PLAN HIGHLIGHTS FOR

The Catalyst 401(k) PEP - Crete PA Holdco LLC

These highlights represent only an overview of plan provisions. For full details, including any conditions or restrictions, please refer to the Summary Plan Description, which can be found on your plan account website or via the pre-login portal transamerica.com/portal under the Fund Info tab, by choosing Learn More. Please note that your plan account number is needed to access the pre-login site and can be found on the back page of this guide in the bottom left corner. If you need additional information or have any questions regarding the information provided, please contact us at transamerica.com/portal or calling 800-401-8726.

YOUR CONTRIBUTIONS

Eligibility

You must complete 60 days of service.

Entry Date(s)

Your entry date is the first day of any month.

Contribution Limits

Your traditional contributions are deducted from your paycheck before taxes each pay period.

Your plan allows you to invest up to the maximum allowed by the Internal Revenue Code limits.

You may invest for retirement with traditional before tax dollars, after- tax Roth dollars, or a combination, up to the overall limits noted in the following section. In general, choosing which one depends on whether you think your income will be subject to a higher or lower effective tax rate when you withdraw your money in retirement. Non-Roth after-tax contributions do not count toward the IRS limit. However, they are counted when determining the limit of total plan contributions made by you and your employer.

IRS Contribution Limits

The IRS limits how much you can contribute each year; the current total combined before- and after-tax IRS annual limit is $24,500 in 2026.

Updating Your Contribution Rate

You may increase or decrease your contribution to the plan on any business day. Changes will take effect as soon as administratively feasible.

You may also stop making contributions at any time.

Rollovers

You may roll over your plan account balance from a prior qualified retirement plan at any time.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

Vesting

Vesting refers to your "ownership" of your plan account — the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions, including any rollover or transfer contributions you have made, plus any earnings on them.

LEARN ABOUT YOUR PLAN'S ROTH ACCOUNT OPTION

The Roth option allows you to contribute after-tax dollars to your plan in a separate account that in most cases will not be subject to future federal income taxes on qualified distributions, regardless of your income level (provided that you hold the account for at least 5 years and do not withdraw assets until at least age 59½). So let's compare some basic features of the traditional account and the Roth:

FEATURE	TRADITIONAL	ROTH
Contributions IN	Before-tax	After-tax
Distributions PAID	Taxed as ordinary income (plus 10% early withdrawal penalty if younger than 59 1/2)	Free from federal tax if distributions occur five taxable years after first Roth Contribution AND after participant either: - Attains age 59½ - Dies - Becomes disabled
Required Minimum Distributions (RMDs) at age 73 (Some plans provide for RMDs to begin at the later of age 73 or separation from service, provided participant is not a 5% owner.)	Required	Required, but prior to RMD may be rolled over to a Roth IRA, which has no RMD requirement.
Contribution Limit	Total limit in 2026 is $24,500 ($32,500 if age 50 or older in 2026)	
Income Restriction	None	
When rolling over or transferring from an employer plan, be sure to consider whether the asset transfer changes any of the features and benefits that may be important to you including: the range of investment options available; investment-related fees or plan expenses that may be incurred; service levels available; availability and circumstances of penalty-free withdrawals; timing of required minimum distributions; federal protection of assets from creditors and judgments; and tax consequences of rolling employer stock into a new plan.		

COMPANY CONTRIBUTIONS

SAFE HARBOR CONTRIBUTIONS

The company will match 100% of your contributions, dollar for dollar, up to 3% of eligible pay, plus 50% of each additional dollar greater than 3% and no more than 5% of eligible pay.

Eligibility

You must complete 60 days of service.

Entry Date(s)

Your entry date is the first day of any month.

Log in at transamerica.com/portal or call 800-401-8726.

Vesting

You are immediately 100% vested in the company's non-discretionary contributions to the plan.

PREDECESSOR EMPLOYER

Your years of service with a predecessor of the company will not count toward your eligibility.

INVESTMENT CHOICES

You decide how your account will be invested among the available choices.

The way contributions are invested in your account is referred to as your "investment allocation." You may change your allocation any business day of the Plan Year.

If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be investedin the Target Date Series that most closely matches a projected retirement age at 65.

Target Date: These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Some of the investment choices offered by the plan contain trading restrictions. Prior to finalizing your investment choices under the plan, please refer to your "Investment Choices" for more information on these restrictions.

To obtain a complete set of Investment Fact Sheets containing detailed, up-to-date information on each of the investment choices, contact your plan administrator or log on to **transamerica.com/portal**. In the Fund and Fee Information section, select "Small organization" and click Learn More to enter your contract ID and SUB ID.

To access your Fund Performance Overview and Investment Fact Sheets, follow the simple steps outlined below:

Step 1: Go to **transamerica.com/portal**.

Step 2: In the Fund and Fee Information section, select "Small organization" and click Learn More to enter your contract ID.

Step 3: Enter your Contract ID and SUB ID and click "Submit".

LOANS + DISTRIBUTIONS

Your plan offers a loan feature, so you may borrow from your account based on certain provisions. However, as a general rule, loans should be taken from retirement investments only as a last resort. Please check with your plan administrator and refer to your Summary Plan Description for details.

Consider when you take money out of your retirement plan account, it's no longer earning money for you on a tax-deferred basis, and you may lose potential growth to help fund your retirement. If you decide to suspend contributions to your retirement plan account while making your loan repayments, you further reduce your retirement savings.

While you are actively employed you may be able to take withdrawals from the vested portion of your account, under some circumstances and subject to the plan's rules. For more information, log on to your plan's website or call your plan's toll-free number. Withdrawals of before-tax contributions, and of earnings on any contributions, will be subject to income tax, and withdrawals made before age 59½ may be subject to an additional 10% penalty. Please check with your plan administrator and/or refer to your Summary Plan Description for details.

IN SERVICE WITHDRAWALS

EARLY WITHDRAWALS

You may make a withdrawal upon reaching certain requirements. See your Summary Plan Description for details.

HARDSHIP

If you meet the definition of hardship, you may be eligible to make a withdrawal from the plan. For more information about the strict rules governing hardship withdrawals, refer to your Summary Plan Description.

Plan loans and in-service withdrawals are subject to plan restrictions. You may have to provide documentation in order to qualify for certain plan loans and in-service withdrawals.

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