Special Notice to Eligible Participants of The Heritage Group Retirement Savings Plan

December 1, 2026

This Special Notice provides important information relating to your participation in The Heritage Group Retirement Savings Plan (Heritage 401(k) Plan) for the plan year that begins January 1, 2027 (called the "2027 plan year" in this notice). You should consider this information as you decide how much of your compensation you want to contribute into the Heritage 401(k) Plan for the 2027 plan year. This Special Notice also summarizes certain recent changes to the plan.

Matching Contribution for the 2027 Plan Year

The Company will continue to provide a matching contribution on both traditional pre-tax and Roth post-tax payroll contributions. The Company will match $1.17 for each dollar you elect to defer up to 6% of your eligible pay. The maximum matching contribution is equal to 7%. The Company matching contribution will always be pre-tax, even if your payroll deferral includes Roth contributions.

Example: Assume Mary earns $30,000 in eligible compensation for the 2027 plan year. She elects to defer $3,000 or 10% of her compensation into the Plan. The Company will provide her with a matching contribution of $2,100 ($30,000 x 7% = $2,100). The $2,100 matching contribution will be made as a pre-tax matching contribution.

The annual IRS maximum limit for payroll deferrals for 2027 is $25,500 (combination of both pre-tax and Roth deferrals). If you are age 50 or over, you may contribute an additional $8,500 in payroll deferrals, referred to as Catch-Up Contributions, and those who are age 60-63 can contribute an additional $11,750 as Catch-Up Contributions. If you made more than $155,000 in FICA wages in 2026, your Catch-Up Contributions must be on a Roth post-tax basis in 2027. The Heritage 401(k) Plan will take steps to deem your Catch-Up Contribution elections as Roth post-tax for contributions made in 2027.

Contributing to the Plan

You can elect to contribute from 0% to 75% of your eligible compensation each payroll period to the Heritage 401(k) Plan through convenient payroll deductions. You can choose whether to save with before-tax or Roth (after-tax) dollars, or combination of both up to the Plan and legal limits. New employees will be automatically enrolled in the plan at 6% of their eligible compensation as discussed below.

Additional Contributions

In addition to the matching contribution, the Company may (but is not required to) contribute additional amounts to the Plan on your behalf. See Company Discretionary Contributions of your Summary Plan Description to obtain more detail on the eligibility requirements for these additional contributions.

Vesting

You are always 100% vested in your payroll contributions, company match, and any rollover contributions. You are 100% vested in Company Discretionary Contributions once you have 3 years of vesting service.

Withdrawal Restrictions

Except for the "In-Service" withdrawal provision described below, generally, any matching contributions, any additional contributions made on your behalf, and any payroll deferrals you make may not be withdrawn until you separate from service.

Modification of Matching Contribution

If the Company decides to modify or cease making the matching contribution during the 2027 plan year, we will notify you at least 30 days before the effective date of the change.

"In-Service" Withdrawals

Once you reach age 59 ½ and are still employed by the Company, you can withdraw money from your Plan account. You may make a withdrawal once per calendar year and may withdraw up to 100% of your vested account balance.

In the event you experience a qualifying hardship under the Plan's terms you may be eligible to withdraw some of your contributions.

Please see the Summary Plan Description for a list of qualifying hardships.

You may take a distribution of up to $1,000 once per calendar year for any unforeseeable or immediate financial needs. Once you take an Emergency Personal Expense Distribution, you may not receive another Emergency Personal Expense Distribution in the following 3 years unless the previous distribution is repaid.

Auto-Enrollment, Annual Auto-Increase, and Qualified Default Investment Alternative

If you are a newly hired employee and make no election regarding your Plan participation (that is, you neither choose to participate, nor opt out of participation) you will automatically be enrolled as soon as administratively possible after your date of hire in the Plan with a payroll contribution of 6% of your eligible compensation as discussed above. You are eligible to begin participation in the Plan as soon as administratively possible after your date of hire. If your compensation increases over the year, the 6% deferral rate will be applied to your increased compensation as well. Additionally, unless you elect to opt out of annual escalations when making a change to your deferral contributions by telling our retirement plan record keeper, Empower, your annual deferral percentage will be increased by 1% on January 1 each year, up to a maximum of 15%. If you are hired in November or December, the annual automatic escalation increase will not apply for the upcoming calendar year.

You have the right to direct the investment of your payroll contributions and any matching contributions. If you don't tell Empower otherwise, your funds will be invested in the Qualified Default Investment Alternative, which is the Target Date Fund closest to your 65th birthday.

Transfer of Account Balance

If you transfer your employment to another Heritage company that sponsors a different 401(k) plan, you can move your 401(k) money to your new Heritage employer's 401(k) plan without it being considered a distributable event or taxable income.

How to Make Contribution Elections, Opt Out of Auto-Enrollment, or Obtain Other Information About the Plan

You can make or change your payroll contribution elections, opt out of the auto-enrollment or the automatic annual increase, or view or change your investment choices by contacting Empower at **(844) 465-4455** or ***www.empower-myretirement.com***.

If you have any questions or would like a copy of The Heritage 401(k) Plan Summary Plan Description, please contact Employee Hub at ***employeehub@thgrp.com*** or **(800) 303-0408** or visit ***www.myheritagegroup.com/thg***