

You're in

- Save up to \$23,500 in 2025, and even more with catch-up contributions if you're age 50+.
- See a complete view of your overall retirement picture.
- Easily access your account and take action.

Automatic enrollment makes it easy

- 5% of your paycheck will automatically be deducted and added to your plan account.
- Your contribution rate will increase 1% annually until you reach 10%.
- Your contributions will be automatically invested in the plan's default investment option.
- You can change your contribution rate or how your account is invested or opt out at any time.

CREATIVE FOAM 401(K) PLAN



Here's how to register your account

Log in to your account at
empowermyretirement.com.

- 1 Go to your plan website and select *Register*.
- 2 Choose the *I do not have a PIN* tab.
- 3 Follow the prompts to create your username and password.



- Find more details about your plan at
join.empower.com/t/HyalL.
Call **800-338-4015** if you have questions or need help.



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CREATIVE FOAM 401(K) PLAN Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 401(k) Plan

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

Eligibility Requirements

Employee Before Tax

To enroll in the Plan, employees must meet the following criteria:

- Age 18 or older
- Completed 1 month(s) of service

Eligible employees may enroll immediately.

Discretionary Match

To enroll in the Plan, employees must meet the following criteria:

- Age 18 or older
- Completed 1 month(s) of service

Eligible employees may enroll immediately.

Profit Sharing

To enroll in the Plan, employees must meet the following criteria:

- Age 18 or older
- Completed 1 year(s) of service
- Completed at least 1000 hour(s) of service

Eligible employees may enroll quarterly, January 1, April 1, July 1, October 1 of each year.

Please contact your Plan Administrator for information regarding excluded employees.

Enrollment

Once you are eligible to participate in the Plan, you will be automatically enrolled at a:

- Before-Tax rate of 5%

Also, your contribution rate will automatically increase:

- Before-Tax percentage of 1%

annually until you reach:

- Before-Tax percentage of 10%

Unless you select a different deferral amount or choose to opt out of the Automatic Enrollment during the 30 day wait period prior to your participation date. If your Plan allows, you may change your deferral amount or opt out via the web or by calling the Voice Response System.

Contribution Limits

Before-Tax

In 2025, the Before-Tax amount is between 0% and 75% of your compensation or \$23,500.00, whichever is less.

Participants turning age 50 or older in 2025, may contribute an additional \$7,500.00.

Participants who are age 60-63 during the calendar year in 2025, may contribute the age 50 limit plus \$3,750.00.

Employer Contributions

Discretionary Match

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or percentage of included compensation that is determined by the employer.

Profit Sharing

Your Plan may provide for a profit sharing contribution in an amount to be determined by your employer.

To be eligible for the profit sharing contribution into the Plan, employees must meet the following criteria:

- Employed on the last day of the Plan year or completed 1000 hour(s) or more

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of a distributable event. The value of your contributions to the Plan and any earnings they generate are always 100% vested (including rollovers from previous employers).

For employees hired as of 31-DEC-22, the value of employer discretionary match contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
0 - 1 Year(s)	0%
1 Years and over	100%

The employer profit-sharing contribution is immediately 100% vested.

Investment Options

A wide array of investment options are available through your Plan. Please review the Plan's Notice of Investment Returns & Fee Comparison for information on the investment options at empowermyretirement.com. Once you have enrolled, investment option information is also available through the website at empowermyretirement.com or call the Voice Response System toll free at 1-800-338-4015. The website and the Voice Response System are available to you 24 hours a day, 7 days a week.

Prospectuses, disclosure documents and investment-related options/services information are only available in English. Please have them translated prior to investing.

Transfers and Allocation Changes

You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested.

Rollovers¹

Only Plan Administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some plans may only allow rollovers from other 401(k) plans.

¹Governmental 457 funds rolled into another type of plan or account may become subject to the 10% early withdrawal penalty if taken before age 59 1/2.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59 1/2
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59 1/2 may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Please review the Plan's Notice of Investment Returns & Fee Comparison for information on Plan fees and expenses.

Loans

Your Plan allows you to borrow the lesser of \$50,000.00 or 50% of your eligible total vested account balance. The minimum loan amount is \$1000.00 and you have up to 60 months to repay your general purpose loan.

Empower Advisory Services

Your Plan offers a service called Empower Advisory Services. You can have Empower Advisory Group, LLC, a registered investment adviser, manage your retirement account for you. Or, if you prefer to manage your retirement account on your own, you can use the Online Advice tool. These services help create a personalized retirement strategy for you. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

For more detailed information about these services, including any applicable fees, visit your Plan's website at empowermyretirement.com or call the Voice Response System, toll free at 1-800-338-4015.

Advisory services materials, including the terms of service, regulatory documents, and ongoing communications, are available in English only. If you need translation assistance, please work with a qualified translator to ensure you fully understand your obligations upon enrollment.

How do I get more information?

Visit the website at empowermyretirement.com or call the Voice Response System, toll free at 1-800-338-4015 for more information. The website provides information regarding your Plan, as well as

financial education information, financial calculators and other tools to help you manage your account.

The group variable annuity insurance products are issued through Empower Annuity Insurance Company, Hartford, CT and distributed through Empower Financial Services, Inc., (EFSI). Both are Empower companies and each organization is solely responsible for its financial condition and contractual obligations. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include DC- 08-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation thereof.

You could lose money by investing in money market investments. Although they seek to preserve the value of your investment at \$1 or \$10.00 per share (see the prospectus), there is no guarantee they will. An investment in a money market investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market investment's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time. The yield quotation more closely reflects the current earnings of the portfolio than the total return quotation.

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Form# 523826-01PH 401(k)

CREATIVE FOAM 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 Creative Foam 401(k) Plan effective January 1, 2026. 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

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 Employer 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.