; or
7. Expenses incurred on account of a federally declared disaster.

There will no longer be a 6-month suspension period for your Elective Deferral Contributions, if applicable, after the receipt of the hardship distribution. In addition, any remaining portion of the 6-month suspension period for a prior hardship distribution will be discontinued on that date.

**Amount Necessary to Satisfy Need.** A distribution will be considered as necessary to satisfy your immediate and heavy financial need only if:

1. You have obtained all distributions, other than hardship distributions, under all plans maintained by the Company;

2. The distribution is not in excess of the amount of an immediate and heavy financial need (including amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the distribution).
3. You have represented in writing or by electronic medium that you have insufficient cash or other liquid assets to satisfy the financial need.

#### Attainment of Age 59.5

You may receive a distribution after you reach age 59.5 from all of your Accounts but only if you are fully vested in such Accounts.

#### Withdrawals at Any Time

You may receive a distribution from your Rollover Contribution Account at any time.

#### Reservist Distributions

If you are a military reservist called to active duty for a period in excess of 179 days or for an indefinite period, you may receive a distribution from the Plan while still employed from amounts attributable to Elective Deferral Contribution elections and Catch-up Contributions. You must take the distribution during the period beginning on the date of your call-up and ending at the close of the active duty period. In addition, you must have been called to active duty after September 11, 2001.

#### Deemed Severance Distributions

If you are a member of the military called to active duty for a period in excess of 30 days, you may receive a distribution from the Plan while still employed from amounts attributable to Elective Deferral Contribution elections and Catch-up Contributions. Your Elective Deferral Contributions and Catch-up Contributions, if applicable, will be suspended for 6 months after the receipt of the Deemed Severance Distribution.

#### Rules Regarding In-Service Distributions

The Plan Administrator may establish uniform procedures that include, but are not limited to, prescribing limitations on the frequency and minimum amount of withdrawals. All distributions will be made in the form of a single sum as soon as practicable following the valuation date as of which such withdrawal is made. Only Employees are eligible to receive in-service distributions.

#### Loans

Loans are not permitted.

### **INVESTMENTS**

#### Participant Self-Direction

In General. The Plan Administrator allows you to direct the investment of all of your Accounts. The Plan Administrator may establish uniform guidelines and procedures relating to Participant self-direction.

Investment Elections. You may direct the percentage of your Accounts to be invested in one or more of the available investment funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. After your death, your beneficiary may make investment elections as if the beneficiary were the Participant. However, the Plan Administrator may restrict investment transfers to the extent required to comply with applicable law.

Investment Decisions. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.

### Voting Rights

You may direct the Trustee as to the exercise of voting rights with respect to your allocable share of any investment in the Trust Fund that allows or requires voting. The Trustee will provide or direct you to where you can find notices, prospectuses, financial statements, proxies and proxy soliciting material relating to such investment. The Plan Administrator will provide you with voting forms and instructions. Your instructions will remain in the strict confidence of the Trustee. Any investments for which no instructions are received by the Trustee within such time specified by notice and, unless otherwise required by applicable law, any shares which are not allocated to Participants' Accounts are voted by the Trustee in the same proportion that the shares for which instructions are received are voted.

### Valuation Dates

Accounts are valued each business day.

## **SPECIAL TOP-HEAVY RULES**

### Minimum Allocations

If the Plan is Top-Heavy, the Company will generally allocate a minimum of 3% of your Plan Compensation to the Plan if you are a Participant who is (i) employed by the Company on the last day of the Plan Year and (ii) not a key employee.

### Minimum Vesting

If you complete an hour of service while this Plan is Top-Heavy, your vested percentage will be determined under the schedule(s) provided for the section entitled "Vesting".

## **CLAIMS PROCEDURES**

Application for Benefits. You or any other person entitled to benefits from the Plan (a "Claimant") may apply for such benefits by completing and filing a claim with the Plan Administrator. Any such claim must be in writing and must include all information and evidence that the Plan Administrator deems necessary to properly evaluate the merit of and to make any necessary determinations on a claim for benefits. The Plan Administrator

may request any additional information necessary to evaluate the claim.

**Timing of Notice of Denied Claim.** The Plan Administrator will notify the Claimant of any adverse benefit determination within a reasonable period of time, but not later than 90 days (45 days if the claim relates to a disability determination) after receipt of the claim. This period may be extended one time by the Plan for up to 90 days (30 additional days if the claim relates to a disability determination), provided that the Plan Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies the Claimant, prior to the expiration of the initial review period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision. If the claim relates to a disability determination, the period for making the determination may be extended for up to an additional 30 days if the Plan Administrator notifies the Claimant prior to the expiration of the first 30-day extension period.

**Content of Notice of Denied Claim.** If a claim is wholly or partially denied, the Plan Administrator will provide the Claimant with a written notice identifying:

1. The reason or reasons for such denial,
2. The pertinent Plan provisions on which the denial is based,
3. Any material or information needed to grant the claim and an explanation of why the additional information is necessary, and
4. An explanation of the steps that the Claimant must take if he wishes to appeal the denial including a statement that the Claimant may bring a civil action under ERISA.

**Appeals of Denied Claim.** If a Claimant wishes to appeal the denial of a claim, he must file a written appeal with the Plan Administrator on or before the 60th day (180th day if the claim relates to a disability determination) after he receives the Plan Administrator's written notice that the claim has been wholly or partially denied. The written appeal must identify both the grounds and specific Plan provisions upon which the appeal is based. The Claimant will be provided, upon request and free of charge, documents and other information relevant to his claim. A written appeal may also include any comments, statements or documents that the Claimant may desire to provide. The Plan Administrator will consider the merits of the Claimant's written presentations, the merits of any facts or evidence in support of the denial of benefits, and such other facts and circumstances as the Plan Administrator may deem relevant. The Claimant will lose the right to appeal if the appeal is not timely made. The Plan Administrator will ordinarily rule on an appeal within 60 days (45 days if the claim relates to a disability determination). However, if special circumstances require an extension and the Plan Administrator furnishes the Claimant with a written extension notice during the initial period, the Plan Administrator may take up to 120 days (90 days if the claim relates to a disability determination) to rule on an appeal.

**Denial of Appeal.** If an appeal is wholly or partially denied, the Plan Administrator will provide the Claimant with a notice identifying:

1. The reason or reasons for such denial,
2. The pertinent Plan provisions on which the denial is based,
3. A statement that the Claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the Claimant's

claim for benefits, and

4. A statement describing the Claimant's right to bring an action under section 502(a) of ERISA. The determination rendered by the Plan Administrator will be binding upon all parties.

Determinations of Disability. If the claim relates to a disability determination, determinations of the Plan Administrator will include the information required under applicable United States Department of Labor regulations.

## **YOUR RIGHTS UNDER ERISA**

As a participant, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). This federal law provides that you have the right to:

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Obtain, once a year, a statement from the Plan Administrator regarding your Accrued Benefit under the Plan and the nonforfeitable (vested) portion of your Accrued Benefit, if any. This statement must be requested in writing and is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

In addition, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate the Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining your benefits or exercising your rights under ERISA.

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

## **MISCELLANEOUS**

### Domestic Relations Orders

Under certain circumstances, a court may issue a domestic relations order assigning a portion of your benefits under the Plan to a spouse, former spouse, child or other dependent. The Plan Administrator will determine whether the order is a qualified domestic relations order ("QDRO"). If the Plan Administrator determines that the order is a QDRO, it will implement the terms of the QDRO and divide your Account accordingly. You may obtain, without charge, a copy of the Plan's QDRO procedures from the Plan Administrator.

### Disability

Under this Plan, you are disabled if you have been determined disabled by the Social Security Administration and you are eligible to receive disability benefits under the Social Security Act.

### Assignment and Alienation of Benefits

Except as provided below, your Account is held in trust and cannot be assigned and, to the extent permitted by law, is not subject to any form of attachment, garnishment, sequestration or other actions of collection. You may not alienate, anticipate, commute, pledge, encumber or assign any of the benefits or payments which you may expect to receive, contingently or otherwise, under the Plan, except that you may designate a beneficiary.

However, you may lose all or part of your balance:

1. Pursuant to the terms of a QDRO;
2. To comply with any federal tax levy; or

3. To comply with the provisions and conditions of a judgment, order, decree or settlement agreement between you and the Secretary of Labor or the Pension Benefit Guaranty Corporation relating to your violation (or alleged violation) of ERISA fiduciary responsibilities.

### Amendment and Termination

Although the Company intends to maintain the Plan indefinitely, the Company may amend or terminate the Plan at any time in its sole discretion. If any of these actions is taken, you will be notified. However, no such action may permit any part of Plan assets to be used for any purpose other than the exclusive benefit of participants and beneficiaries or cause any reduction in your vested Account balance as of the date of the amendment or termination. If the Plan is terminated, all amounts credited to your Account will become 100% vested.

### Fees

Your Account may be charged for some of the costs and expenses of operating the Plan. Such expenses include the following:

The Plan may charge affected Participants only for the expenses of receiving a distribution following termination of employment (if applicable to the Participant) in the following manner: For the processing of distribution forms.

The Plan may charge affected Participants only for the expenses of determining required minimum distributions (if applicable to the Participant) in the following manner: For the processing of distribution forms.

The Plan may charge affected Participants only for the expenses of receiving a hardship distribution (if applicable to the Participant) in the following manner: For the processing of distribution forms.

The Plan may charge affected Participants only for the expenses of receiving an in-service withdrawal other than hardship (if applicable to the Participant) in the following manner: For the processing of distribution forms.

The Plan may charge affected Participants only for the expenses of processing a domestic relations order (if applicable to the Participant) in the following manner: For the processing of distribution forms.

The Plan may charge all Participants for the expenses of operating the Plan in the following manner: Fees associated with the administration of the plan.

Fees listed above are subject to change. Please check with the Plan Administrator to be sure you have a current fee listing.

### Insurance

The Plan is not insured by the Pension Benefit Guaranty Corporation (PBGC) because it is not a defined benefit pension plan.

### Administrator Discretion

The Plan Administrator has the authority to make factual determinations, to construe and interpret the provisions of the Plan, to correct defects and resolve ambiguities in the Plan and to supply omissions to the Plan. Any construction, interpretation or application of the Plan by the Plan Administrator is final, conclusive and binding.

### Plan Not a Contract of Employment

The Plan does not constitute, and is not to be deemed to constitute, an employment contract between the Company and any employee or an inducement or condition of employment of any employee. Nothing in the Plan is to be deemed to give any employee the right to be retained in the Company's service or to interfere with the Company's right to discharge any employee at any time.

### Waiver

Any failure by the Plan or the Plan Administrator to insist upon compliance with any of the Plan's provisions at any time or under any set of circumstances does not operate to waive or modify the provision or in any other manner render it unenforceable as to any other time or as to any other occurrence, whether the circumstances are the same or different. No waiver of any term or condition of the Plan is valid or of any force or effect unless it is expressed in writing and signed by a person authorized by the Plan Administrator to grant a waiver.

### Errors

Any clerical or similar error by the Plan Administrator cannot give coverage under the Plan to any individual who otherwise does not qualify for coverage under the Plan. An error cannot give a benefit to an individual who is not actually entitled to the benefit.

## **ADMINISTRATIVE INFORMATION**

1. The Plan Sponsor and Plan Administrator is Brickforce Industrial Inc.  
  
Address: 2 Ethel Road, Suite 204B, Edison, NJ 08817  
Phone number: 732-819-7770  
Employer Identification Number: 22-3326951
2. The Plan is a 401(k) profit-sharing plan. The Plan number is 001.
3. The Plan's designated agent for service of legal process is the President of the corporation named in item 1. Any legal papers should be delivered to such person at the address listed in item 1. However, service may also be made upon the Plan Administrator or a Trustee.
4. The Plan's assets are held in a trust created under the terms of the Plan. The Trustee is David Bricker. The Trustee's place of business is the address listed in item 1.
5. The Company's fiscal year and the Plan Year end on 12/31.

6. If the Plan is established or maintained by two or more employers, you can obtain a complete list of the employers sponsoring the Plan upon written request to the Plan Administrator (this list is also available for examination by participants and beneficiaries); you may also receive from the Plan Administrator, upon written request, information as to whether a particular employer is a sponsor of the Plan and, if the employer is a plan sponsor, the sponsor's address.

## **SUMMARY PLAN DESCRIPTION SUPPLEMENT NOTICE FOR LONG-TERM PART-TIME EMPLOYEES**

Effective January 1, 2024, new rules relating to certain Long-Term Part-Time (LTPT) Employees go into effect that impacts information contained in the attached Summary Plan Description (SPD). Under these new rules, certain part-time Employees will be allowed to contribute Elective Deferral Contributions to the Company's 401(k) plan. Previously, these employees were not permitted to participate in the Plan.

### **What Part-Time Employees May Now Contribute?**

Effective January 1, 2024, to be eligible to participate in the retirement plan as an LTPT Employee, you must have worked at least 500 hours of service in each of the previous three consecutive 12-month periods (starting with the 2021 plan year) and be at least age 21.

Once you meet the eligibility requirements above, you will be eligible to participate in the plan unless you fall into one of the following categories:

- You are an employee covered by a collective bargaining agreement where retirement benefits were the subject of good faith bargaining.
- You are a non-resident alien with no U.S. sourced income.

### **I'm an LTPT Employee, What Does That Mean?**

If you meet at least 500 hours of service in each of the previous three consecutive 12-month periods and the age 21 requirement, you may elect to make Elective Deferral Contributions to the Plan. These are contributions that you authorize the Company to take out of your pay and contribute on your behalf to the 401(k) Plan.

Please refer to the SPD "Elective Deferral Contributions" within the "Contributions" section for more information.

### **How Will I Enroll in the Plan for Salary Deferrals?**

You will be given the opportunity to elect whether to contribute to the Plan. Please contact your Plan Administrator listed in the "Administrative Information" section of the SPD.

Our 401(k) Plan has a feature called "automatic enrollment". Please refer to the "Automatic Contributions" paragraph within the "Contributions" section of the SPD for more information.

### **Am I Eligible for Employer Contributions in the 401(k) Plan?**

No, LTPT Employees are NOT eligible for any Employer Contributions (e.g. matching, non-elective, safe harbor contributions).

If you later complete the requirements as listed in the “Eligibility” section of the SPD for these Employer Contributions, you will be provided with the opportunity to receive these additional benefits and features.

#### **Am I Eligible for Employer Contributions in the 401(k) Plan?**

You may become eligible for Employer Contributions upon meeting the eligibility criteria described in the SPD.

If you later complete the requirements as listed in the “Eligibility” section of the SPD for these Employer Contributions, you will be provided with the opportunity to receive these additional benefits and features.

#### **When I Leave, Am I Entitled to the Money I Contributed to the Plan?**

When you leave the Company, you are always entitled to a distribution of your contributions and the investment returns on those contributions. If the Company makes any contributions on your behalf, you will become entitled to those contributions based on your years of service with the Company. Please refer to the “Vesting” section in the SPD. However, as an LTPT Employee, a Year of Vesting Service will be calculated differently than as explained in the SPD. You will receive credit for a Year of Vesting Service for any year after 2020 in which you are credited with at least 500 hours of service.

When you leave the Company, your options for distribution will be explained to you. You may also review the “Distributions” section of the SPD for more information.

#### **What if I Have More Questions?**

If you have any questions, please contact the Plan Administrator listed in the “Administrative Information” section of the SPD.

**BRICKFORCE INDUSTRIAL INC. 401(K) PLAN  
PLAN HIGHLIGHTS**

**IMPORTANT:** *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

<b>Eligibility</b>	
<b>Excluded Employees:</b>	<p>You are excluded from the Plan if you are a member of any of the following classes of employees:</p> <ul style="list-style-type: none"> <li>• Employees covered by a collective bargaining agreement, for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions.</li> <li>• Non-resident aliens, for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions.</li> </ul>
<b>Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions:</b>	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> <li>• Attain age 21</li> <li>• Complete one (1) Year of Eligibility Service, during which you complete 1,000 hours of service.</li> </ul>
<b>Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions:</b>	<p>You will enter the Plan on the first day of the first month and seventh month of the Plan Year coincident with or next following the time you meet the eligibility criteria specified above. Under certain circumstances, you may be automatically enrolled in the Plan. A notice will be provided with details prior to the beginning of each plan year.</p>
<b>Contributions</b>	
<b>Elective Deferral:</b>	<p>You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may elect to change your elections to contribute to the Plan on the dates established pursuant to Plan Administrator procedures. Federal law also limits the amount you may elect to defer under the Plan (\$23,000 in 2024). However, if you are age 50 or over, you may defer an additional amount up to \$7,500 (in 2024). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.</p>
<b>Employer Matching Contributions:</b>	<p>The Employer may, in its sole discretion, make an Employer Matching Contribution on your behalf in an amount determined by the Employer.</p>
<b>Non-Elective Contributions:</b>	<p>The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated in an amount designated by the Employer to be allocated to similarly situated eligible Participants.</p>
<b>Rollovers:</b>	<p>The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan, regardless of whether such Employee has met the age and service requirements of the Plan.</p>
<b>Vesting</b>	
<b>Fully Vested Accounts:</b>	<p>You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account and Qualified Non-Elective Contribution Account.</p>
<b>Employer Matching Contribution Account and Non-Elective Contribution Account:</b>	<p>Your interest in your Employer Matching Contribution Account and Non-Elective Contribution Account will vest based on your Years of Vesting Service according to a 2-6 year graded vesting schedule (20% per year starting with two years of vesting service).</p>
<b>Investing Plan Contributions</b>	
<b>Investments:</b>	<p>You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply</p>

with applicable law. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.

**Distributions**

**Distributions from the plan:**

You may receive a distribution from your account under the following circumstances:

- Immediately after your employment terminates
- Normal Retirement Age (even if you are still working)
- Hardship
- After age 59.5
- From the Rollover Contribution Account at any time
- Death

**Contact Information**

Plan Administrator:  
Brickforce Industrial Inc  
Address: 2 Ethel Road, Suite 204B, Edison, NJ 08817  
Phone number: 732-819-7770

*Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.*

# BRICKFORCE INDUSTRIAL INC. 401(K) PLAN

## ANNUAL NOTICE

### INTRODUCTION

This Notice contains information related to the Brickforce Industrial Inc. 401(k) Plan (the "Plan") for the plan year beginning on 01/01/2026. The plan year is each 12-month period ending on 12/31.

The automatic enrollment and qualified default investment alternative (QDIA) features apply to the Plan. This Notice gives you important information about these Plan features and how they will affect you. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the Plan Administrator at:

Brickforce Industrial Inc.  
Address: 2 Ethel Road, Suite 204B, Edison, NJ 08817  
Phone number: 732-819-7770

### AUTOMATIC ENROLLMENT

The eligible automatic contribution arrangement (EACA) provisions apply to the Plan. This type of automatic enrollment allows the Plan Administrator to enroll certain employees in the Plan who have not previously elected to participate in the Plan.

#### **Do the Plan's automatic enrollment features apply to me if I have already made a deferral election?**

The automatic enrollment feature won't change your contribution level if you already completed a deferral election and your contribution level is equal to or greater than the automatic enrollment amount specified below. If your election is less than the automatic enrollment amount, you must make a new election or you will be deemed to have elected the amount specified below.

#### **What happens if I do not make a deferral election by 30 days after the form is received?**

If you are eligible to make elective deferrals and you do not make a deferral election by 30 days after the form is received, the Plan Administrator will begin deducting automatic deferrals from each of your paychecks and will submit those amounts to the Plan (automatic deferrals) on your behalf. An automatic deferral amount of 3% of your compensation will be withheld from each of your paychecks. The automatic deferral amount will be contributed as a pre-tax elective deferral to the Plan.

If you do not wish to have automatic deferrals withheld from each of your paychecks or if you want to change the amount withheld, you must make a deferral election. If automatic deferrals have already started, you may make a deferral election to change the amount being withheld or to stop the deferrals entirely.

#### **Will the amount of the automatic deferrals increase?**

Yes, if you do not make a deferral election the initial automatic deferral amount of 3% will increase by 1% on the first day of the second plan year following the plan year during which the initial automatic deferral became effective.

Subsequent deferral increases will occur on the first day of each plan year until reaching the maximum automatic deferral amount of 10%.

**If automatic deferrals are withheld from my paycheck can I take that money out of the Plan right away?**

Yes, you may request that your automatic deferrals and any earnings on those deferrals be distributed to you as long as you make the request in writing within 90 days of when the automatic deferrals were first withheld from your paycheck. Any matching contributions associated with the automatic deferrals that you take from the Plan by the deadline will be forfeited. After that deadline has passed you will only be able to take the automatic deferrals out of the Plan when elective deferrals can be distributed.

**ELECTIVE DEFERRALS**

Your elective deferrals are amounts that you choose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility" to determine if you are eligible to make elective deferrals and "Compensation" for the definition of compensation you may defer into the Plan.

**How do I make or change my deferral election?**

You may make or change your deferral election by returning a deferral election form to the Plan Administrator.

**Once I make a deferral election, how often can I change, stop, or re-start the election?**

You may change or re-start your deferral election as of the procedures set forth by the Plan Administrator. You may stop your deferrals at any time.

**If I make a deferral election is the amount withheld from my paychecks taxed?**

No, the amount you elect to defer into the Plan is not taxed until you take the money out of the Plan.

**Are there any limits to how much I can defer into the Plan?**

Your elective deferrals are subject to the following limits:

- Your total amount of deferrals cannot be more than the dollar limit which is set by law. The dollar limit may increase each year for cost-of-living adjustments. The Plan Administrator will notify you of the maximum you may defer.
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," up to a maximum annual limit which is set by law and may increase each year for cost-of-living adjustments. Starting in 2025, Participants between the ages of 60-63 as of the end of the calendar year, may qualify for an increased "enhanced catch-up contribution". The Plan Administrator will notify you of the maximum catch-up contribution.

The Plan Administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The Plan Administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

**PLAN INVESTMENTS**

**Can I direct how my account balances will be invested?**

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by returning an investment election form to the Plan Administrator.

**How often can I change my investment election?**

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

**How will my account balances be invested if I do not make an investment election?**

The Plan's default investments are intended to meet the requirements to be a qualified default investment alternative (QDIA).

Default Investment Information

American Funds Target Date Series

Right to Self-Direct

Any restrictions, fees, or expenses that apply to such a transfer are described in your participant fee disclosure documents.

Additional Information

More information can be found in your enrollment booklet and your plan investment provider's website.

# Am. Funds 2015 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2015  
 Ticker ..... RHBTX  
 Fund Inception ..... 02/01/2007  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 7.00%  
 Total Net Assets (\$mil.) ..... \$5,115.98

## Largest Holdings (as of 09/30/2024)

American Funds Income Fund of Amer ..... 12.99%  
 American Funds Bond Fund of America ..... 8.94%  
 American Funds Interm Bd Fd of Amer ..... 8.71%  
 American Funds Inflation Linked Bond ..... 8.04%  
 American Funds American Balanced ..... 7.08%  
 American Funds Capital Income Bldr ..... 6.03%  
 American Funds American Mutual ..... 6.02%  
 American Funds Mortgage ..... 6.01%  
 American Funds Capital World Gr&Income ..... 5.00%  
 American Funds ST Bd Fd of Amer ..... 4.53%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 29.87%  
 Foreign Stock ..... 10.73%  
 Domestic Bond ..... 47.50%  
 Foreign Bond ..... 6.29%  
 Preferreds ..... 0.05%  
 Convertibles ..... 0.05%  
 Cash ..... 5.07%  
 Other ..... 0.43%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.45%  
 Total Annual Operating Expenses (per \$1,000) ..... \$4.50  
 Net Expense Ratio ..... 0.45%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.26%	19.24%	4.05%	6.40%	5.80%
<b>Benchmark*</b>	5.26%	17.79%	3.32%	5.75%	5.51%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	6.67%	-0.73%	7.40%	11.04%	-2.88%	14.80%	9.79%	10.05%	-10.31%	9.37%
<b>Benchmark*</b>	5.49%	-0.16%	6.56%	11.39%	-3.67%	15.40%	10.28%	8.01%	-12.16%	11.38%

\* The S&P Target Date 2015 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2015 target retirement date. You cannot invest in an index.

**Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).**

**Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.**

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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

*The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at [www.americanfunds.com](http://www.americanfunds.com).*

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**NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE**

# Am. Funds 2020 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2020  
 Ticker ..... RHCTX  
 Fund Inception ..... 02/01/2007  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 6.00%  
 Total Net Assets (\$mil.) ..... \$16,187.99

## Largest Holdings (as of 09/30/2024)

American Funds Income Fund of Amer ..... 11.86%  
 American Funds American Balanced ..... 8.05%  
 American Funds Inflation Linked Bond ..... 7.97%  
 American Funds Bond Fund of America ..... 7.94%  
 American Funds American Mutual ..... 6.02%  
 American Funds Capital Income Bldr ..... 5.99%  
 American Funds Interm Bd Fd of Amer ..... 5.96%  
 American Funds Mortgage ..... 5.94%  
 American Funds Capital World Gr&Income ..... 5.07%  
 American Funds Washington Mutual ..... 5.02%

*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 33.39%  
 Foreign Stock ..... 11.88%  
 Domestic Bond ..... 43.93%  
 Foreign Bond ..... 5.50%  
 Preferreds ..... 0.05%  
 Convertibles ..... 0.05%  
 Cash ..... 4.75%  
 Other ..... 0.45%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.46%  
 Total Annual Operating Expenses (per \$1,000) ..... \$4.60  
 Net Expense Ratio ..... 0.46%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.31%	20.35%	4.26%	6.82%	6.24%
<b>Benchmark*</b>	5.43%	19.05%	3.72%	6.15%	5.93%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	6.68%	0.17%	6.91%	12.66%	-2.83%	15.49%	10.85%	10.46%	-11.18%	10.30%
<b>Benchmark*</b>	5.67%	-0.19%	7.22%	12.80%	-4.16%	16.52%	10.24%	8.76%	-12.81%	12.32%

\* The S&P Target Date 2020 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2020 target retirement date. You cannot invest in an index.

**Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).**

**Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.**

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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

*The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at [www.americanfunds.com](http://www.americanfunds.com).*

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**NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE**

# Am. Funds 2025 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2025  
 Ticker ..... RHDTX  
 Fund Inception ..... 02/01/2007  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 5.00%  
 Total Net Assets (\$mil.) ..... \$34,432.64

## Largest Holdings (as of 09/30/2024)

American Funds American Balanced ..... 8.11%  
 American Funds Income Fund of Amer ..... 7.89%  
 American Funds Bond Fund of America ..... 7.83%  
 American Funds Inflation Linked Bond ..... 7.80%  
 American Funds American Mutual ..... 6.09%  
 American Funds Capital World Gr&Income ..... 6.08%  
 American Funds Mortgage ..... 5.86%  
 American Funds Interm Bd Fd of Amer ..... 5.85%  
 American Funds Washington Mutual ..... 5.04%  
 American Funds Capital Income Bldr ..... 5.03%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 34.47%  
 Foreign Stock ..... 12.82%  
 Domestic Bond ..... 42.21%  
 Foreign Bond ..... 5.29%  
 Preferreds ..... 0.05%  
 Convertibles ..... 0.05%  
 Cash ..... 4.69%  
 Other ..... 0.43%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.47%  
 Total Annual Operating Expenses (per \$1,000) ..... \$4.70  
 Net Expense Ratio ..... 0.47%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.18%	21.19%	4.25%	7.64%	6.92%
<b>Benchmark*</b>	5.59%	19.81%	4.09%	7.01%	6.55%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	6.61%	0.12%	7.13%	15.15%	-3.54%	17.61%	13.57%	11.22%	-12.87%	11.81%
<b>Benchmark*</b>	5.56%	-0.25%	7.82%	14.55%	-5.02%	18.38%	11.22%	10.67%	-13.13%	12.99%

\* The S&P Target Date 2025 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2025 target retirement date. You cannot invest in an index.

**Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).**

**Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.**

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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

*The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at [www.americanfunds.com](http://www.americanfunds.com).*

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# Am. Funds 2030 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2030  
 Ticker ..... RHETX  
 Fund Inception ..... 02/01/2007  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 2.00%  
 Total Net Assets (\$mil.) ..... \$50,537.82

## Largest Holdings (as of 09/30/2024)

American Funds American Balanced ..... 7.99%  
 American Funds American Mutual ..... 7.12%  
 American Funds Capital World Gr&Income ..... 6.98%  
 American Funds Bond Fund of America ..... 6.55%  
 American Funds AMCAP ..... 6.07%  
 American Funds Inflation Linked Bond ..... 5.84%  
 American Funds Washington Mutual ..... 5.12%  
 American Funds Global Balanced ..... 4.97%  
 American Funds Mortgage ..... 4.89%  
 American Funds US Government Sec. .... 4.89%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 42.01%  
 Foreign Stock ..... 15.65%  
 Domestic Bond ..... 33.02%  
 Foreign Bond ..... 4.33%  
 Preferreds ..... 0.08%  
 Convertibles ..... 0.03%  
 Cash ..... 4.47%  
 Other ..... 0.41%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.48%  
 Total Annual Operating Expenses (per \$1,000) ..... \$4.80  
 Net Expense Ratio ..... 0.48%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.10%	23.43%	4.87%	8.72%	7.86%
<b>Benchmark*</b>	5.97%	22.17%	4.95%	8.10%	7.28%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	7.00%	0.45%	7.48%	18.23%	-4.30%	19.93%	14.98%	12.96%	-14.58%	14.26%
<b>Benchmark*</b>	5.64%	-0.30%	8.35%	16.19%	-5.99%	20.38%	11.91%	12.61%	-13.96%	14.80%

\* The S&P Target Date 2030 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2030 target retirement date. You cannot invest in an index.

**Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).**

**Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.**

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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2035 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2035  
 Ticker ..... RHFTX  
 Fund Inception ..... 02/01/2007  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 1.00%  
 Total Net Assets (\$mil.) ..... \$49,267.92

## Largest Holdings (as of 09/30/2024)

American Funds American Balanced ..... 7.96%  
 American Funds American Mutual ..... 7.07%  
 American Funds Capital World Gr&Income ..... 7.03%  
 Am. Funds Growth Fund of America ..... 6.08%  
 Am. Funds Fundamental Investors ..... 6.06%  
 American Funds AMCAP ..... 6.05%  
 American Funds Washington Mutual ..... 5.10%  
 American Funds US Government Sec. .... 4.98%  
 American Funds Global Balanced ..... 4.98%  
 American Funds Inflation Linked Bond ..... 4.88%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 48.61%  
 Foreign Stock ..... 18.35%  
 Domestic Bond ..... 24.70%  
 Foreign Bond ..... 3.42%  
 Preferreds ..... 0.10%  
 Convertibles ..... 0.02%  
 Cash ..... 4.39%  
 Other ..... 0.41%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.50%  
 Total Annual Operating Expenses (per \$1,000) ..... \$5.00  
 Net Expense Ratio ..... 0.50%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.23%	25.97%	5.59%	10.24%	8.93%
<b>Benchmark*</b>	6.25%	24.56%	5.81%	9.25%	8.03%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	7.04%	0.49%	7.86%	20.89%	-5.29%	23.10%	17.40%	15.36%	-16.39%	16.75%
<b>Benchmark*</b>	5.69%	-0.35%	8.85%	17.78%	-6.88%	22.18%	12.79%	14.93%	-14.99%	16.63%

\* The S&P Target Date 2035 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2035 target retirement date. You cannot invest in an index.

**Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).**

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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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2040 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2040  
 Ticker ..... RHGTX  
 Fund Inception ..... 02/01/2007  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 1.00%  
 Total Net Assets (\$mil.) ..... \$45,177.58

## Largest Holdings (as of 09/30/2024)

American Funds American Balanced ..... 7.99%  
 Am. Funds Fundamental Investors ..... 7.08%  
 Am. Funds Growth Fund of America ..... 7.07%  
 American Funds American Mutual ..... 7.03%  
 American Funds Capital World Gr&Income ..... 7.01%  
 American Funds AMCAP ..... 6.98%  
 American Funds New Perspective ..... 6.97%  
 American Funds Washington Mutual ..... 6.04%  
 American Funds SMALLCAP World ..... 6.02%  
 American Funds US Government Sec. .... 5.01%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 56.94%  
 Foreign Stock ..... 23.72%  
 Domestic Bond ..... 12.24%  
 Foreign Bond ..... 2.25%  
 Preferreds ..... 0.13%  
 Convertibles ..... 0.02%  
 Cash ..... 4.32%  
 Other ..... 0.38%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.52%  
 Total Annual Operating Expenses (per \$1,000) ..... \$5.20  
 Net Expense Ratio ..... 0.52%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.24%	28.71%	6.40%	11.24%	9.52%
<b>Benchmark*</b>	6.49%	26.62%	6.62%	10.17%	8.61%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	6.90%	0.48%	8.04%	21.77%	-5.61%	24.18%	18.66%	16.57%	-17.69%	19.24%
<b>Benchmark*</b>	5.69%	-0.40%	9.23%	18.87%	-7.41%	23.37%	13.37%	16.55%	-15.56%	18.16%

\* The S&P Target Date 2040 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2040 target retirement date. You cannot invest in an index.

**Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).**

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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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2045 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2045  
 Ticker ..... RHHTX  
 Fund Inception ..... 02/01/2007  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 2.00%  
 Total Net Assets (\$mil.) ..... \$38,038.43

## Largest Holdings (as of 09/30/2024)

Am. Funds Fundamental Investors ..... 7.98%  
 American Funds American Balanced ..... 7.93%  
 American Funds Capital World Gr&Income ..... 7.24%  
 American Funds New Perspective ..... 7.09%  
 American Funds American Mutual ..... 7.09%  
 American Funds SMALLCAP World ..... 7.07%  
 Am. Funds Growth Fund of America ..... 7.07%  
 American Funds Washington Mutual ..... 7.05%  
 American Funds AMCAP ..... 7.01%  
 American Funds New World ..... 5.32%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 59.53%  
 Foreign Stock ..... 25.80%  
 Domestic Bond ..... 8.22%  
 Foreign Bond ..... 1.65%  
 Preferreds ..... 0.15%  
 Cash ..... 4.27%  
 Other ..... 0.39%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.52%  
 Total Annual Operating Expenses (per \$1,000) ..... \$5.20  
 Net Expense Ratio ..... 0.52%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.31%	29.56%	6.53%	11.49%	9.71%
<b>Benchmark*</b>	6.69%	27.95%	7.16%	10.75%	8.97%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	7.03%	0.54%	8.07%	22.27%	-5.73%	24.58%	18.99%	17.01%	-18.30%	19.96%
<b>Benchmark*</b>	5.67%	-0.46%	9.54%	19.56%	-7.74%	24.02%	13.66%	17.51%	-15.84%	19.14%

\* The S&P Target Date 2045 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2045 target retirement date. You cannot invest in an index.

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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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2050 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2050  
 Ticker ..... RHITX  
 Fund Inception ..... 02/01/2007  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 1.00%  
 Total Net Assets (\$mil.) ..... \$34,178.02

## Largest Holdings (as of 09/30/2024)

American Funds New Perspective ..... 8.99%  
 American Funds SMALLCAP World ..... 8.07%  
 Am. Funds Fundamental Investors ..... 8.03%  
 American Funds Washington Mutual ..... 8.00%  
 American Funds Capital World Gr&Income ..... 7.29%  
 Am. Funds Growth Fund of America ..... 7.07%  
 American Funds American Mutual ..... 7.04%  
 American Funds AMCAP ..... 7.00%  
 American Funds American Balanced ..... 6.82%  
 American Funds New World ..... 5.54%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.25%  
 Foreign Stock ..... 26.10%  
 Domestic Bond ..... 7.38%  
 Foreign Bond ..... 1.56%  
 Preferreds ..... 0.15%  
 Cash ..... 4.24%  
 Other ..... 0.33%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.53%  
 Total Annual Operating Expenses (per \$1,000) ..... \$5.30  
 Net Expense Ratio ..... 0.53%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.25%	29.88%	6.41%	11.53%	9.76%
<b>Benchmark*</b>	6.74%	28.68%	7.44%	11.06%	9.18%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	7.05%	0.54%	8.22%	22.41%	-5.76%	24.86%	19.33%	17.08%	-19.00%	20.55%
<b>Benchmark*</b>	5.69%	-0.47%	9.74%	20.18%	-7.94%	24.35%	13.86%	17.99%	-15.97%	19.58%

\* The S&P Target Date 2050 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2050 target retirement date. You cannot invest in an index.

**Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).**

**Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.**

*The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at [www.americanfunds.com](http://www.americanfunds.com).*

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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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

**NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE**

# Am. Funds 2055 Target Date Retire. Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2055  
 Ticker ..... RHJTX  
 Fund Inception ..... 02/01/2010  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 12.76  
 Turnover (%) ..... 1.00%  
 Total Net Assets (\$mil.) ..... \$23,997.72

## Largest Holdings (as of 09/30/2024)

American Funds SMALLCAP World ..... 9.04%  
 American Funds New Perspective ..... 9.04%  
 Am. Funds Fundamental Investors ..... 8.98%  
 American Funds Capital World Gr&Income ..... 8.26%  
 American Funds Washington Mutual ..... 8.00%  
 American Funds New World ..... 7.08%  
 Am. Funds Growth Fund of America ..... 7.08%  
 American Funds AMCAP ..... 6.99%  
 Am. Funds Invest. Co. of America ..... 6.04%  
 American Funds American Mutual ..... 6.01%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.31%  
 Foreign Stock ..... 26.98%  
 Domestic Bond ..... 6.54%  
 Foreign Bond ..... 1.54%  
 Preferreds ..... 0.16%  
 Cash ..... 4.19%  
 Other ..... 0.27%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.53%  
 Total Annual Operating Expenses (per \$1,000) ..... \$5.30  
 Net Expense Ratio ..... 0.53%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	6.14%	30.21%	6.33%	11.50%	9.75%
<b>Benchmark*</b>	6.82%	28.82%	7.49%	11.14%	9.26%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	7.01%	0.61%	8.17%	22.45%	-5.77%	24.85%	19.25%	17.07%	-19.62%	21.26%
<b>Benchmark*</b>	5.64%	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%

\* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

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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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2060 Target Date Retire. Fund (R5E)

The Fund 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.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2060  
 Ticker ..... RHKTX  
 Fund Inception ..... 03/27/2015  
 Share Class Inception ..... 11/20/2015  
 Manager ..... Wesley Phoa  
 Manager Tenure (yrs.) ..... 9.52  
 Turnover (%) ..... 1.00%  
 Total Net Assets (\$mil.) ..... \$14,427.73

## Largest Holdings (as of 09/30/2024)

American Funds New Perspective ..... 10.01%  
 American Funds SMALLCAP World ..... 9.96%  
 Am. Funds Fundamental Investors ..... 8.99%  
 American Funds Capital World Gr&Income ..... 8.27%  
 American Funds Washington Mutual ..... 8.01%  
 American Funds New World ..... 7.12%  
 Am. Funds Growth Fund of America ..... 7.04%  
 Am. Funds Invest. Co. of America ..... 7.00%  
 American Funds AMCAP ..... 6.95%  
 American Funds American Balanced ..... 5.99%

*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.25%  
 Foreign Stock ..... 27.01%  
 Domestic Bond ..... 6.56%  
 Foreign Bond ..... 1.55%  
 Preferreds ..... 0.17%  
 Cash ..... 4.19%  
 Other ..... 0.27%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.54%  
 Total Annual Operating Expenses (per \$1,000) ..... \$5.40  
 Net Expense Ratio ..... 0.54%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
<b>Fund</b>	6.13%	30.30%	6.30%	11.49%	10.46%
<b>Benchmark*</b>	6.82%	28.82%	7.49%	11.14%	10.08%

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	N/A	N/A	8.14%	22.40%	-5.75%	24.81%	19.20%	17.08%	-19.78%	21.38%
<b>Benchmark*</b>	5.64%	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%

\* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).

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**NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE**

# American Funds 2065 Tgt Dt Retire Fund (R5E)

The Fund seeks growth, income and conservation of capital. The Fund 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 affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds.

## Characteristics

Asset Class ..... BLENDED  
 Category ..... Target-Date 2065+  
 Ticker ..... RHLT  
 Fund Inception ..... 03/27/2020  
 Manager ..... Phoa/Black/Mathur/Hoag  
 Manager Tenure (yrs.) ..... 4.75  
 Turnover (%) ..... 1.00%  
 Total Net Assets (\$mil.) ..... \$3,631.55

## Largest Holdings (as of 09/30/2024)

American Funds New Perspective ..... 9.98%  
 American Funds SMALLCAP World ..... 9.98%  
 Am. Funds Fundamental Investors ..... 8.99%  
 American Funds Capital World Gr&Income ..... 8.23%  
 American Funds Washington Mutual ..... 8.01%  
 American Funds New World ..... 7.10%  
 Am. Funds Invest. Co. of America ..... 7.01%  
 American Funds AMCAP ..... 6.98%  
 Am. Funds Growth Fund of America ..... 6.98%  
 American Funds American Balanced ..... 6.00%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.24%  
 Foreign Stock ..... 26.99%  
 Domestic Bond ..... 6.58%  
 Foreign Bond ..... 1.55%  
 Preferreds ..... 0.17%  
 Cash ..... 4.20%  
 Other ..... 0.27%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.54%  
 Total Annual Operating Expenses (per \$1,000) ..... \$5.40  
 Net Expense Ratio ..... 0.54%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return			Since Fund Inception
	3-Month	1-Year	3-Year	5-Year		
<b>Fund</b>	6.11%	30.24%	6.30%	N/A	15.98%	
<b>Benchmark*</b>	6.82%	28.82%	7.49%	11.14%	16.50%	

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.16%	-19.81%	21.48%
<b>Benchmark*</b>	5.64%	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%

\* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

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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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

**NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE**

# American Funds 2070 Trgt Date Retire (R5E)

The Fund seeks growth, income and conservation of capital. The Fund invests in a mix of affiliated funds in different combinations and weightings. The underlying 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.

## Characteristics

Asset Class .....	BLENDED
Category .....	Target-Date 2065+
Ticker .....	RAAJX
Fund Inception .....	05/03/2024
Manager .....	Management Team
Manager Tenure (yrs.) .....	0.75
Turnover (%) .....	N/A
Total Net Assets (\$mil.) .....	\$17.71

## Largest Holdings (as of 09/30/2024)

American Funds New Perspective .....	10.00%
American Funds SMALLCAP World .....	10.00%
Am. Funds Fundamental Investors .....	9.00%
American Funds Capital World Gr&Income .....	8.25%
American Funds Washington Mutual .....	8.00%
American Funds AMCAP .....	7.00%
American Funds New World .....	7.00%
Am. Funds Growth Fund of America .....	7.00%
Am. Funds Invest. Co. of America .....	7.00%
American Funds American Balanced .....	6.00%

*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock .....	60.23%
Foreign Stock .....	26.99%
Domestic Bond .....	6.67%
Foreign Bond .....	1.63%
Preferreds .....	0.15%
Cash .....	4.04%
Other .....	0.28%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) .....	0.54%
Total Annual Operating Expenses (per \$1,000) .....	\$5.40
Net Expense Ratio .....	0.54%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee .....	N/A
Purchase Fee .....	N/A
Maximum Sales Charge .....	N/A
Maximum Deferred Sales Charge .....	N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Performance at NAV (as of 09/30/2024)

	Total Return		Annualized Total Return			Since Fund Inception
	3-Month	1-Year	3-Year	5-Year		
<b>Fund</b>	6.15%	N/A	N/A	N/A	10.50%	
<b>Benchmark*</b>	6.82%	28.82%	7.49%	11.14%	8.34%	

Calendar Yr. Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Fund</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Benchmark*</b>	5.64%	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%

\* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

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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 when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

**NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE**

# Brickforce Industrial Inc 401(k) Plan

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**Participant fee disclosure**

October 2024

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Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

# Plan-related information

## Your employer offers the Brickforce Industrial Inc 401(k) Plan to help you prepare for retirement.

This document is designed to help you understand certain plan provisions, investment information and the costs associated with your plan. To request a paper copy of this Participant fee disclosure document, contact your employer.

### General plan information

#### Your investment options

You can choose from the following investment options:

- target date funds
- individual funds

#### Investment instructions

To begin participating in your employer's retirement plan, you must first meet the plan's eligibility requirements and enroll. Once enrolled, you can provide investment instructions (i.e., make investment exchanges or change future contribution elections) in any of the following ways:

- **By phone:** Call (877) 833-9322.
- **On the internet:** Go to [americanfunds.com/retire](http://americanfunds.com/retire).

**Please note:** Trading activity is monitored to ensure that trading guidelines, which are described in the prospectuses, are observed. Non-American Funds may have their own trading restrictions. Please see the prospectuses for details.

#### Voting and other rights

The trustee or another plan fiduciary may vote or exercise any other rights associated with ownership of the investments held in your account.

#### Designated investment alternatives

The "Investment-related information" table(s) identify and provide information about the plan's investment options.

### Administrative expenses

#### Plan-level expenses/credits

The day-to-day operation of a retirement plan involves expenses for ongoing administrative services – such as plan recordkeeping, compliance and plan document services, investment services and trustee/custodial services – that are necessary for administering the plan as a whole. A retirement plan also offers a host of other services, such as a telephone voice response system, access to customer service representatives, retirement

planning tools, electronic access to plan information, account statements and online transactions.

A portion of these services are paid from the plan's investments. This is reflected in each investment's expense ratio and reduces the investment returns. Additional amounts required to cover your plan's administrative expenses will be assessed to participant accounts. This fee will be deducted from your account quarterly and will appear on your quarterly statement. Your employer expects that the total amount of plan-level expenses (referenced above) will not exceed 1.00% of your account balance plus a \$20 per-participant fee per year (taken as a flat rate per participant).

The plan may also incur unexpected expenses that may be deducted from participant accounts.

#### Individual expenses

In addition to overall plan administrative expenses, there are individual service fees associated with optional features offered under your plan. Individual service fees will be charged separately if you choose to take advantage of a particular plan feature. These fees are described below.

#### Periodic distribution fees

If your plan allows periodic distributions, a setup and an ongoing fee will be charged to your account for selecting this option. Periodic distributions include a setup fee of \$25, which is deducted from the initial distribution. An annual maintenance fee of \$25 is then deducted from the first distribution of each calendar year that follows.

#### One-time distribution/transaction fees

You will be charged a fee for a one-time distribution or certain other requested account transactions. The amount of the fee may vary based on the type of distribution or transaction, if applicable.

One-time distribution fee: \$175.00 per request.

Expedited delivery is available for an additional fee. Express delivery is available for \$25 and estimated delivery time is 2-3 business days.

Rollover investments from your retirement plan into an American Funds IRA, with Capital Bank and Trust as custodian, will automatically be invested in Class A shares at no sales charge regardless of the share class available in your retirement plan. Any future contributions to the IRA will be assessed the appropriate sales charge based on the applicable break points. Refer to the specific fund's prospectus for additional information.

# Plan-related information

Have questions?

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**Your plan contact**  
Poonam Chauhan  
(732) 819-7770  
[BFHR@brickforce.com](mailto:BFHR@brickforce.com)

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**Your financial professional**  
Lawrence Zeller  
(908) 575-7575  
[lzeller@preferredpension.com](mailto:lzeller@preferredpension.com)

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# Investment-related information

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and returns will vary, so you may lose money. Investing for short periods makes losses more likely.

## Investment options and returns as of 09/30/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per \$1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Target date investments</b>									
<b>American Funds 2010 Target Date Retirement Fund</b>	R-5E	02/01/07	5.13	5.45	6.01	18.47	0.44	0.44	\$4.40
S & P Target Date 2010 Index			4.76	5.06	5.31	17.12			
American Funds. Shareholder type fees – none.									
<b>American Funds 2015 Target Date Retirement Fund</b>	R-5E	02/01/07	5.43	5.79	6.40	19.25	0.45	0.45	\$4.50
S & P Target Date 2015 Index			5.11	5.51	5.75	17.79			
American Funds. Shareholder type fees – none.									
<b>American Funds 2020 Target Date Retirement Fund</b>	R-5E	02/01/07	5.74	6.23	6.82	20.35	0.46	0.46	\$4.60
S & P Target Date 2020 Index			5.39	5.93	6.15	19.05			
American Funds. Shareholder type fees – none.									
<b>American Funds 2025 Target Date Retirement Fund</b>	R-5E	02/01/07	6.39	6.91	7.64	21.19	0.47	0.47	\$4.70
S & P Target Date 2025 Index			5.77	6.55	7.01	19.81			
American Funds. Shareholder type fees – none.									
<b>American Funds 2030 Target Date Retirement Fund</b>	R-5E	02/01/07	7.08	7.85	8.72	23.43	0.48	0.48	\$4.80
S & P Target Date 2030 Index			6.16	7.28	8.10	22.17			
American Funds. Shareholder type fees – none.									
<b>American Funds 2035 Target Date Retirement Fund</b>	R-5E	02/01/07	7.67	8.91	10.24	25.97	0.50	0.50	\$5.00
S & P Target Date 2035 Index			6.57	8.03	9.25	24.56			
American Funds. Shareholder type fees – none.									
<b>American Funds 2040 Target Date Retirement Fund</b>	R-5E	02/01/07	8.03	9.50	11.24	28.71	0.52	0.52	\$5.20
S & P Target Date 2040 Index			6.90	8.61	10.17	26.62			
American Funds. Shareholder type fees – none.									
<b>American Funds 2045 Target Date Retirement Fund</b>	R-5E	02/01/07	8.13	9.68	11.49	29.56	0.52	0.52	\$5.20
S & P Target Date 2045 Index			7.07	8.97	10.75	27.95			
American Funds. Shareholder type fees – none.									
<b>American Funds 2050 Target Date Retirement Fund</b>	R-5E	02/01/07	8.17	9.75	11.53	29.87	0.53	0.53	\$5.30
S & P Target Date 2050 Index			7.24	9.18	11.06	28.68			
American Funds. Shareholder type fees – none.									

# Investment-related information

## Investment options and returns as of 09/30/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per \$1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Target date investments</b>									
<b>American Funds 2055 Target Date Retirement Fund</b>	R-5E	02/01/10	10.65	9.73	11.50	30.21	0.53	0.53	\$5.30
S & P Target Date 2055 Index			10.22	9.26	11.14	28.82			
American Funds. Shareholder type fees – none.									
<b>American Funds 2060 Target Date Retirement Fund</b>	R-5E	03/27/15	9.75	N/A	11.49	30.30	0.54	0.54	\$5.40
S & P Target Date 2060 Index			9.25	9.32	11.18	28.90			
American Funds. Shareholder type fees – none.									
<b>American Funds 2065 Target Date Retirement Fund</b>	R-5E	03/27/20	15.98	N/A	N/A	30.23	0.54	0.54	\$5.40
S & P Target Date 2065+ Index			16.94	N/A	11.29	29.29			
American Funds. Shareholder type fees – none.									
<b>American Funds 2070 Target Date Retirement Fund <sup>1</sup></b>	R-5E	05/03/24	10.50	N/A	N/A	N/A	0.54	0.54	\$5.40
S & P Target Date 2065+ Index			10.91	N/A	11.29	29.29			
American Funds. Shareholder type fees – none.									
<b>Growth investments</b>									
<b>American Funds' AMCAP</b>	R-5E	05/01/67	11.72	11.27	13.29	36.00	0.49	0.49	\$4.90
S&P 500 Index			10.55	13.38	15.98	36.35			
American Funds. Shareholder type fees – none.									
<b>American Funds' Europacific Growth Fund <sup>2</sup></b>	R-5E	04/16/84	10.18	6.10	7.36	24.54	0.62	0.62	\$6.20
MSCI All Country World Index (ACWI) ex USA			8.32	5.22	7.59	25.35			
American Funds. Shareholder type fees – none.									
<b>American Funds' New World Fund</b>	R-5E	06/17/99	8.04	6.74	8.21	24.44	0.72	0.72	\$7.20
MSCI All Country World Index (ACWI)			6.20	9.39	12.19	31.76			
American Funds. Shareholder type fees – none.									
<b>American Funds' SMALLCAP World Fund <sup>3</sup></b>	R-5E	04/30/90	9.57	8.70	8.67	21.29	0.81	0.81	\$8.10
MSCI All Country World Small Cap Index			8.11	7.81	9.40	24.62			
American Funds. Shareholder type fees – none.									

# Investment-related information

## Investment options and returns as of 09/30/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per \$1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Growth-and-income investments</b>									
<b>American Funds' The Investment Company Of America</b>	R-5E	01/01/34	12.36	12.02	15.96	39.13	0.41	0.41	\$4.10
S&P 500 Index			11.15	13.38	15.98	36.35			
American Funds. Shareholder type fees – none.									
<b>American Funds' Washington Mutual Investors Fund</b>	R-5E	07/31/52	12.08	11.89	13.89	32.57	0.41	0.41	\$4.10
S&P 500 Index			11.14	13.38	15.98	36.35			
American Funds. Shareholder type fees – none.									
<b>Bond investments</b>									
<b>American Funds Inflation Linked Bond Fund</b>	R-5E	12/14/12	1.75	2.46	2.62	9.44	0.44	0.44	\$4.40
Bloomberg U.S. Treasury Inflation-Protected Securities (TIPS) Index			1.63	2.54	2.62	9.79			
American Funds. Shareholder type fees – none.									
<b>American Funds' Capital World Bond Fund<sup>4</sup></b>	R-5E	08/04/87	5.19	0.59	-0.83	12.59	0.63	0.63	\$6.30
Bloomberg Global Aggregate Index			4.96	0.57	-0.83	11.99			
American Funds. Shareholder type fees – none.									
<b>American Funds' Intermediate Bond Fund of America</b>	R-5E	02/19/88	4.30	1.84	1.78	9.58	0.41	0.40	\$4.10
Bloomberg U.S. Government/Credit (1-7 years, ex BBB) Index			4.63	1.70	1.24	8.36			
American Funds. Shareholder type fees – none.									
<b>American Funds' The Bond Fund Of America<sup>5</sup></b>	R-5E	05/28/74	6.98	2.20	1.22	11.71	0.39	0.39	\$3.90
Bloomberg U.S. Aggregate Index			6.70	1.84	0.33	11.57			
American Funds. Shareholder type fees – none.									
<b>American Funds' US Government Securities Fund</b>	R-5E	10/17/85	5.04	1.63	0.89	10.61	0.41	0.41	\$4.10
Bloomberg U.S. Government/Mortgage-Backed Securities Index			5.47	1.38	-0.07	10.67			
American Funds. Shareholder type fees – none.									

# Investment-related information

## Investment options and returns as of 09/30/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per \$1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Capital preservation investments</b>									
American Funds U.S. Government Money Market Fund	R-5E	05/01/09	0.86	1.33	2.05	5.04	0.46	0.46	\$4.60
USTREAS T-Bill Auction Ave 3 Mon			1.16	1.75	2.48	5.53			
American Funds. Shareholder type fees – none.									
The annualized seven-day SEC yield for American Funds U.S. Government Money Market Fund, calculated in accordance with the SEC formula, was 4.64% as of 09/30/24. The yield takes into account the reimbursements of certain expenses where applicable. Without these, the yield would have been 4.64%. The yield more accurately reflects the investment's current earnings than do the investment's total returns.									

# Investment-related disclosure

**Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses summary prospectuses and other fund disclosures, which can be obtained from a financial professional and should be read carefully before investing.**

One way to assess an investment's results is to compare its results with those of a comparable benchmark or index. The benchmarks and their returns are shown in the table. Check your investment's annual and semi-annual reports to shareholders for more information.

You should carefully consider fees and expenses when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. For an example of the long-term effect of fees and expenses, visit the Employee Benefits Security Administration (EBSA) website at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf). However, fees and expenses are only one of many factors to consider when you evaluate your plan investment options.

Generally, there are two types of fees and expenses associated with saving and investing through a retirement plan: (1) recordkeeping and administrative fees and (2) investment expenses. The expenses related to each investment in your plan are known as the expense ratios. Expense ratios tend to vary with the investment category; for example, a money market investment will generally have

a lower expense ratio than a global equity investment, which has higher costs.

The gross expense ratio reflects the investment's total annual operating expenses. It does not include any fee waivers or expense reimbursements. The net expense ratio reflects any applicable fee waivers or expense reimbursements. This is the actual expense ratio that you paid. Expense ratios are as of each investment's prospectus or other fund disclosure available at the time of publication.

Prospectuses and other fund disclosures, SAls and annual reports, if applicable, are available free of charge by calling (877) 833-9322 or on the web at [americanfunds.com/retire](http://americanfunds.com/retire).

Portfolio turnover information is included in your investments' summary prospectuses.

For additional details, go to [americanfunds.com/retire](http://americanfunds.com/retire) and click on the link under "Monthly Investment Results." If you have an established log-in, you can also access investment information by logging in and clicking on the "Investment Options" tab.

Results are for the American Funds Class R-5E shares at net asset value. Class R shares do not require an up-front or deferred sales charge. For current information and month-end results for the American Funds and any other investments in your plan, please visit [americanfunds.com/retire](http://americanfunds.com/retire) or ask your employer.

<sup>1</sup> Expense ratios are based on estimates for the current fiscal year.

<sup>2</sup> From April 16, 1984, through

December 31, 1987, the MSCI EAFE (Europe, Australasia, Far East) Index was used because the MSCI ACWI (All Country World Index) ex USA did not yet exist. Since January 1, 1988, the MSCI ACWI ex USA has been used. The MSCI EAFE Index reflects dividends net of withholding taxes. The MSCI ACWI ex USA reflects dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.

<sup>3</sup> Because the MSCI All Country World Small Cap Index was not in existence when the fund's Class A shares were first sold, cumulative returns through May 31, 1994, reflect the returns of the S&P Developed <\$1.2 Billion Index. Results reflect dividends net of withholding taxes.

<sup>4</sup> The Bloomberg Global Aggregate Index began on December 31, 1989. For the period August 4, 1987, to December 31, 1989, the Citigroup World Government Bond Index was used.

<sup>5</sup> The Bloomberg U.S. Aggregate Index began on January 1, 1976. From May 28, 1974, through December 31, 1975, the Bloomberg U.S. Government/Credit Index was used.

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## Please read the following important disclosure.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses.

# Investment-related disclosure

Expense ratios are as of each fund's prospectus or other fund disclosure available at the time of publication. Net expense ratios reflect any current waivers and/or reimbursements to the funds; gross expense ratios do not. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower. For more information, please refer to your plan's website.

Returns for less than one year aren't annualized, but are calculated as cumulative total returns.

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries.

The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Intermediate Bond Fund of America and Short-Term Bond Fund of America hold shorter term bonds.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

Some investment names may be abbreviated due to space limitations. For a list of the full names of the American Funds, including trademark information, visit [americanfundsretirement.com](http://americanfundsretirement.com).

## Share class

American Funds Class R-5E shares were first offered on November 20, 2015. Class R-5E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after November 20, 2015, also include hypothetical returns because those funds' Class R-5E shares sold after the funds' date of first offering. Please refer to each fund's prospectus for more information on specific expenses.

## Manager

The American Funds are managed by Capital Group, one of the largest investment management organizations in the world. Since 1931, the company has invested with a long-term focus based on thorough research and attention to risk – an investment style similar to that of most people saving for retirement.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

The indexes are unmanaged and, therefore, have no expenses.

Investors cannot invest directly in an index. There have been periods when the investments have lagged the indexes.

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