

VINYLMAX, LLC PROFIT SHARING 401(K) PLAN

ANNUAL NOTICE

INTRODUCTION

This Notice contains information related to the VinylMax, LLC Profit Sharing 401(k) Plan (the "Plan") for the plan year beginning on January 01, 2024. The plan year is each 12-month period ending on December 31.

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

VinylMax LLC
Address: 2921 McBride Court, Hamilton, OH 45011-5420
Phone number: 513-772-2247

AUTOMATIC ENROLLMENT

The automatic contribution arrangement (ACA) 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?

The automatic enrollment provisions will only apply to Eligible Employees hired on or after January 1, 2024.

What happens if I do not make a deferral election by the date determined by the plan administrator?

If you are eligible to make elective deferrals and meet the automatic enrollment provisions and you do not make a deferral election by the date determined by the plan administrator, 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 1% 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.

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 going to the following web site: www.mypencorp.com

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 once each pay period. 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 \$23,000 (for 2024).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to \$7,500 (for 2024).

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.

SAFE HARBOR CONTRIBUTIONS

The Plan Administrator intends the Plan to be a safe harbor plan. In a safe harbor plan, if certain requirements are met, the Plan will be deemed to automatically pass certain IRS required non-discrimination testing (ADP, ACP, and top-heavy). One of these requirements is a minimum level of employer contributions referred to as "safe harbor contributions". Please see the section of your SPD titled "Compensation" for the definition of compensation used to determine safe harbor contributions. The Plan may be amended during the plan year to reduce or suspend the safe harbor contributions. The reduction or suspension will not apply until at least 30 days after you are provided notice of the reduction or suspension.

Am I eligible to receive safe harbor contributions?

Once you meet the eligibility requirements below, you will be eligible to receive safe harbor contributions unless you fall into one of the following categories:

- You are an employee covered by a collective bargaining agreement where retirement benefits were the subject of good faith bargaining.

What eligibility requirements do I have to meet to receive safe harbor contributions?

You will be eligible to receive safe harbor contributions on the first day of the calendar month coincident with or next following the day you meet the following requirement(s):

- You attain age 18.
- You are still employed on the 6 month anniversary of your hire date.

Will safe harbor contributions be made to my account under the Plan?

Yes, as long as you are eligible to receive safe harbor contributions, a safe harbor matching contribution will be made to your account according to the following formula:

- 100% of your deferrals up to 3% of your compensation; plus
- 50% of your deferrals over 3% but that do not exceed 5% of your compensation.

Will any additional contributions be made to my account under the Plan?

Additional contributions may be made to your account under the Plan. Please see the section of your SPD titled "Contributions" for information on any further contributions.

VESTING

Vesting refers to the amount of money you have in the Plan that you have a non-forfeitable right to receive. You may be required to work a certain amount of time to earn certain contributions to the Plan. Please see your SPD section titled "Vesting" for more information about vesting and how it is calculated.

Do I need to work a certain amount of time to keep my elective deferrals and safe harbor matching contributions?

No, you will always be immediately 100% vested in your elective deferrals and safe harbor matching contributions.

Do I need to work a certain amount of time to keep my non-elective contributions?

Yes, your non-elective contributions will vest as specified below:

- Less than two years of vesting service - 0%
- Two years but less than three years of vesting service - 20%
- Three years but less than four years of vesting service - 40%
- Four years but less than five years of vesting service - 60%
- Five years but less than six years of vesting service - 80%
- Six or more years of vesting service - 100%

DISTRIBUTIONS

Can I take a distribution of my account balance after my employment terminates?

Yes, you can take a distribution of your account balance immediately after your employment terminates.

Can I take a distribution of my account balance if I am still working when I reach the normal retirement date?

Yes, you can take a distribution of the following vested account balances when you reach normal retirement age (age 62) while you are still working: all Accounts.

Can I take a distribution of my account balance when I reach age 59.5?

Yes, you can take a distribution of all of your vested account balance when you reach age 59.5.

Can I take a distribution of my elective deferrals while still working if I am called to active duty?

Yes, you can take a distribution of your elective deferrals while still working if you are called to active military duty for at least 30 days. However, you will not be able to have elective deferrals withheld from

your pay for 6 months from the date of the distribution.

Can I take a distribution of my account balance while still working if I incur a hardship?

Yes, you can take a hardship distribution of the following vested account balances while still working if you incur a hardship:

- elective deferrals
- non-elective contributions
- rollover contributions
- Roth elective deferrals

Can I take a loan from the plan?

Yes, you may be able to take a loan secured by your assets in the plan.

Please see the SPD section titled "Distributions" for further information on your distribution options.

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 going to the following web site:
www.mypencorp.com

How often can I change my investment election?

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

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

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

Default Investment Information
Fidelity Target Date Funds

Right to Self-Direct
Participants are permitted to elect out of the QDIA (the default investment) at any time

Additional Information
See the separate investment materials attached and/or on www.mypencorp.com

VinylMax, LLC Profit Sharing 401(k) Plan

This disclosure provides important information about your retirement plan. As a participant or beneficiary of the Plan, it is important to understand the fees associated with your Plan and how the investments you are utilizing work for you. In this document, you will find general plan information, plan administrative expenses, individual expenses, and a comparative chart of the Plan's investment alternatives and associated expenses.

General Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

The Plan also allows participants to exercise certain voting, tender or similar rights. Your Plan Administrator will assist you if you choose to exercise these rights.

Giving Investment Instruction. You may provide investment directions for some or all of your account balance, as determined by your Plan at any time. Changes to your investment choices can be made at www.mypencorp.com. If you need assistance, you can reach our Customer Service Center at (800) 848-5848, Monday through Friday, 8:00 am to 6:00 pm EST.

Limitations on Instruction. Pension Corporation of America (PCA), the Plan's service provider, will process requested transfers amongst the variable investment options on days when the New York Stock Exchange is open for business, if the request is received prior to 2:00 pm EST. Transfers received after 2:00 pm EST will be processed the next business day.

In addition to any plan level restrictions on transferring to or from a designated investment alternative, participants and beneficiaries may be subject to: excessive trading restrictions imposed by individual mutual funds; other exchange restrictions imposed by individual mutual funds; and/or a 90 day "equity wash" restriction imposed on stable value funds. Please see the fund prospectus or offering circular for specific exchange restrictions.

Designated Investment Alternatives. The Plan provides designated investment alternatives into which you can direct the investment of your retirement plan account. The Comparative Chart lists and provides information regarding these alternatives.

Information You May Obtain. You may request from your Plan Contact the following information about the Plan: (1) annual operating expenses of the Plan Investments; (2) copies of prospectuses, financial statements, reports, or other materials relating to Plan investments; (3) a list of assets contained in each Plan Investment Portfolio; (4) the value of those assets and fund units or shares; and (5) the past and current performance of each Plan investment.

Your Plan Contact

Craig Doerger
VinylMax LLC
2921 McBride Court
Hamilton, OH 45011

Plan Expenses

Administration expenses. These are charges for services such as legal, accounting, consulting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan, partly by the Plan sponsor and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

An average participant may expect to pay approximately 0.36% in plan administration expenses per year. This is an estimate and your individual plan administration expenses could be slightly higher or lower.

Forfeitures may be used towards paying Plan administration expenses.

Individual expenses. These are expenses you may incur if you take advantage of certain Plan features.

Distribution --- \$125.00 Per Occurrence.

Loan Establishment --- \$200.00 Per Occurrence.

Qualified Domestic Relations Order (QDRO) --- \$200.00 processing fee for QDRO Approval.

Qualified Domestic Relations Order (QDRO) --- \$250.00 processing fee for QDRO Processing.

Lost Participant Locator Service --- \$20.00 Per Occurrence.

Distribution (RMD) --- \$95.00 Per Occurrence.

Distribution (ADP/ACP Refund) --- \$95.00 Per Occurrence.

Investment Help (Guidance/Advice) – Our Plan offers to help you make decisions with respect to your Plan investments. There is no charge for this service.

VinylMax, LLC Profit Sharing 401(k) Plan

Investment Options - 09/30/2023

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Website address shown below or you can contact Craig Doerger at (513) 772-2247 for a free copy.

Document Summary

This section provides information about each investment's return (i.e., how much money an investor might have made) over certain time periods. You can also determine the fees and expenses you will pay if you invest in an option.

Some of the terms and concepts in this document may be confusing to plan participants who are not familiar with investing. The glossary at <http://www.investmentterms.com/> will provide help in understanding the concepts. Our plan also offers tools and online assistance for participants who want help in making their investment choices.

Performance and Expense Information

Table 1 provides information about plan investment options that do not have a fixed or stated rate of return. The value of these investments may go up or down. The table shows how these options have performed over time.

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

Finally, the table shows fee and expense information for each investment option. Expense information is provided in the gray area below each investment. This section also contains a reference to a Website where you can find additional information about the investment.

Some other points to keep in mind:




-  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 option's principal risks is available on the Website(s).
-  Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.
-  Shareholdertype Fees, where they exist, are in addition to Total Annual Operating Expenses. Such fees are only incurred in specific circumstances.

Table 1 - Variable Return Investments

Investment Name	Average Annual Total Return as of 09/30/2023				Benchmark		
	1 yr	5 yr	10 yr/ Inception*	Inception Date	1 yr	5 yr	10 yr/ Inception*
ALLSPRING SPEC MIDCAP VALUE R6	14.38%	8.33%	9.38%		21.62%	9.92%	11.91%
					S&P 500 TR USD		
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=WFPRX							
Total annual operating expense: 0.69% (\$6.90 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
ALLSPRING SPEC SM CAP VALUE R6	18.49%	4.60%	8.24%		21.62%	9.92%	11.91%
					S&P 500 TR USD		
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=ESPRX							
Total annual operating expense: 0.83% (\$8.30 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							

Table 1 - Variable Return Investments

Investment Name	Average Annual Total Return as of 09/30/2023				Benchmark		
	1 yr	5 yr	10 yr/ Inception*	Inception Date	1 yr	5 yr	10 yr/ Inception*
COLUMBIA BALANCED FUND I-3	14.86%	6.87%	7.82%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=CBDYX							
Total annual operating expense: 0.59% (\$5.90 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
COLUMBIA CONTRARIAN CORE I3	24.70%	10.55%	11.71%		21.62%	9.92%	11.91%
S&P 500 TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=COFYX							
Total annual operating expense: 0.60% (\$6.00 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
COLUMBIA DIVIDEND INCOME I3	15.78%	8.90%	10.75%		21.62%	9.92%	11.91%
S&P 500 TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=CDDYX							
Total annual operating expense: 0.55% (\$5.50 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
DELAWARE IVY MID CAP GROWTH R6	11.73%	7.90%	10.15%		21.62%	9.92%	11.91%
S&P 500 TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=IGREX							
Total annual operating expense: 0.69% (\$6.90 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY ADV INT'L SMCAP OPP I	15.43%	2.45%	5.58%		20.39%	2.58%	3.35%
MSCI ACWI Ex USA NR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FOIPX							
Total annual operating expense: 1.20% (\$12.00 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2020 IPRE	9.56%	3.33%	4.92%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FIWTX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2025 IPRE	10.79%	3.69%	5.45%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFEDX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2030 IPRE	12.08%	4.20%	6.22%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFEGX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							

Table 1 - Variable Return Investments

Investment Name	Average Annual Total Return as of 09/30/2023				Benchmark		
	1 yr	5 yr	10 yr/ Inception*	Inception Date	1 yr	5 yr	10 yr/ Inception*
FIDELITY FREE. INDEX 2035 IPRE	14.94%	5.05%	7.08%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFEZX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2040 IPRE	17.62%	5.77%	7.49%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFIZX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2045 IPRE	18.05%	5.81%	7.52%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFOLX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2050 IPRE	18.07%	5.82%	7.54%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFOPX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2055 IPRE	18.01%	5.81%	7.54%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFLDX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2060 IPRE	18.10%	5.81%	6.91%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFLEX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
FIDELITY FREE. INDEX 2065 IPRE	18.08%	0.00%	6.27%		11.43%	3.98%	5.24%
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=FFIKX							
Total annual operating expense: 0.08% (\$0.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
GALLIARD STABLE RETURN 30	2.53%	2.10%	1.80%		0	0	0
Morningstar Mod Tgt Risk TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=							
Total annual operating expense: 0.37% (\$3.70 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							

Table 1 - Variable Return Investments

Investment Name	Average Annual Total Return as of 09/30/2023				Benchmark		
	1 yr	5 yr	10 yr/ Inception*	Inception Date	1 yr	5 yr	10 yr/ Inception*
METRO WEST TOTAL RETURN BOND P	0.43%	0.14%	1.23%		0.64%	0.10%	1.13%
Bloomberg US Agg Bond TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=MWTSX							
Total annual operating expense: 0.37% (\$3.70 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
MFS GROWTH R6	25.32%	9.63%	12.84%		21.62%	9.92%	11.91%
S&P 500 TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=MFEKX							
Total annual operating expense: 0.50% (\$5.00 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
MFS NEW DISCOVERY FUND R6	10.38%	4.47%	7.37%		21.62%	9.92%	11.91%
S&P 500 TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=MNDKX							
Total annual operating expense: 0.88% (\$8.80 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
MFS RESEARCH INTERNATIONAL R6	20.42%	3.85%	3.89%		20.39%	2.58%	3.35%
MSCI ACWI Ex USA NR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=MRSKX							
Total annual operating expense: 0.64% (\$6.40 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
PIMCO GNMA & GOVERNMENT SECS I	0.76%	-0.31%	0.80%		0.64%	0.10%	1.13%
Bloomberg US Agg Bond TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=PD MIX							
Total annual operating expense: 1.34% (\$13.40 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
PIMCO INCOME FUND I	6.76%	2.37%	4.00%		0.64%	0.10%	1.13%
Bloomberg US Agg Bond TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=PIMIX							
Total annual operating expense: 0.62% (\$6.20 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
VANGUARD 500 INDEX ADM	21.57%	9.88%	11.87%		21.62%	9.92%	11.91%
S&P 500 TR USD							
Additional information may be found at: https://profile.morningstar.com/Profile/HTMLPage.asp?ClientCode=LIB&ClientSubCode=SCHWAB&ID=VFAX							
Total annual operating expense: 0.04% (\$0.40 per \$1000)							
Excessive Trading Policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

Model Portfolios

The plan may offer a number of model portfolios to plan participants. These model portfolios allocate a participant's contributions to specific plan investments on the basis of the participant's investment objectives and risk tolerance (e.g., conservative, moderate, growth). These model portfolios are not themselves plan investments. Performance and related expenses may be determined by looking at the information for the underlying investments.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the longterm effect of fees and expenses at:

<https://www.dol.gov/sites/default/files/ebsa/aboutebsa/>

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

IRS Cost of Living Adjustments to Retirement Plan Limitations MAXIMUM DOLLAR 2024 LIMITATIONS

Benefit Limit	2024	2023	2022	2021	2020
Defined Benefit and Defined Contribution Plan Limits for Year					
401(k) & 403(b) Elective Deferrals	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
Catch-up Elective Deferrals	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500
Defined Benefit Plan Benefit	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000
Defined Contribution Plan Limit	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000
Annual Compensation Limit	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000
Highly Compensated Employee	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000
Traditional and Roth IRA Contribution Limits	\$7,000*	\$6,500*	\$6,000*	\$6,000*	\$6,000*
Traditional and Roth IRA Catch-Up Limits	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
SIMPLE Plan Deferral	\$16,000	\$15,500	\$14,000	\$13,500	\$13,500
SIMPLE Plan Catch-up Elective Deferrals	\$3,500	\$3,500	\$3,000	\$3,000	\$3,000
SEP Minimum Compensation	\$750	\$750	\$650	\$650	\$600
SEP Maximum Compensation	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000
Tax Credit ESOP Maximum Balance	\$1,380,000	\$1,330,000	\$1,230,000	\$1,165,000	\$1,150,000
Social Security Tax Wage Base	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700

*Must have employment compensation

Vinylmax, LLC Profit Sharing 401(k) Plan

Accessing Your Account

Dear 401k Plan Participant:

Vinylmax has adopted a retirement plan to provide you with an opportunity to create a financially secure future during your retirement years. You can access your account by following the instructions below.

How do I access my account after I have enrolled?

Once you have completed 6 months of employment, you can create your account by visiting our website at www.mypencorp.com and selecting **Retirement Account Login**. **Accessing your account for the first time, will require you to use your social security number as your User ID and your date of birth as your Password (mmddyyyy).** You will not need to create a new account or obtain a passcode. Your initial password will expire in 90 days if you never log in to your account. If your password has expired you will need to contact our customer service department.

Can I change my User ID and password?

Once you have logged in, you will be prompted to create a unique User ID to replace your social security number and a new password to replace your date of birth. To assist you in resetting your User ID and/or password, you will need to set-up your secret Q & A. These are security features that protect your account from unauthorized access.

What can I do in my account?

You can select your preference to receive paper or email delivery notifications for participant statements and changes to your account. You may check your account balance, change investment elections for future contributions, realign current account balances, make fund to fund transfers, review pending transactions and fund information. You will also have access to retirement planning and account projection tools.

How do I plan for retirement?

Our SmartPlan education link is available to assist you in determining your deferral rate and selecting investment options. This is an interactive, video-based retirement management tool. SmartPlan is designed to work together with your Plan's provisions and create a retirement plan that meets your specific goals.

What if I need help?

Our customer service representatives are available to assist you during normal business hours from 8:00 a.m. to 6:00 p.m. EST, Monday through Friday, via our toll free number at 1-800-848-5848. You may access your account 24 hours a day, 7 days a week.

Sincerely,

PENSION CORPORATION OF AMERICA

Contact Information 1-800-848-5848

Website www.mypencorp.com