

NOW IS A GOOD TIME



Create the future you want

Pursuing your long-term financial independence begins now

Your Inventive, LLC 401(k) Plan can help you achieve the retirement you want — a future focused on what you want to do instead of what you have to do. Get started today and use the tools to help you invest for the retirement income you may need.





SAVING

Know where your savings stand

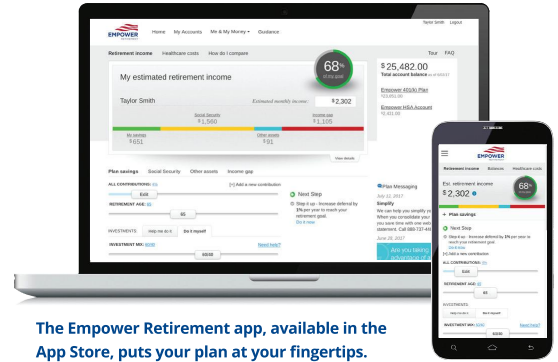
Knowing your estimated monthly income in retirement can help you better prepare for your future.

Your Inventive, LLC 401(k) Plan provides you with an easy-to-understand monthly estimate that:

- Gives you a savings goal.
- Helps you plan for your future.
- Shows how you compare with other savers.

Use the online tool to:

- Easily model different savings scenarios.
- Take the next step to help boost your retirement income.
- Quickly adjust contributions and rebalance your portfolio.



The Empower Retirement app, available in the App Store, puts your plan at your fingertips.

FOR ILLUSTRATIVE PURPOSES ONLY.

Get the most out of your plan

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Any earnings on Roth contributions may be tax-free at the time of withdrawal.*
- Ability to save up to \$22,500 in 2023.
- Additional plan details, including when you become eligible to enroll, are available in the plan's Summary Plan Description and/or plan documents on the website.

*Subject to requirements: Roth contributions must be in your account for at least five years and the money withdrawn after age 59½, death or disability.

If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

Begin your journey now

Log on to: empowermyretirement.com

For first-time access:

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.



An investment in your future

One key to investing is choosing investments based on your age, your unique situation and your investing style.

Do-it-myself investor

Your plan offers a range of investments that allows you to choose the mix of investments to fit your strategy.

Help-me-do-it investor

You may want to simplify your approach when choosing an investment by considering a single pre-diversified target date fund based on when you expect to retire. Generally, the asset allocation of a target date fund will gradually become more conservative as the target date nears. The date in the fund's name represents when you plan to start withdrawing money (generally assumed to be at age 65). The principal value of the fund is not guaranteed at any time, including at the time of the target date and/or withdrawal.

Do-it-for-me investor

Your plan also offers MyPlan Portfolios*, which provides a personalized retirement strategy created just for you by our experienced investment professionals. We get to know your individual situation, consider your goals and monitor your plan to help you reach the future you want. If you'd like to manage your own investments, you can take advantage of online advice*.

There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.



Manage your account

Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Go to *Communication preference* to make your election.

Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

Keep life simple

Consider rolling over your accounts from previous employer plans and:

- Get one statement.
- View one website.
- Call one number.

Call Empower at **1-800-338-4015** to get started.

You can get more information about your plan, fees and investment choices at any time online.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

Empower
P. O. Box 173764
Denver, CO 80217-3764

Contact us



1-800-338-4015 weekdays from 6:00 a.m. to 8:00 p.m.
Mountain time.

TTY: 800-345-1833



empowermyretirement.com

For first-time access:

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create a username and password.

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*Online Advice and MyPlan Portfolios are part of the 3(38) Investment Fiduciaries Advisory Services services offered by 3(38) Investment Fiduciaries, Inc.. Empower Advisory Group, LLC provides subadvisory services. 3(38) Investment Fiduciaries, Inc. and EAG are unaffiliated registered investment advisers. 3(38) Investment Fiduciaries, Inc. may pay some or the entire participant 3(38) Investment Fiduciaries Advisory Services fees to EAG.

Rebalancing, diversification, and asset allocation do not ensure a profit and do not protect against loss in declining markets. Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

All information contained on the website, in prospectuses, and in other investment option documents is offered in English. If needed, please have this information translated for your understanding.

IMPORTANT: The projections, or other information generated by the Empower participant experience and the Empower Lifetime Income Score regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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**INVENTIVE, LLC 401(K) PLAN
PLAN HIGHLIGHTS**

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

Eligibility	
Excluded Employees:	All employees may become eligible to participate in the Plan.
Elective Deferral Contributions:	You must meet the following criteria to become eligible to participate in the Plan: <ul style="list-style-type: none"> • Attain age 18 • Complete 60 days of service and 160 hours.
Employer Matching Contributions:	You must meet the following criteria to become eligible to participate in the Plan: <ul style="list-style-type: none"> • Attain age 18 • Complete 60 days of service and 160 hours.
Elective Deferral Contributions:	You will enter the Plan on the first day of the calendar month 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.
Employer Matching Contributions:	You will enter the Plan on the first day of the calendar month coincident with or next following the time you meet the eligibility criteria specified above.
Contributions	
Elective Deferral:	You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan semi-annually as of the first day of the Plan Year and the first day of the seventh month of the Plan Year. 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.
Employer Matching Contributions:	The Employer may, in its sole discretion, make an Employer Matching Contribution on your behalf in an amount determined by the Employer.
Rollovers:	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.
Vesting	
Fully Vested Accounts:	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account and Qualified Non-Elective Contribution Account.
Employer Matching Contribution Account:	Your interest in your Employer Matching Contribution Account will vest based on your Years of Vesting Service according to a 1-5 year graded vesting schedule (20% per year starting with one year of vesting service).
Investing Plan Contributions	
Investments:	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 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: <ul style="list-style-type: none">• Immediately after your employment terminates• Normal Retirement Age (even if you are still working)• After age 59-1/2• From the Rollover Contribution Account at any time• Qualified birth or adoption distribution• Death• Disability
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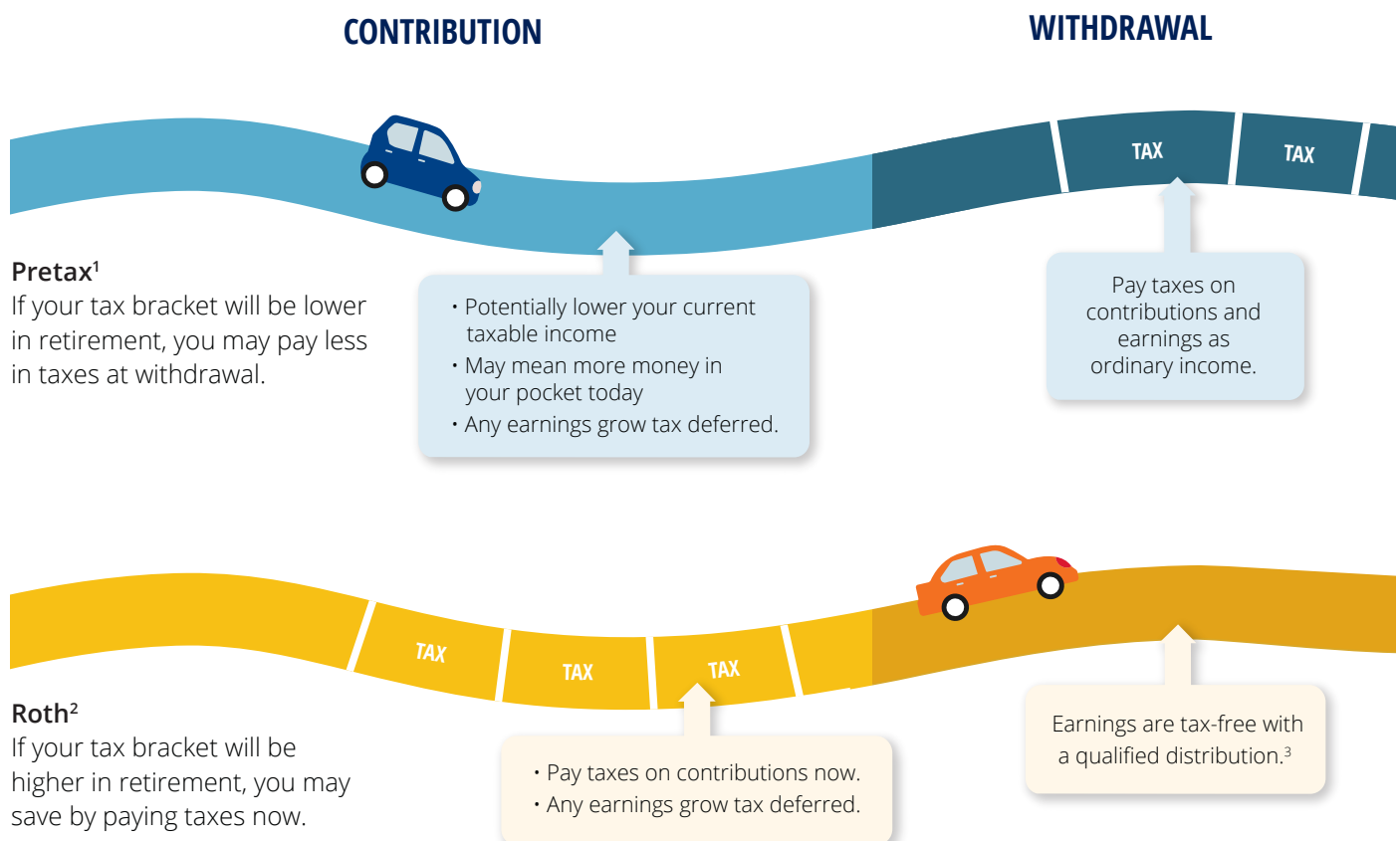
Contact Information

Plan Administrator:
Inventive, LLC
Address: 2915 Industrial Way, Mountain Home, Ida 83647
Phone number: 208-587-7960

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.

Pretax or Roth: Which road to take?

Before you determine which road or combination of roads may be right for you, you'll need to consider a few important factors, including when you want to pay taxes. Let's take a closer look.



Visit ► learningfromempower.com to access helpful information, videos, calculators, and more

What to know before you hit the road

	Pretax contributions	Roth contributions
Is my contribution taxable in the year I make it?		●
Is my contribution taxed when distributed?	●	
Are potential earnings on my contributions taxed when distributed?	●	No, provided that it is qualified distribution. ³
Can I contribute to both Roth and pretax plans?	●	●
If I change jobs, can I roll over my account?	●	●
	Yes, to an eligible employer plan (if the plan allows it) or to an IRA. Consider all your options and their features and fees before moving money between accounts.	
If I experience a financial hardship, can I make a withdrawal?	●	●
	Yes, if your plan allows hardship withdrawals.	
Do I have to take a minimum distribution at age 73?	●	●
	Once you reach age 73, you are generally required to begin taking minimum distributions. ⁴	
What is the maximum amount I can contribute?	You may contribute up to the IRS limit each year. Check IRS.gov for the limits.	

1 Contributions are made prior to tax withholding.

2 Contributions are made after tax withholding.

3 Subject to requirements: Roth contributions must be in your account for at least five years and the money withdrawn after you have reached age 59½, died, or been disabled. If a distribution is not qualified, the earnings are taxed as ordinary income and may be subject to early withdrawal penalties.

4 If you are still employed with the employer who sponsors the plan or if you are less than a 5% owner of the business sponsoring the plan, you may not be required to take a minimum distribution. As of January 1, 2023, the IRS generally requires you to start taking required minimum distributions (RMDs) at age 73. (If you turned 72 in 2022 and delayed your first-time RMD until April 1, 2023, you must take your 2022 RMD by April 1, 2023, and your 2023 RMD by December 31, 2023.) Refer to your plan provisions for more information.

Investing involves risk, including possible loss of principal.

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INVENTIVE, LLC 401(K) PLAN

ANNUAL NOTICE

INTRODUCTION

This Notice contains information related to the Inventive, LLC 401(k) Plan (the "Plan") for the plan year beginning on January 01, 2025. The plan year is each 12-month period ending on December 31.

The automatic enrollment 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:

Inventive, LLC
Address: 2915 Industrial Way, Mountain Home, Ida 83647
Phone number: 208-587-7960

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?

No, if you have already made a deferral election that amount will continue to be withheld from each of your paychecks until you make a new election.

What happens if I do not make a deferral election by 1/1/2025?

If you are eligible to make elective deferrals and you do not make a deferral election by 1/1/2025, 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 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 the first day of the plan year and the first day of the seventh month of the plan year. You may stop your deferrals at any time.

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

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you choose to have your elective deferrals go into the Plan as pre-tax elective deferrals, you will not be taxed until you take the money out of the Plan. If you choose to have your elective deferrals go into the Plan as Roth elective deferrals, you will be taxed on that money when it is taken out of your paycheck, but it will not be taxed again when you take it out of the Plan. The earnings on those Roth elective deferrals may be taken out tax-free if certain conditions are met. Please see the SPD for more information on Roth elective deferrals.

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?

If you do not make an investment election your account balances will be placed in investments selected by the Plan Administrator.

2025 ANNUAL NOTICE SUPPLEMENT FOR LONG-TERM PART-TIME EMPLOYEES

Effective in 2025, new rules relating to certain Long-Term Part-Time (“LTPT”) Employees go into effect that impact information contained in the Annual Notice (“Notice”).

If you do not meet the age and service requirements for full participation that are listed in the Plan, you may still be eligible to participate as an LTPT Employee. To qualify as an LTPT Employee, you must have worked at least 500 hours of service in each of two consecutive 12-month periods and are at least age 21. Periods prior to 2021 are disregarded in determining your LTPT status.

NOTE: You are not an LTPT Employee if you have ever completed 1000 hours of service in a year or are otherwise eligible under the plan’s terms.

If you qualify for the Plan solely as an LTPT Employee, you are eligible to save for retirement by deferring compensation to the Plan, but may not be eligible to receive any Employer Contributions, including safe harbor, matching contributions, and employer non-elective (profit sharing contributions). As an LTPT Employee you choose whether to defer and how much you wish to defer to the Plan. If you elect to defer into the Plan those deferrals will be withheld from your periodic compensation and will be deposited in an account for you in the Plan.

The Notice may describe certain automatic enrollment provisions in which an Employee will be automatically enrolled unless an affirmative election is enacted. As an LTPT Employee, these provisions may not apply to you.

INVENTIVE, LLC 401(K) PLAN

SUMMARY PLAN DESCRIPTION

May 5, 2023

INVENTIVE, LLC 401(K) PLAN

SUMMARY PLAN DESCRIPTION

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INTRODUCTION

Inventive, LLC (the "Company") established the Inventive, LLC 401(k) Plan (the "Plan") effective May 05, 2023. 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.

ELIGIBILITY

Eligible Employee

You are an "Eligible Employee" if you are employed by Inventive, LLC or any affiliate who has adopted the Plan.

Elective Deferral Contributions

You will become eligible to make Elective Deferral Contributions on the first day of the calendar month, coincident with or next following the date you attain age 18 and you complete 60 days of service and 160 hours, provided that you are an Eligible Employee at the end of that period. If you do not meet the requirement as specified, you will also be eligible for the Plan if you complete 1,000 hours of service in an Eligibility Computation Period, provided that you are an Eligible Employee at the end of that period.

Employer Matching Contributions

You will become a Participant eligible to begin receiving Employer Matching Contributions on the first day of the calendar month coincident with or next following the date you attain age 18 and you complete 60 days of service and 160 hours, provided that you are an Eligible Employee at the end of that period. If you do not meet the requirement as specified, you will also be eligible for the Plan if you complete 1,000 hours of service in an Eligibility Computation Period, provided that you are an Eligible Employee at the end of that period.

Computing 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.

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 (\$22,500 in 2023). 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 2023). 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 first day of the Plan Year and the first day of the seventh month of the Plan Year. 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.

Roth Contributions

The Plan allows Elective Deferral Contributions to be made as Roth Contributions. Roth Contributions are Elective Deferral Contributions that are made in the same manner as your pre-tax Elective Deferral Contributions except that Roth Contributions are made to the Plan on an after-tax basis. If certain requirements are met, a "qualified distribution" from your Roth Contribution Account in the Plan will not be taxed. Please note, Roth Contributions are "Matched Employee Contribution". The Company may match contributions you make as Roth Elective Deferral Contributions.

You must designate how much you would like to contribute on a pre-tax basis (normal Elective Deferral Contribution) and how much you would like to contribute as an after-tax Roth Contribution. You are not required to make any Roth Contributions. You may continue to designate all of your Elective Deferral Contribution elections as normal pre-tax contributions.

The sum of your Roth Contributions and normal Elective Deferral Contributions may not exceed the annual limit on normal Elective Deferral Contributions mentioned above.

As was mentioned above, a "qualified distribution" of your Roth Contributions (and earnings) is not taxable. A "qualified distribution" must be made more than five years after the first Roth Contribution is made and must meet at least one of the following requirements:

- (i) the distribution must be made after you attain age 59-1/2;
- (ii) the distribution must be made to your beneficiary after your death; or
- (iii) the distribution must be made on account of your disability.

Please note, Roth Contributions are not suitable for everyone. Please consult with your tax advisor before making any Roth Contributions to the Plan.

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.

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 (\$66,000 in 2023). 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 most taxable income received from the Company as specified in IRS regulations. For any self-employed individual, Plan Compensation will mean earned income.

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

Unless otherwise indicated below, Plan Compensation will exclude Deemed 125 Compensation, 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 and Employer Matching 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, 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 \$330,000 (in 2023) 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.

VESTINGElective 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

Your interest in your Employer Matching 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 One Year	0%
One Year but less than Two Years	20%
Two Years but less than Three Years	40%
Three Years but less than Four Years	60%
Four Years but less than Five Years	80%
Five or More Years	100%

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.

The following vesting schedule will apply to Inventive, LLC employees that participated in the Rimco, Inc. 401(k) Plan and received a Matching Contribution: Matching Contributions received while participating in the Rimco, Inc. 401(k) Plan are 100% vested.

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.

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 Age (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

"Normal Retirement Age" means the date you reach age 65.

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 unless an election is made by your beneficiary to receive distributions in accordance with 1. and 2. below:

1. Distributions may be made over the life or over a period certain not greater than the life expectancy of the beneficiary commencing on or before December 31 of the calendar year immediately following the calendar year in which you die;
2. If the beneficiary is your surviving spouse, the date distributions are required to begin in accordance with item 1. above will not be earlier than the later of (A) December 31 of the calendar year immediately following the calendar year in which you die, or (B) December 31 of the calendar year in which you would have attained age 70-1/2 (for Participants born before July 1, 1949) or age 72 (for Participants born after June 30, 1949).

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, your beneficiary may elect to receive

your remaining vested Account balance in a lump sum distribution.

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 of the IRA 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 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, 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 Age

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

Attainment of Age 59-1/2

You may receive a distribution after you reach age 59-1/2 from all of your Accounts but only if you are

fully vested in such Accounts. Your Roth Contributions may be withdrawn in the same manner as your normal Elective Deferral Contributions. Please note however, that the income on the Roth Contributions may be taxable (and subject to penalties for early withdrawal) if the withdrawal is not a "qualified distribution."

Withdrawals at Any Time

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

Disability Distributions

If you become Disabled (defined below) while still employed, you may receive a distribution from your Accounts.

Qualified Birth or Adoption Distribution

Effective January 01, 2021, you may receive an in-service distribution on account of a "qualified birth or adoption distributions" from the vested portion of your account. The following criteria must be satisfied:

1. Amount cannot exceed \$5,000 per child.
2. Distribution must be made during the 1-year period beginning on the date your child(ren) is born or when the legal adoption of an eligible adoptee is finalized.
3. An "eligible adoptee" is any individual (other than child of the Participant's spouse) who has not attained 18 or is physically or mentally incapable of self support.

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.

Please note, if you are covered by a collective bargaining agreement you will not share in Top-Heavy minimum allocations, provided retirement benefits were the subject of good faith bargaining.

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 are unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. The permanence and degree of such impairment must be supported by medical evidence.

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.

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 Inventive, LLC.

Address: 2915 Industrial Way, Mountain Home, Idaho 83647
Phone number: 208-587-7960
Employer Identification Number: 20-4903902
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 a partner of the partnership 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 Charles Ceccarelli. 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 December 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.

Fees Addendum

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

The Plan may charge all Participants for the expenses of receiving a distribution following termination of employment (if applicable to the Participant) in the following manner: \$75 per transaction.

The Plan may charge all Participants for the expenses of determining required minimum distributions (if applicable to the Participant) in the following manner: \$75 per transaction.

The Plan may charge all Participants for the expenses of receiving an in-service withdrawal (if applicable to the Participant) in the following manner: \$75 per transaction.

The Plan may charge all Participants for the expenses of processing a domestic relations order (if applicable to the Participant) in the following manner: \$125 per hour.

The Plan may charge all Participants for the expenses of operating the Plan in the following manner: \$35 per year.

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

INVENTIVE, LLC 401(K) PLAN

SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the Inventive, LLC 401(k) Plan effective January 1, 2025. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The revised portion of the Summary Plan Description is described below.

CONTRIBUTIONS

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% 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.

Please note, the automatic elections specified above will not apply if you already had an Elective Deferral Contribution election in effect on the effective date of the automatic enrollment feature.

Please note, the automatic elections specified above will be designated as pre-tax Elective Deferral Contributions.

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 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.

Qualified Default Investment Alternative

520091-01 Inventive, LLC 401(k) Plan
empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the Inventive, LLC 401(k) Plan (the Plan). **You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.**

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
IndexSelect Moderate Retire Fund CL I	1900 to 1957
IndexSelect Moderate 2025 Fund CL I	1958 to 1964
IndexSelect Moderate 2035 Fund CL I	1965 to 1974
IndexSelect Moderate 2045 Fund CL I	1975 to 1984
IndexSelect Moderate 2055 Fund CL I	1985 to 1994
IndexSelect Moderate 2065 Fund CL I	1995 or later

IndexSelect Moderate 2025 Fund CL I	Investment Objective & Strategy
	Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.
Fund Investment Expense as of 07/31/2024	Risk and Return Profile
Gross: 0.14% Net: 0.14%	This investment option may be most appropriate for someone willing to take some risk for potential capital growth while balancing the need to reduce volatility over time. The investor may have a medium investment horizon or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
IndexSelect Moderate 2035 Fund CL I	Investment Objective & Strategy
	Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.
Fund Investment Expense as of 07/31/2024	Risk and Return Profile
Gross: 0.15% Net: 0.15%	This investment option may be most appropriate for someone willing to take some risk for potential capital growth while balancing the need to reduce volatility over time. The investor may have a medium investment horizon or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

<p>IndexSelect Moderate 2045 Fund CL I</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p>
<p>Fund Investment Expense as of 07/31/2024</p> <p>Gross: 0.15% Net: 0.15%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for potential capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>IndexSelect Moderate 2055 Fund CL I</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p>
<p>Fund Investment Expense as of 07/31/2024</p> <p>Gross: 0.15% Net: 0.15%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for potential capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>IndexSelect Moderate 2065 Fund CL I</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The objective of the IndexSelect Moderate Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a moderate risk tolerance may be willing to accept given their investment time horizon.</p>
<p>Fund Investment Expense as of 07/31/2024</p> <p>Gross: 0.15% Net: 0.15%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for potential capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds.</p>

<p>IndexSelect Moderate Retire Fund CL I</p>	<p>Investment Objective & Strategy</p> <p>Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p>
<p>Fund Investment Expense as of 07/31/2024</p> <p>Gross: 0.14% Net: 0.14%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be well into retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The principal value of the funds is not guaranteed at any time. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA designated by the Plan Administrator or other Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA designated by the Plan investment fiduciary based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and certain risk profiles, as applicable. You should contact the Plan Administrator or other responsible Plan fiduciary to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the fund fact sheet, prospectus, and/or other applicable disclosure document, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-800-338-4015.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-800-338-4015 or visit empowermyretirement.com. Also, you can contact your Plan Administrator.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government 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 provide financial support to the fund at any time.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Unless otherwise noted, investments are not deposits, insured by the FDIC or any federal government agency, or bank guaranteed and may lose value.

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Empower

*Clarity in a Complex World:
Plan Fee Disclosure for Plan Fiduciaries*

Fee Disclosure

Inventive, LLC 401(k) Plan

520091-01

As of July 31, 2024



Introduction

This report will help you as plan fiduciaries better understand the costs associated with your retirement plan - for both you as a plan sponsor and for your plan participants. The report is designed to meet the ERISA fee disclosure regulations of the United States Department of Labor (DOL).

We have summarized the plan cost components, and have provided a description of the services provided for those costs. We feel that the more you know about the costs in your plan - including all fees and expenses - the better you will understand the value of Empower.

Fee transparency is a sponsor and participant right

Sponsors and participants are entitled to clear information about the fees and expenses associated with their retirement plans.

Fee transparency is integral to meeting fiduciary responsibilities

We believe that understanding the relationship between cost and benefit is a crucial part of a plan sponsor's fiduciary responsibilities.

ERISA Requirements

DOL regulations require certain service providers that receive more than \$1,000 in compensation to make explicit disclosures to certain retirement plans that they serve. For more information, please visit the DOL Employee Benefits Security Administration's website (www.dol.gov/ebsa).

What This Report Contains

This report provides an estimate of the fees paid by your plan.

As your plan's Recordkeeper, we may make payments to other plan service providers on behalf of the plan. We are not responsible for the disclosures of any unrelated service providers.

This document begins with a high-level summary of the estimated fees and becomes detailed throughout each section. All the information shown is in dollar figure estimates, where appropriate. To simplify readability, superscript letters identify dollar figures that carry over from one section and appear in another section as a line item.

Some of the services and fees described may not be applicable to your plan but are representative of available services.

Report Sections

- A. Summary of Fee and Expense Estimates
- B. Explanation of Services
- C. Estimated Cash Flow Summary
- D. Disclosures
- E. Itemized Services and Costs

A. Summary of Fee and Expense Estimates

Estimates presented are based on information as of July 31, 2024 on the following:

Total Assets	\$563,583
Unallocated Plan Assets	\$237
Participant Assets	\$563,346
Loan Balances	\$0
Number of Participants	49

As the fees and expenses contained in this disclosure are estimates based on the above information at a point in time, they will not necessarily match the actual amounts paid or the amounts contained in any financial report, such as an Annual Plan Summary.

Total Assets are the sum of Unallocated Assets, Participant Assets and Loan Balances. **Plan Unallocated Assets** consist of plan assets that are not allocated to plan participants. This might include unclaimed participant balances, amounts received but not yet allocated to participants, forfeitures, and amounts set aside for plan expenses. **Participant Assets** are amounts held in participants' accounts. **Loan Balances** equal the outstanding loan amounts for participants. **Number of Participants** includes participants with an account balance as of the month-end.

In this document, estimates provided may not match amounts billed to the Plan Sponsor or debited from participant accounts and may not match financial reports. These **annual estimates** are generally based on month-end projections that are annualized over a 12-month period and rounded to the nearest dollar.

CATEGORY OF SERVICE	ANNUAL ESTIMATE	ESTIMATED AVERAGE COST PER PARTICIPANT	ESTIMATED PERCENTAGE OF TOTAL ASSETS
Payments to Investment Providers (IP)	^(Q) \$971	\$20	0.17%
Payments to Recordkeeper (RK)	^(X) \$4,105	\$84	0.73%
Payments to Others	^(Z) \$2,346	\$48	0.42%
Total Estimate	^(K) \$7,422	\$152	1.32%
Estimated Total after credit to Plan Expense Account	\$7,140	\$146	1.27%

Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

Empower Trust Company, LLC (Empower) and its affiliates do not provide fiduciary services, except in the case(s) where the fiduciary status is specifically and affirmatively disclosed below.

If Empower Advisory Group, LLC provides services to the Plan under an agreement with Plan Sponsor, it may be a fiduciary and Registered Investment Advisor to the Plan to the extent provided in such agreement.

If Empower Annuity Insurance Company of America or an affiliate provides participant investment advice services or agrees to provide certain administrative services in a fiduciary capacity to the Plan under the Administrative Services Agreement, it is a fiduciary with respect to such services.

B. Explanation of Services

The services reflected may not be applicable to all plans, but are representative of available services.

SERVICE CODE	Investment Providers (IP)
1.1	Investment Management Services: Includes all Plan investments selected by Plan Sponsor for which the Recordkeeper provides recordkeeping services.
SERVICE CODE	Recordkeeper (RK)
2.1	Plan Services: Performing the duties necessary for the plan to comply with legal, regulatory and the plan's own requirements. Some of these duties include plan document service, compliance service and distribution tax reporting. Plan services would also include plan communication, education, enrollment, website and voice response system.
2.2	Participant Services: Creating and maintaining records of all participant and beneficiary accounts and the transactions and changes affecting them. This may include participant loan initiation, loan maintenance, fund transfers, distributions or hardship withdrawals. Participant services would include communications to the participant - quarterly statements and newsletters.
2.3	Additional Services: These plan level transactional services are available to the Plan Sponsor and can be requested in writing to the Recordkeeper.
SERVICE CODE	Others
3.1	Financial Professional Services: A Financial professional provides services for participants on various financial issues.
3.2	Trustee and Custodial Services: Services include the holding of plan assets pursuant to a trust or custodial agreement.
3.3	Plan Expense Account / Participant Revenue Credit: Includes revenue sharing paid back to the Plan's account and other allocations paid back to the plan to lower plan fees/expense.
3.4	Participant Advice: Empower Advisory Group, LLC offers investment advice and/or discretionary managed account services to plan participants if your plan contracts for these services. In providing these services, Empower Advisory Group, LLC acts as a registered investment adviser under the Investment Advisor Act of 1940, and as a fiduciary under ERISA. Additional information may be provided in your service agreement with Empower Advisory Group, LLC and other service-related documents, such as Empower Advisory Group, LLC's Form ADV, any of which may be provided and/or amended from time to time. Empower Advisory Group, LLC is an affiliate of Empower Trust Company, LLC.

For a listing of your Plan services please refer to your Service Agreement and/or Schedule of Services.

C. Estimated Cash Flow Summary

This section lists each investment manager and service provider that collects fees directly or indirectly from your Retirement Plan, from participants or from the employer, and all remittances paid out on behalf of your Plan.

Payments to Investment Providers (IP)

SERVICE CODE	INVESTMENT PROVIDER	ESTIMATED GROSS PAYMENTS TO IP	ESTIMATED PAYMENTS FROM IP	ESTIMATED NET PAYMENTS TO IP
1.1	American Funds	\$30	(\$0)	\$30
	Empower Funds	\$23	(\$0)	\$23
	Empower General Account	\$8	(\$0)	\$8
	Fidelity Investments	\$25	(\$0)	\$25
	Franklin Templeton Investments	\$117	(\$0)	\$117
	Great Gray Trust Company, LLC	\$553	(\$0)	\$553
	JPMorgan	\$91	(\$0)	\$91
	MFS	\$124	(\$0)	\$124
Total Estimate		\$971	^(v)(\$0)	^(a)\$971

Payments to Recordkeeper (RK)

SERVICE CODE	SERVICE PROVIDED	ESTIMATED DIRECT PAYMENTS TO RK [A]	ESTIMATED PAYMENTS FROM IP TO RK [B]	ESTIMATED PAYMENTS TO RK [A + B = C]
2.1	Plan Services	^(y) \$5,782	^(v) \$0	\$5,782
2.2	Participant Services	^(w) \$669		\$669
2.3	Additional Services	\$0		\$0
Payments to Others				^(z)(\$2,346)
Total Estimate				^(x)\$4,105

Payments to Others

SERVICE CODE	SERVICE PROVIDED	ESTIMATED NET PAYMENTS TO OTHERS
3.1	Financial Professional Services	\$1,415
3.2	Trustee and Custodial Services	\$500
3.3	Plan Expense Account / Participant Revenue Credit	\$282
3.4	Participant Advice	\$149
Total Estimate		^(z)\$2,346

Note: This section may include amounts that are not paid to or by the Recordkeeper, but paid to another party through the recordkeeping system.

Total Annual Net Cost Estimate	^(K)\$7,422
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Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

D. Disclosures

This document contains estimates of plan expenses and is intended to provide a detailed summary of fees being charged to the plan or its participants to the extent such information is in the Recordkeeper's possession. While it is intended to provide information regarding all material fees, this document may not be comprehensive, and it may not include full information on fees associated with some specially negotiated services or with certain investment options, such as Self-Directed Brokerage Accounts, Life Insurance, Employer Stock, etc. For further fee information, please refer to the relevant service agreements and/or prospectuses, including information that may be needed to comply with Participant Disclosure obligations. As your Recordkeeper, we make no representation as to the completeness or accuracy of materials, such as prospectuses, created and/or provided by a third-party investment provider.

Additional Compensation Paid to Recordkeeper for Correction of Transactional Errors:

Participant and Plan Transaction Errors. If the Recordkeeper does not accurately process contribution or investment instructions provided in good order by a Participant or the Plan Sponsor (e.g., investment allocation of Plan contributions, investment exchanges or transfers) or does not accurately process a Plan transaction as instructed by a Participant or directed by the Plan Sponsor (e.g. timely processing a Plan distribution or processing a Participant's direct rollover request as a lump sum) and the issue is timely brought to the Recordkeeper's attention, Empower will, at its own expense, retroactively correct the error by adjusting the Participant's account to the financial position where it would have been, adjusted for earnings and reduced by any losses, had the error not occurred.

Trading Gains. If Empower does not accurately process a trade with the mutual fund company as directed by the Plan Sponsor or as instructed by a Participant, then the Recordkeeper will correct the share position at the mutual fund company as if the error had not occurred. In the event there are multiple funds involved, the Recordkeeper will net gains and losses across all funds involved.

If a correction to adjust the Participant's account to the financial position where it would have been if the error had not occurred is made at the Recordkeeper's expense and results in a transactional net loss, the Recordkeeper will bear the transaction loss. However, if the correction results in a transactional net gain, the Recordkeeper will retain the transaction gain as compensation for services provided to the plan and to defray costs of servicing the plan.

Bank Credit Disclosure:

If the Plan's assets pass through a bank account held by Empower Trust Company, LLC (Empower) or its affiliates/subsidiaries (Empower Trust Company, LLC), it may earn credits and/or interest on Plan assets awaiting investment or pending distribution. Any credits or interest earned by Empower are aggregated with credits and/or interest earned by Empower affiliates/subsidiaries and will be used to defray the aggregate expenses for the maintenance of bank accounts. Empower will not retain credits and/or interest earned in excess of such maintenance expenses.

Credits and/or interest are earned from the use of (i) uninvested contributions received too late in the day or not received in good order to be invested same-day and (ii) proceeds from investment option redemptions where Plan distribution checks have not been presented for payment by Plan participants. Credits and/or interest (i) begin to accrue on contributions, on the date such amounts are deposited into the bank account and end on the date such amounts are invested pursuant to Plan participant or Plan representative instructions and (ii) begin to accrue on distributions, on the date the check is written or on the wire date, as applicable and end on the date the check is presented for payment or when the wire clears against the account, as applicable. Earnings of credits and/or interest are at the rate the bank provides from time to time.

Actuarial and/or Plan Consulting Services:

This category describes certain actuarial and/or consulting administrative services provided to the Plan Sponsor, including but not limited to preparation of the Plan's annual ERISA funding valuation report with required employer contributions, actuarial certification of the Plan's funded status, annual PBGC premium

filings and preparation of Schedule SB/MB to the Form 5500. In addition, we may make certain other consulting services available to the Plan Sponsor related to the design, management or financial impact of the Plan. These consulting services may include for example, accounting measurements, asset/liability modeling, funding strategy, regulatory changes, merger and acquisition, plan design, nondiscrimination testing and certain plan termination services. Due to the variable nature of service arrangements, for more information on the services and fees specific to the Plan, please see your service agreement.

Investments

Mutual Fund Expense Ratio & Collective Investment Trust (CIT) Expense:

The Service Provider has entered into agreements with certain mutual funds/CITs (or their service providers, including advisors, administrators or transfer agents, and underwriters) whereby the Service Provider provides shareholder and/or distribution services and receives compensation from the mutual fund/CIT (or their service providers) based on the value of the plan's investment in the fund/CIT. This compensation may include fees for administrative and other expenses and/or fees paid under a plan of distribution under SEC Rule 12b-1 ("12b-1 fees"). The fees received by the Service Provider are included in the expense ratio described in the applicable fund's prospectus or similar disclosure document, and reduce the investment option's net asset value (NAV). Generally, fees and expenses included in the expense ratio are deducted at regular intervals based on a percentage of the investment option's average daily net assets. For CITs, an investment company may include other fees that are not disclosed in this fee disclosure document but are provided in a separate disclosure under separate cover.

Redemption Fees:

Redemption fees are charged by mutual fund companies to discourage investors from making a short-term "round trip" (i.e. a purchase, typically a transfer, followed by a sale within a short period of time). Most mutual fund companies that charge redemption fees will impose the fee upon the purchase and subsequent sale occurring within a specified time frame. Please refer to your mutual fund prospectuses for specific redemption fee details.

Additional Fund Compensation:

The Service Provider may receive additional revenue as a finder's fee from non-affiliated fund companies as shown in the prospectus and other regulatory documents for each of the funds held by the plan. Empower Annuity Insurance Company of America ("Empower") receives payments from some investment fund families through the Empower Fund Partnership Program ("EFPP"). Under the EFPP, fund families receive several services based on the EFPP tier in which they participate. These services are provided directly to fund families and include: (i) consideration for inclusion in Empower products developed for some segments of the retirement and IRA market, (ii) inclusion on the Empower Select investment platform, which is available in the small plan recordkeeping market, (iii) a waiver of the connectivity fee described below, (iv) enhanced marketing opportunities, (v) additional reporting capabilities, (vi) collaboration in thought leadership opportunities, (vii) access to meetings with Empower leadership, Empower staff, and the third party advisory and brokerage firms through whom Empower distributes its services, and (viii) access to conferences put on by Empower. The yearly fees for EFPP participation are up to \$1,200,000 for tier 1 and up to \$600,000 for tier 2. These fees do not vary based on an Empower client's use of the funds offered by the fund family. For additional information about fund families that participate in the fund partner program, please visit <https://docs.empower.com/advisor/Empowering-Fund-Partnership-Disclosure.pdf>.

Empower also receives payments from fund families through a connectivity program (the "Connectivity Program"). The Connectivity Program charges fund families for the cost of administering funds on Empower investment platforms, and for building and maintaining data connections between Empower and the fund

family. Effective January 1, 2024, the Connectivity Program generally charges \$1200 per investment fund used on recordkeeping and IRA investment platforms. Additionally, a small or medium sized retirement plan may have an investment access fee of \$1,000 charged to the plan, if they select a fund that is not part of the Empower Fund Partner Program or Connectivity Program. Depending on plan selection of the non-participating fund family, the investment access fee charge may be more or less than the fees received under the Connectivity Program from the fund family.

Investment Access Fee:

Empower charges an investment access fee if the plan's fiduciary selects a fund for the plan's investment lineup from a fund provider that does not participate in the Connectivity Program, under which the fund provider compensates Empower or its related companies for costs associated with providing and maintaining the fund on the investment platforms (the "Investment Access Fee"). The investment access fee is a charge per plan of \$1,000 annually and is billed quarterly to the plan sponsor. On an annual basis, Empower will review all plans being assessed an investment access fee. If no investment access fee funds are being used, the investment access fee will not be assessed to your plan. If investment access fee funds are used in future years, or are added through fund changes, the investment access fee will be added or reinstated at that time. Empower reserves the right to change the Investment Access Fee, at any time, upon ninety (90) days' advance written notice to the plan sponsor.

Rollover Programs:

Empower may receive payments of up to \$35 per rollover under separate agreements with certain rollover providers (including Inspira Financial and WMSI Securities LLC) for providing transaction and administrative services. Any such payments are not fees for distribution services to the plan under the plan's administrative services agreement with Empower.

General Account Fund and Guarantee Provisions:

General Account crediting rates are net of cost of capital and expenses, fund and guarantee provisions and any contract series charge, to the extent applicable.

Cost of Capital is the return Empower Trust Company, LLC (Empower) earns on Empower capital. Empower is required by regulators to hold capital for the purpose of ensuring Empower can meet all of its obligations associated with the General Account Fund. The amount of Empower's capital and required return will fluctuate over time based on regulatory requirements, capital market conditions and the competitive environment.

The Fund Provision covers the range of investment expenses that are netted from the crediting rate, such as investment and operating expenses. The Fund Provision is calculated annually in aggregate for all General Account fixed funds offered by Empower and does not reflect any product or plan specific underwriting adjustments.

The Guarantee Provision covers the range of insurance expenses that are netted from the crediting rate, such as asset defaults, cost of insurance guarantees, and other expenses. The Guarantee Provision is calculated annually in aggregate for all General Account fixed funds offered by Empower and does not reflect any product or plan specific underwriting adjustments.

A Contract Series Charge may apply to the general account option selected by the plan sponsor. This charge will be explicitly described in the Empower Investments Fixed Account group annuity contract and is meant to cover expenses related to contract administration, investment management and other services that are provided to the plan pursuant to a separate agreement with the plan. There may be an adjustment to the credited interest rate which is used to reduce the amount for plan recordkeeping/administration services that would otherwise be charged to the plan.

For more information on the General Account Fixed Funds, including termination options, please see your Group Annuity Contract.

5500 Schedule C

As applicable, the disclosures herein are intended to satisfy the eligible indirect compensation (“EIC”) requirements for Form 5500 Schedule C purposes.

Direct Compensation:

As your Recordkeeper, Empower tracks and reports all direct fee compensation (such as the standard fees and non-standard fees that are paid from plan assets during the plan year) as part of the plan-level reporting in your Annual Plan Summary. A detailed list of direct fees are provided in the Fee and Withdrawal report as well as summarized in the supplemental report section containing the Information for Completing Form 5500 Schedule C.

Indirect Compensation:

The listed expenses and costs are the types of eligible indirect compensation that may have been received either by (i) the Recordkeeper for their services or (ii) mutual fund companies whose funds are investment options in your Plan. The disclosures herein are intended to satisfy the EIC requirements for Form 5500 Schedule C purposes, as applicable.

Other Investment-Related Fees:

The investment funds offered by your Plan may have fees that are retained by the fund company or other investment provider as payment for ongoing management of the fund and other services. The fee amounts will vary from fund to fund and are generally charged as a percentage of the fund’s value.

Please refer to the latest investment materials such as **prospectuses and other regulatory disclosures for each of the funds** held by your Plan (as provided by your Plan’s investment advisor or directly from the fund companies or investment firms) for details regarding services and fees.

The latest prospectus and other regulatory documents for each of the funds held by the plan can be found within the Investment section of the Plan Service Center.

This list of investment fees is intended to give the plan a list of the most important fees being charged to the plan or its participants. It is intended to provide information regarding all material fees, but may not be comprehensive and may not include information on fees such as Self Directed Brokerage Accounts, Life Insurance, Employer Stock, etc. For other fee information, please refer to all other plan documents including service agreement and/or prospectus, including information that may be needed to comply with participant Disclosure obligations. As your Recordkeeper, we make no representation as to the completeness or accuracy of materials, such as prospectuses, created and/or provided by a third-party investment provider.

Affiliates and Subcontractors

We are required to disclose certain fees paid between Empower Trust Company, LLC (Empower) and its related parties (affiliates/subsidiaries and subcontractors). This includes compensation paid in connection with the services Empower or its affiliates/subsidiaries have agreed to provide to the Plan, if the compensation is set on a transaction/incentive basis (such as commissions, soft dollars, or finder’s fees) or if the compensation is charged directly against a plan investment and reflected in the investment’s net value.

The fees disclosed are not in addition to previously disclosed fees; rather, this information is intended to increase transparency about how Empower uses the fees it receives.

Affiliates:

The following entities are affiliates of the Recordkeeper, in that they directly or indirectly control, are controlled by, or are under common control with the Recordkeeper. These affiliates may receive fees from the plan, or from the Recordkeeper or another affiliate for performing certain services for the plan.

Refer to the Itemized Services and Cost section for details regarding affiliate payments.

Empower Financial Services, Inc. is an affiliate that receives payments from the Investment Provider. Payments are first paid to Empower Financial Services, Inc. which in turn pays the Recordkeeper.

Empower Capital Management, LLC is an affiliate that receives payments from the Investment Provider.

Empower Funds, Inc. is an affiliate that receives payments from the Investment Provider.

Affiliates: The following are affiliates or subsidiaries of Empower Trust Company, LLC (Empower), but not all Empower affiliates or subsidiaries may pertain to your Plan.

- Empower Advisory Group, LLC
- Empower Financial Services, Inc.
- Empower Retirement, LLC
- Empower Capital Management, LLC
- Empower Funds, Inc.
- Empower Annuity Insurance Company
- Empower Trust Company, LLC
- Empower Life & Annuity Insurance Company of New York

Empower is affiliated with Great-West Lifeco Inc. (“Lifeco”) who entered into a transaction to sell Putnam Investments, LLC to Franklin Resources, Inc. (“Franklin”). As a result of the transaction, Empower’s affiliate owns approximately 6% of Franklin as of January 1st, 2024. As a part of the transaction, Lifeco entered into arrangements with Franklin under which Lifeco has committed to allocate assets over a period of time to be managed by Franklin’s investment managers and has agreed to support the availability of Franklin and its affiliates’ products and services on enterprise platforms. If certain Franklin revenue thresholds are achieved under those arrangements, Lifeco will receive contingent transaction consideration and other financial benefits. Franklin also includes Alcentra, Benefit Street Partners, Brandywine Global, Clarion Partners, ClearBridge Investments, Franklin Templeton Investments, K2 Lexington Partners, Martin Currie, Putnam Investments, Royce Investment Partners and Western Asset Management as of January 1st, 2024.

Subcontractors:

A subcontractor is any person or entity that is not an affiliate of Empower, which is expected to receive \$1,000 or more in compensation for performing one or more services for the plan under a contract or arrangement with Empower.

COMPANY SUBCONTRACTOR	PROVIDED SERVICE
None	

E. Itemized Services and Costs

This section details how each service expense is calculated. Totals here are presented in the Summary of Fee and Expense Estimates section. **Estimates** presented are based on expenditures and activity in the 12 month period ending July 31, 2024 and on the following:

Total Assets	\$563,583
Unallocated Plan Assets	\$237
Participant Assets	\$563,346
Loan Balances	\$0
Number of Participants	49

The **annual estimates** displayed in this document will not match actual financial reports such as the Annual Plan Summary.

Payments to Investment Providers (IP)

SERVICE CODE 1.1							
INVESTMENT	BASIS FOR ESTIMATE	GROSS/NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP <small>[estimate X net expense ratio]</small>	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP <small>[(12b1 X estimate)+ (Admin X estimate)]</small>	ESTIMATED NET PAYMENTS <small>[gross pmts-pmts from IP]</small>
American Funds							
American Funds Bond Fund of Amer R6	\$12,329 Assets in fund	0.24%/0.24%	\$30			(\$0)	\$30
Total for American Funds	\$12,329		\$30			(\$0)	\$30
Empower Funds							
Empower US Govt Securities Fund Inst	\$9,383 Assets in fund	0.27%/0.24%	\$23			(\$0)	\$23
Total for Empower Funds	\$9,383		\$23			(\$0)	\$23
Fidelity Investments							
Fidelity 500 Index	\$65,107 Assets in fund	0.02%/0.02%	\$10			(\$0)	\$10
Fidelity International Index	\$32,880 Assets in fund	0.04%/0.04%	\$12			(\$0)	\$12
Fidelity Small Cap Index	\$12,984 Assets in fund	0.03%/0.03%	\$3			(\$0)	\$3
Total for Fidelity Investments	\$110,971		\$25			(\$0)	\$25
Franklin Templeton Investments							
Franklin Small Cap Value R6	\$14,348 Assets in fund	0.62%/0.60%	\$86			(\$0)	\$86
Putnam Large Cap Value R6	\$5,648 Assets in fund	0.55%/0.55%	\$31			(\$0)	\$31

INVESTMENT	BASIS FOR ESTIMATE	GROSS/NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP [estimate X net expense ratio]	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP [(12b1 X estimate)+ (Admin X estimate)]	ESTIMATED NET PAYMENTS [gross prmts-pmts from IP]
Total for Franklin Templeton Investments	\$19,996		\$117			(\$0)	\$117
Great Gray Trust Company, LLC							
IndexSelect Aggressive 2025 Fund CL I	\$0 Assets in fund	0.14%/0.14%	\$0			(\$0)	\$0
IndexSelect Aggressive 2035 Fund CL I	\$39,834 Assets in fund	0.15%/0.15%	\$59			(\$0)	\$59
IndexSelect Aggressive 2045 Fund CL I	\$19,357 Assets in fund	0.15%/0.15%	\$29			(\$0)	\$29
IndexSelect Aggressive 2055 Fund CL I	\$21,639 Assets in fund	0.15%/0.15%	\$33			(\$0)	\$33
IndexSelect Aggressive 2065 Fund I	\$1,088 Assets in fund	0.15%/0.15%	\$2			(\$0)	\$2
IndexSelect Aggressive Retire Fund CL I	\$0 Assets in fund	0.14%/0.14%	\$0			(\$0)	\$0
IndexSelect Conservative 2025 Fund CL I	\$0 Assets in fund	0.14%/0.14%	\$0			(\$0)	\$0
IndexSelect Conservative 2035 Fund CL I	\$0 Assets in fund	0.14%/0.14%	\$0			(\$0)	\$0
IndexSelect Conservative 2045 Fund CL I	\$0 Assets in fund	0.15%/0.15%	\$0			(\$0)	\$0
IndexSelect Conservative 2055 Fund CL I	\$0 Assets in fund	0.15%/0.15%	\$0			(\$0)	\$0
IndexSelect Conservative 2065 Fund I	\$0 Assets in fund	0.15%/0.15%	\$0			(\$0)	\$0
IndexSelect Conservative Ret Fund CL I	\$0 Assets in fund	0.14%/0.14%	\$0			(\$0)	\$0
IndexSelect Moderate 2025 Fund CL I	\$0 Assets in fund	0.14%/0.14%	\$0			(\$0)	\$0
IndexSelect Moderate 2035 Fund CL I	\$70,770 Assets in fund	0.15%/0.15%	\$103			(\$0)	\$103
IndexSelect Moderate 2045 Fund CL I	\$120,229 Assets in fund	0.15%/0.15%	\$180			(\$0)	\$180
IndexSelect Moderate 2055 Fund CL I	\$93,974 Assets in fund	0.15%/0.15%	\$141			(\$0)	\$141
IndexSelect Moderate 2065 Fund CL I	\$3,875 Assets in fund	0.15%/0.15%	\$6			(\$0)	\$6

INVESTMENT	BASIS FOR ESTIMATE	GROSS/NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP [estimate X net expense ratio]	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP [(12b1 X estimate)+ (Admin X estimate)]	ESTIMATED NET PAYMENTS [gross prmts- prmts from IP]
IndexSelect Moderate Retire Fund CL I	\$0 Assets in fund	0.14%/0.14%	\$0			(\$0)	\$0
Total for Great Gray Trust Company, LLC	\$370,766		\$553			(\$0)	\$553
JPMorgan							
JPMorgan International Equity R6	\$10,308 Assets in fund	0.60%/0.50%	\$52			(\$0)	\$52
JPMorgan Large Cap Growth R6	\$6,649 Assets in fund	0.52%/0.44%	\$29			(\$0)	\$29
JPMorgan Small Cap Growth R6	\$1,290 Assets in fund	0.76%/0.74%	\$10			(\$0)	\$10
Total for JPMorgan	\$18,247		\$91			(\$0)	\$91
MFS							
MFS Mid Cap Growth R6	\$6,222 Assets in fund	0.67%/0.66%	\$41			(\$0)	\$41
MFS Mid Cap Value R6	\$13,407 Assets in fund	0.63%/0.62%	\$83			(\$0)	\$83
Total for MFS	\$19,629		\$124			(\$0)	\$124

Blank fields in the table above can be assumed to be not applicable or zero.

Not all 12b-1 and/or Admin fees may flow through the Recordkeeper. A third party may be receiving the 12b-1 and/or Admin fees directly. Due to this, the amount shown in the Estimated Net Payments column may be overstated.

Empower may provide unit valuation and custody services for certain of the above investment options under an agreement with the plan sponsor. Any unit valuation and custody fees received by Empower are described in the plan's administrative services agreement but are not reflected in the Payments to Recordkeeper estimates in this document.

SERVICE CODE 1.1						
INVESTMENT	BASIS FOR ESTIMATE	FEE ESTIMATE	ESTIMATED GROSS PAYMENTS TO IP [basis X fee estimate]	ALLOCATION TO RK	ESTIMATED PAYMENTS TO RK [basis X allocation to RK]	ESTIMATED NET EXPENSE [payments from IP - allocation to RK]
Empower General Account						
EI Fixed Account - Series Class I	\$2,260 Assets in fund	0.35%	\$8	0.00%	(\$0)	\$8
Total for Empower General Account	\$2,260		\$8		(\$0)	\$8

For an explanation of the Fee Estimate, please see the "General Account Fund and Guarantee Provisions" disclosure in the Disclosure Section of this document.

Total Annual Payment Estimate to Investment Providers (IP) ^(A)\$971

Payments to Recordkeeper (RK)

Plan Services Fees

SERVICE CODE	FEE TYPE	PAID BY	ANNUAL FEE	BASIS FOR ESTIMATE	GROSS PAYMENTS
2.1	Plan Administration Asset Based Fee	Deducted from Participant	1.03%	\$561,322 Assets in Plan*	\$5,782

Total Annual Payment Estimate for Plan Services ^(A)\$5,782

Participant Services Fees

SERVICE CODE	FEE TYPE	PAID BY	FEE	GROSS PAYMENTS
2.2	Empower Advisory Services My Total Retirement	Deducted from Participant	Up to \$100K = 0.650000% Next \$150K = 0.550000% Next \$150K = 0.450000% Over \$400K = 0.350000%	\$149
	Age 59 1/2 Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$0
	Death Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$0
	Mandatory Force Out Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$0
	Disability Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$0
	Other Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$0
	In Service Disability Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$0
	Qualified Birth and Adoption Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$0
	QDRO Disbursement Fee‡	Netted from Distribution	\$375 Per Distribution**	\$0
	Retirement Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$260
	Separation from Service Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution**	\$260

Overnight/ACH/Wire requests may be subject to a fee of up to \$40 per transaction.

Total Annual Actual Payments for Participant Services	(W) \$669
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See the Administrative Service Agreement for the fees for any participant services not reflected above.

Participant Service Fees displayed above are the actual assessed fees to date based on a rolling twelve month period.

Listing of Available Additional Services

SERVICE CODE	SERVICE
2.3	Qualified Domestic Relations Order Processing Services
	Representation During IRS/DOL Audit
	Consultation Related to Plan Mergers
	Data Entry Services
	Reconciliation of Loan Data
	Special Consulting Services

Plan level additional services listed may be requested by the Plan Sponsor in writing. The applicable fee will apply to any services performed based on that request.

Additional Services

Currently your plan has no Actual Additional Services payments.

Total Annual Actual Payment for Additional Services	\$0
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Contract Termination Fee:

Contract Termination Fees may apply. For more information, refer to your annuity contract and/or fee schedule.

Payments to Others

SERVICE CODE	SERVICE PROVIDER	SERVICE DESCRIPTION	FEES	BASIS FOR ESTIMATE	GROSS PAYMENTS
Financial Professional Services					
3.1	MASSACHUSETTS MUTUAL LIFE INS COMP DBA MML INVESTORS SERVICES LLC	Financial Professional	0.25%	\$566,043 Assets as of Commission Date	\$1,415
				Total	\$1,415
Trustee and Custodial Services					
3.2	Empower Trust Co.	Custodial Services	\$500	Flat Fee	\$500
				Total	\$500
Plan Expense Account / Participant Revenue Credit					

SERVICE CODE	SERVICE PROVIDER	SERVICE DESCRIPTION	FEES	BASIS FOR ESTIMATE	GROSS PAYMENTS
3.3	Inventive, LLC 401(k) Plan	Funds Available to Lower Plan Fees/ Expenses.	0.050004%	\$563,583 Assets in Plan	\$282
				Total	\$282
Participant Advice					
3.4	Empower Advisory Group, LLC	Empower Advisory Services My Total Retirement	Up to \$100K = 0.650000% Next \$150K = 0.550000% Next \$150K = 0.450000% Over \$400K = 0.350000%	Actual Expenses	\$149
				Total	\$149

Total Annual Payment Estimate for Others	^(Z)\$2,346
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Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

* The Basis for Estimate may not be calculated on all plan assets or money types.

‡ Distribution Charge for participants may vary by the reason the distribution is taken and by fund. See your contract for details.

** Participant loan set up and distribution fees may not reflect additional fees charged by a third party. Third parties should be disclosing the amounts they receive in a separate document.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Notice of Investment Returns & Fee Comparison

520091-01 Inventive, LLC 401(k) Plan
empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-800-338-4015

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	Other Investment-Related Fees, Expense Information and Transfer Restrictions - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	Guaranteed Retirement Income Options - Shows information about the Guaranteed Retirement Income Options in your retirement plan.
4	Plan-Related Information - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments
Averaged Annualized Total Return[‡] as of 07/31/2024

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
IndexSelect Aggressive Retire Fund CL I ²	N/A	5.34%	6.47%	9.15%	2.68%	6.04%	5.84%	05/18/2017	0.14%/0.14%
							\$58.40 per \$1,000		\$1.41 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		5.48%	5.50%	8.98%	1.50%	4.23%	4.50%	05/18/2017	
							\$45.00 per \$1,000		
IndexSelect Aggressive 2025 Fund CL I ²	N/A	5.60%	6.94%	9.73%	2.76%	7.08%	6.58%	10/26/2017	0.14%/0.14%
							\$65.80 per \$1,000		\$1.42 per \$1,000 Gross
S&P Target Date 2025 TR USD**		6.13%	7.01%	10.64%	2.56%	6.43%	6.13%	10/26/2017	
							\$61.30 per \$1,000		
IndexSelect Aggressive 2035 Fund CL I ²	N/A	7.65%	10.28%	14.00%	4.37%	9.49%	9.18%	04/21/2017	0.15%/0.15%
							\$91.80 per \$1,000		\$1.49 per \$1,000 Gross
S&P Target Date 2035 TR USD**		7.12%	9.34%	13.25%	4.03%	8.49%	8.39%	04/21/2017	
							\$83.90 per \$1,000		
IndexSelect Aggressive 2045 Fund CL I ²	N/A	8.58%	12.04%	16.16%	5.13%	10.60%	10.07%	04/21/2017	0.15%/0.15%
							\$100.70 per \$1,000		\$1.51 per \$1,000 Gross
S&P Target Date 2045 TR USD**		7.74%	11.09%	15.04%	5.22%	9.87%	9.50%	04/21/2017	
							\$95.00 per \$1,000		
IndexSelect Aggressive 2055 Fund CL I ²	N/A	8.67%	12.39%	16.52%	5.27%	10.74%	10.19%	04/21/2017	0.15%/0.15%
							\$101.90 per \$1,000		\$1.50 per \$1,000 Gross
S&P Target Date 2055 TR USD**		7.96%	11.57%	15.52%	5.50%	10.22%	9.81%	04/21/2017	
							\$98.10 per \$1,000		
IndexSelect Conservative Ret Fund CL I ²	N/A	3.59%	4.27%	6.22%	1.57%	4.00%	3.96%	05/16/2017	0.14%/0.14%
							\$39.60 per \$1,000		\$1.35 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		5.48%	5.50%	8.98%	1.50%	4.23%	4.47%	05/16/2017	
							\$44.70 per \$1,000		
IndexSelect Conservative 2025 Fund CL I ²	N/A	3.66%	4.40%	6.35%	1.58%	4.40%	4.49%	05/16/2017	0.14%/0.14%
							\$44.90 per \$1,000		\$1.36 per \$1,000 Gross
S&P Target Date 2025 TR USD**		6.13%	7.01%	10.64%	2.56%	6.43%	6.43%	05/16/2017	
							\$64.30 per \$1,000		
IndexSelect Conservative 2035 Fund CL I ²	N/A	5.06%	6.14%	8.69%	2.40%	5.99%	6.03%	05/17/2017	0.14%/0.14%
							\$60.30 per \$1,000		\$1.40 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2035 TR USD**		7.12%	9.34%	13.25%	4.03%	8.49%	8.29%	05/17/2017	
							\$82.90 per \$1,000		
IndexSelect Conservative 2045 Fund CL I ²	N/A	6.65%	8.55%	11.82%	3.54%	8.16%	8.13%	04/21/2017	0.15%/0.15%
							\$81.30 per \$1,000		\$1.45 per \$1,000 Gross
S&P Target Date 2045 TR USD**		7.74%	11.09%	15.04%	5.22%	9.87%	9.50%	04/21/2017	
							\$95.00 per \$1,000		
IndexSelect Conservative 2055 Fund CL I ²	N/A	8.40%	11.67%	15.73%	4.93%	10.43%	9.70%	05/16/2017	0.15%/0.15%
							\$97.00 per \$1,000		\$1.51 per \$1,000 Gross
S&P Target Date 2055 TR USD**		7.96%	11.57%	15.52%	5.50%	10.22%	9.46%	05/16/2017	
							\$94.60 per \$1,000		
IndexSelect Moderate Retire Fund CL I ²	N/A	4.45%	5.39%	7.64%	2.11%	5.02%	4.96%	04/18/2017	0.14%/0.14%
							\$49.60 per \$1,000		\$1.38 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		5.48%	5.50%	8.98%	1.50%	4.23%	4.54%	04/18/2017	
							\$45.40 per \$1,000		
IndexSelect Moderate 2025 Fund CL I ²	N/A	4.64%	5.65%	7.99%	2.13%	5.74%	5.89%	04/17/2017	0.14%/0.14%
							\$58.90 per \$1,000		\$1.38 per \$1,000 Gross
S&P Target Date 2025 TR USD**		6.13%	7.01%	10.64%	2.56%	6.43%	6.67%	04/17/2017	
							\$66.70 per \$1,000		
IndexSelect Moderate 2035 Fund CL I ²	N/A	6.61%	8.49%	11.74%	3.54%	8.12%	7.97%	04/17/2017	0.15%/0.15%
							\$79.70 per \$1,000		\$1.45 per \$1,000 Gross
S&P Target Date 2035 TR USD**		7.12%	9.34%	13.25%	4.03%	8.49%	8.40%	04/17/2017	
							\$84.00 per \$1,000		
IndexSelect Moderate 2045 Fund CL I ²	N/A	8.12%	11.07%	15.02%	4.70%	10.04%	9.61%	04/17/2017	0.15%/0.15%
							\$96.10 per \$1,000		\$1.50 per \$1,000 Gross
S&P Target Date 2045 TR USD**		7.74%	11.09%	15.04%	5.22%	9.87%	9.52%	04/17/2017	
							\$95.20 per \$1,000		
IndexSelect Moderate 2055 Fund CL I ²	N/A	8.66%	12.38%	16.50%	5.27%	10.73%	10.11%	04/17/2017	0.15%/0.15%
							\$101.10 per \$1,000		\$1.50 per \$1,000 Gross
S&P Target Date 2055 TR USD**		7.96%	11.57%	15.52%	5.50%	10.22%	9.82%	04/17/2017	
							\$98.20 per \$1,000		
IndexSelect Moderate 2065 Fund CL I ²	N/A	8.67%	12.39%	16.52%	N/A	N/A	21.58%	11/08/2022	0.15%/0.15%
							\$215.80 per \$1,000		\$1.50 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2060 TR USD**		8.01%	11.61%	15.55%	N/A	N/A	20.02%	11/08/2022	
							\$200.20 per \$1,000		
IndexSelect Conservative 2065 Fund I ²	N/A	8.67%	12.41%	16.56%	N/A	N/A	23.72%	10/31/2022	0.15%/0.15%
							\$237.20 per \$1,000		\$1.50 per \$1,000 Gross
S&P Target Date 2060 TR USD**		8.01%	11.61%	15.55%	N/A	N/A	20.41%	10/31/2022	
							\$204.10 per \$1,000		
IndexSelect Aggressive 2065 Fund I ²	N/A	8.68%	12.39%	16.50%	N/A	N/A	19.87%	02/23/2023	0.15%/0.15%
							\$198.70 per \$1,000		\$1.50 per \$1,000 Gross
S&P Target Date 2060 TR USD**		8.01%	11.61%	15.55%	N/A	N/A	18.23%	02/23/2023	
							\$182.30 per \$1,000		
International Funds									
Fidelity International Index ²	FSPSX	5.91%	8.61%	11.59%	3.79%	7.69%	5.04%	09/08/2011	0.04%/0.04%
							\$50.40 per \$1,000		\$.35 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		5.47%	8.36%	10.48%	2.22%	7.03%	5.18%	09/08/2011	
							\$51.80 per \$1,000		
JPMorgan International Equity R6 ^{1,2}	JNEMX	4.36%	7.45%	10.80%	1.66%	7.24%	5.10%	11/30/2010	0.60%/0.50%
							\$51.00 per \$1,000		\$6.00 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		5.47%	8.36%	10.48%	2.22%	7.03%	5.18%	11/30/2010	
							\$51.80 per \$1,000		
Small Cap Funds									
Fidelity Small Cap Index ²	FSSNX	14.65%	12.13%	14.34%	1.97%	9.01%	8.88%	09/08/2011	0.03%/0.03%
							\$88.80 per \$1,000		\$.25 per \$1,000 Gross
Morningstar US Small Cap TR USD**		10.23%	8.85%	12.44%	3.14%	8.83%	8.50%	09/08/2011	
							\$85.00 per \$1,000		
Franklin Small Cap Value R6 ²	FRCSX	14.60%	13.64%	16.61%	7.14%	11.41%	9.00%	05/01/2013	0.62%/0.60%
							\$90.00 per \$1,000		\$6.20 per \$1,000 Gross
Morningstar US Small Value TR USD**		10.59%	7.99%	11.90%	6.89%	10.27%	7.68%	05/01/2013	
							\$76.80 per \$1,000		
JPMorgan Small Cap Growth R6 ^{1,2}	JGSMX	9.66%	11.75%	8.37%	-5.90%	6.86%	11.17%	11/30/2010	0.76%/0.74%
							\$111.70 per \$1,000		\$7.60 per \$1,000 Gross
Morningstar US Small Growth TR USD**		10.06%	8.19%	11.46%	-3.76%	5.81%	8.55%	11/30/2010	
							\$85.50 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Mid Cap Funds									
MFS Mid Cap Growth R6^{1,2}	OTCKX	5.07%	9.27%	15.48%	-0.28%	9.14%	11.89% \$118.90 per \$1,000	01/02/2013	0.67%/0.66% \$6.70 per \$1,000 Gross
Morningstar US Mid Core TR USD**		5.89%	9.94%	11.23%	4.88%	10.68%	10.07% \$100.70 per \$1,000	01/02/2013	
MFS Mid Cap Value R6^{1,2}	MVCKX	8.42%	12.96%	16.53%	8.41%	11.56%	9.66% \$96.60 per \$1,000	02/01/2013	0.63%/0.62% \$6.30 per \$1,000 Gross
Morningstar US Mid Value TR USD**		7.82%	11.31%	17.13%	8.94%	9.95%	9.23% \$92.30 per \$1,000	02/01/2013	
Large Cap Funds									
Fidelity 500 Index²	FXAIX	10.04%	16.68%	22.15%	9.58%	14.98%	13.14% \$131.40 per \$1,000	05/04/2011	0.02%/0.02% \$.15 per \$1,000 Gross
Morningstar US Large Cap TR USD**		10.91%	18.44%	24.81%	9.83%	15.79%	13.66% \$136.60 per \$1,000	05/04/2011	
JPMorgan Large Cap Growth R6^{1,2}	JLGMX	9.39%	20.94%	27.72%	8.84%	19.30%	17.60% \$176.00 per \$1,000	11/30/2010	0.52%/0.44% \$5.20 per \$1,000 Gross
Morningstar US Large Growth TR USD**		6.61%	10.62%	20.21%	-0.33%	12.19%	13.31% \$133.10 per \$1,000	11/30/2010	
Putnam Large Cap Value R6²	PEQSX	7.82%	18.40%	23.50%	12.39%	14.73%	11.76% \$117.60 per \$1,000	07/02/2012	0.55%/0.55% \$5.50 per \$1,000 Gross
Morningstar US Large Value TR USD**		9.11%	13.94%	16.90%	10.55%	10.94%	9.77% \$97.70 per \$1,000	07/02/2012	
Bond Funds									
American Funds Bond Fund of Amer R6²	RFBGX	5.06%	1.73%	5.36%	-2.33%	1.11%	2.08% \$20.80 per \$1,000	05/01/2009	0.24%/0.24% \$2.40 per \$1,000 Gross
Morningstar US Core Bond TR Hedged USD**		5.06%	1.72%	5.03%	-2.65%	0.15%	1.57% \$15.70 per \$1,000	05/01/2009	
Empower US Govt Securities Fund Inst^{1,2}	MXDQX	5.55%	1.82%	4.87%	-2.32%	-0.06%	1.29% \$12.90 per \$1,000	05/01/2015	0.27%/0.24% \$2.70 per \$1,000 Gross
Morningstar US 5-10 Yr Composite Treasur**		5.62%	1.85%	4.75%	-3.14%	-0.04%	1.51% \$15.10 per \$1,000	05/01/2015	

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate of return. The rate shown reflects the rate in effect from the last available quarter. Your rate may vary depending on the quarter in which the transitioned plan is funded. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 08/26/2024				
Investment Option	Current Fixed Rate	Minimum Rate	Frequency of Fixed Rate Setting	Term
EI Fixed Account - Series Class I	1.45%	0.00%	Quarterly	09/30/2024
	\$14.50 per \$1,000			

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from \$10 up to \$75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 08/26/2024				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Asset Based Fee	1.03%	0.2575%	Quarterly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.
	\$10.30 per \$1,000	\$2.58 per \$1,000		
Automated Third Party Payment	\$35.04	\$8.76	Monthly	Automated Third Party Payment

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 08/26/2024		
Investment Option	Transfer Rule	Shareholder Type Fees [^]
JPMorgan International Equity R6	1	
JPMorgan Small Cap Growth R6	1	
MFS Mid Cap Growth R6	2	
MFS Mid Cap Value R6	2	
JPMorgan Large Cap Growth R6	1	
Empower US Govt Securities Fund Inst	3	

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$25000 or more into this fund will not be permitted if a prior transfer of \$25000 or more was made out of this fund in the last 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

[^] Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

Contract Discontinuance and Termination Services

If, at some point in the future, the Plan discontinues, in whole or in part, any investment/platform provider relationship with Empower, either by transitioning the Plan to a new recordkeeper or because of the termination of the Plan, additional fees may be charged to your Plan account. The type and amount of any such fees will depend on the terms of the Plan's investment/contract agreement with Empower (or with respect to the terms of any investment contract/agreement issued by another provider that is administered by Empower) that is in effect at that time and/or may be assessed in connection with any services performed by Empower in conjunction with such discontinuance event.

When investment contracts are discontinued, participants' accounts could be assessed contract surrender charges, termination asset charges and/or market value adjustments. Your Plan's specific investment contract/agreement will identify which of these discontinuance fees and/or adjustments will apply. The discontinuance fees and/or adjustments may also be dependent upon the conditions of the market at the point in time the investment contract/agreement is discontinued.

3 – Guaranteed Retirement Income Options

Guaranteed Retirement Income Options

This section lists the investment options chosen by your plan that provide guaranteed retirement income under the Plan. The guaranteed retirement income options let you receive a guaranteed stream of payments usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

4 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Your plan uses the following designated investment manager(s): Carrie Temkin, 3(38) Investment Fiduciaries; Steve Wilkinson, 3(38) Investment Fiduciaries

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 08/26/2024			
Service	Fee Amount	Frequency	Description
Age 59 1/2 Disbursement Fee	\$40 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Death Disbursement Fee	\$40 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Mandatory Force Out Disbursement Fee	\$25 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Disability Disbursement Fee	\$40 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Other Disbursement Fee	\$40 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.
Other Disbursement Fee	\$0 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.
In Service Disability Disbursement Fee	\$40 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Qualified Birth and Adoption Disbursement Fee	\$40 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
QDRO Disbursement Fee	\$40 for Empower \$375 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.

Service	Fee Amount	Frequency	Description
Retirement Disbursement Fee	\$65 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Separation from Service Disbursement Fee	\$65 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
TPA Disbursement Fee	\$75.00	Per Transaction	RMD Fee
ACH Special Handling Charge	\$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Empower Advisory Services My Total Retirement	Up to \$100K = 0.162500% Next \$150K = 0.137500% Next \$150K = 0.112500% Over \$400K = 0.087500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
EXPRESS Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.
TPA Miscellaneous Fee	\$375.00	Per Transaction	QDRO Fee
TPA Miscellaneous Fee	\$35.00	Annual	Annual Participant Fee

For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

SUMMARY ANNUAL REPORT FOR INVENTIVE, LLC 401(K) PLAN

This is a summary of the annual report Form 5500 Annual Return/Report of Small Employee Benefit Plan of Inventive, LLC 401(k) Plan and Employer Identification Number 20-4903902/Plan Number 001 for the plan year 05/05/2023 through 12/31/2023. The Form 5500-SF annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined contribution plan with the following characteristics: profit sharing, code section 401(k) feature, code section 401(m) arrangement, ERISA section 404(c), total participant-directed account, pre-approved pension, covered by self-employed individuals.

Basic Financial Statement

Plan expenses were \$391. These expenses included \$0 in administrative expenses and \$0 in benefits paid to participants and beneficiaries, and \$391 in other expenses. A total of 85 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$446,412 as of the end of the plan year, compared to \$0 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$446,412. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$86,297, including employer contributions of \$19,791, employee contributions of \$34,540, other contributions/other income of \$0 and earnings from investments of \$31,966.

Information Regarding Plan Assets

The U.S. Department of Labor's regulations require that an independent qualified public accountant audit the plan's financial statements unless certain conditions are met for the audit requirement to be waived. This plan met the audit waiver conditions for the plan year beginning 05/05/2023 and therefore has not had an audit performed.

The plan's assets were held in individual participant accounts with investments directed by participants and beneficiaries and with account statements from regulated financial institutions furnished to the participant or beneficiary at least annually and other qualifying assets.

General information regarding the audit waiver conditions applicable to the plan can be found on the U.S. Department of Labor Web site at <https://www.dol.gov/agencies/ebsa> under the heading "Frequently Asked Questions."

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call Inventive, LLC, the plan administrator, at 2915 Industrial Way, Mountain Home, ID 83647 and phone number, 208-587-7960. The charge to cover copying costs will be \$1.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 2915 Industrial Way, Mountain Home, ID 83647, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.