

Rothschild Investment Corporation

Advisor for the Alfred Benesch & Company Retirement Plan

Rothschild Investment Corporation is pleased to be the financial advisor for the Alfred Benesch & Company Retirement Plan. As the plan's financial advisor, we are your resource for investment education, asset allocation questions, or other general inquiries you may have about the plan or your retirement future.

Our role is to help you:

- Understand the different investment options
- Understand appropriate asset allocation and the importance of portfolio rebalancing
- Comprehend the different features of your retirement plan
- Answer any general questions regarding the 401(k) plan

Rothschild Investment Corporation

Currently celebrating our 116th anniversary, Rothschild Investment Corporation is Chicago's oldest independent investment firm. Rothschild's independence from conflicts of interest relating to the products and investments offered in this plan allows us to provide you with unbiased education and guidance.

Bart R. Bonga AIF®

Bart Bonga is President of Rothschild Investment Corporation and currently in his 29th year with the firm. Bart is an Accredited Investment Fiduciary. His primary focus is providing retirement plan participants with investment education and advice. Bart believes proper asset allocation and portfolio rebalancing are important factors in successful retirement plan investing. Bart spends time helping participants understand the investment options offered in their retirement plan. Bart received a bachelor's degree from Biola University in Los Angeles. Bart is a member of the Union League Club of Chicago.

Luke J. Novak JD AIF®

Luke Novak is Vice President at Rothschild Investment Corporation currently in his 11th year with the firm. Luke is an attorney and an Accredited Investment Fiduciary. He focuses on providing retirement plan participants with education and advice about the different features offered in a retirement plan. Luke believes the likelihood of success increases the more a participant understands his or her retirement plan. Luke helps participants by explaining important retirement plan features, such as Roth 401(k), target date funds, and contribution limits. Luke received a bachelor's degree from the University of Illinois at Champaign-Urbana and his Juris Doctor from the Illinois Institute of Technology Chicago-Kent College of Law.

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Alfred Benesch & Company Retirement Plan

Highlights and Limits

- \$42,500 total deferral amount (2024)
- \$6,500 catch-up if you are 50 or older (2024)
- You can defer pre-tax (Traditional)
- You can defer post-tax (Roth)
- You can defer after-tax
- Loans allowed
- Rollovers allowed upon hire and any time thereafter
- Eligibility: age 21, 30 days of service
 - Excludes seasonal interns, substitute workforce and on-call employees
- Roth conversion allowed

Traditional vs. Roth

	Traditional 401(k)	Roth 401(k)
Tax Status of Contributions	Pretax contributions reduce current taxable income.	After-tax contributions do not affect current taxable income.
Eligibility	Everyone - <i>regardless of income.</i>	Everyone - <i>regardless of income.</i>
Tax Status of Distributions After Age 59 and a half	Taxed as current income for at least five years.	Tax free and penalty free for those who have had the account.
Rollovers to IRAs	May be rolled over to a traditional IRA with no tax payment. May also be converted to an Roth IRA, which requires a tax payment.	May be rolled directly to a Roth IRA with no tax payment.

Alfred Benesch & Company Retirement Plan
Contribution Analysis Illustration

Assumed Salary:	\$75,000
Assumed Annualized Rate of Return:	5.00%

	Total Contribution	After 5 Year	After 10 Years	After 15 Years
Employee Contributing = 0% <i>(Including +5% Profit Sharing)</i>	5%	\$22,000	\$50,000	\$85,000
Employee Contribution = 5% <i>(+4% Match and +5% Profit Sharing)</i>	14%	\$61,000	\$139,000	\$238,000

Hypothetical Portfolio Difference:	\$39,000	\$89,000	\$153,000
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PERFORMANCE UPDATE

EMPLOYEES PS 401(K) PLAN

Average Annual Total Returns as of: 12/31/2021 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-232-5422. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
<i>Stability of Principal</i>											
Voya Fixed Account (4450) - 4450 (1)(17)	0.21	0.61	2.45	2.45	2.67	2.74	2.96				
Bonds											
<i>Intermediate Core Bond</i>											
Vanguard® Intermediate-Term Bond Index Fund - Admiral™ Sh - 3309	-0.17	-0.44	-2.37	-2.37	5.72	4.14	3.50		03/01/1994	0.07	0.07
<i>Nontraditional Bond</i>											
JPMorgan Unconstrained Debt Fund - Class R6 Shares - 6198 (2)	0.88	-0.33	0.92	0.92	4.99	3.55	3.53		12/01/2010	0.60	0.50
Asset Allocation											
<i>Lifecycle - Index</i>											
Voya Index Solution 2025 Portfolio - Initial Class - 1539 (3)(4)	2.30	3.95	10.70	10.70	14.13	10.17	9.23		03/04/2008	0.45	0.39
Voya Index Solution 2030 Portfolio - Initial Class - 6765 (4)(5)	2.87	4.68	12.40	12.40	15.65	11.21	10.16		10/03/2011	0.49	0.39
Voya Index Solution 2035 Portfolio - Initial Class - 1542 (4)(6)	3.16	5.25	14.17	14.17	16.99	12.09	10.95		03/04/2008	0.46	0.39
Voya Index Solution 2040 Portfolio - Initial Class - 6768 (4)(7)	3.57	6.06	16.58	16.58	18.62	13.06	11.60		10/03/2011	0.52	0.39
Voya Index Solution 2045 Portfolio - Initial Class - 1545 (4)(8)	3.92	6.59	17.86	17.86	19.44	13.52	11.93		03/04/2008	0.47	0.39
Voya Index Solution 2050 Portfolio - Initial Class - 6771 (4)(9)	3.89	6.63	17.81	17.81	19.35	13.44	11.88		10/03/2011	0.56	0.39
Voya Index Solution 2055 Portfolio - Initial Class - 1161 (4)(10)	3.91	6.60	17.95	17.95	19.46	13.56	11.95		03/08/2010	0.54	0.39
Voya Index Solution 2060 Portfolio - Initial Class - 3211 (11)	3.92	6.68	18.18	18.18	19.66	13.69		10.73	02/09/2015	0.58	0.39



See Performance Introduction Page for Important Information

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Voya Index Solution 2065 Portfolio - Initial Class - E473 (18)	3.98	6.91	18.45	18.45				25.60	07/29/2020	1.44	0.39
Voya Index Solution Income Portfolio - Initial Class - 1548 (4)(12)	1.38	2.61	6.09	6.09	10.15	7.22	6.32		03/04/2008	0.45	0.39
Large Cap Value/Blend											
Large Blend											
American Funds Fundamental Investors® - Class R-6 - 2323	5.22	8.78	22.88	22.88	21.96	16.02	15.35		08/01/1978	0.28	0.28
American Funds Washington Mutual Investors FundSM- Class R-6 - 1990	6.71	11.96	28.90	28.90	20.61	15.53	14.59		07/31/1952	0.27	0.27
ClearBridge Appreciation Fund - Class IS - 3496 (13)	4.67	9.83	24.04	24.04	22.93	16.96	15.11		03/10/1970	0.57	0.57
Vanguard® 500 Index Fund - Admiral™ Shares - 899	4.48	11.02	28.66	28.66	26.03	18.43	16.51		11/13/2000	0.04	0.04
Large Cap Growth											
Large Growth											
American Funds The Growth Fund of America® - Class R-6 - 1724	0.87	6.58	19.69	19.69	28.61	21.26	18.31		12/01/1973	0.30	0.30
T. Rowe Price Blue Chip Growth Fund, Inc. - 8248	-0.12	4.14	17.70	17.70	27.26	23.48	19.43		06/30/1993	0.68	0.68
Voya Large Cap Growth Portfolio - Institutional Class - 742 (14)	1.22	6.74	19.55	19.55	27.60	21.57	17.83		05/03/2004	0.72	0.67
Small/Mid/Specialty											
Mid-Cap Blend											
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	3.89	7.97	24.51	24.51	24.48	15.86	15.12		11/12/2001	0.05	0.05
Mid-Cap Growth											
Voya MidCap Opportunities Portfolio - Class I - 081 (15)	0.44	-0.17	12.07	12.07	26.95	18.81	15.40		05/05/2000	0.87	0.66
VY® Baron Growth Portfolio - Initial Class - 430 (16)	4.39	7.14	20.73	20.73	30.85	23.14	17.39		05/01/2002	1.14	0.99
Small Blend											
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	3.48	3.87	17.73	17.73	21.33	13.49	14.16		11/13/2000	0.05	0.05
VY® JPMorgan Small Cap Core Equity Portfolio- Institutional - 780	4.83	5.14	18.71	18.71	20.58	12.74	14.46		05/01/2002	0.87	0.87
Small Growth											
Neuberger Berman Genesis Fund - Class R6 Shares - 3831	4.64	8.43	18.46	18.46	24.38	15.84	14.12		07/01/1999	0.75	0.75
Specialty - Global Real Estate											
PGIM Global Real Estate Fund - Class Z - 3170	6.41	10.86	27.91	27.91	15.13	10.14	9.49		05/05/1998	0.94	0.94
Specialty - Health											
BlackRock Health Sciences Opportunities Port - Inst Shares - 2893	7.31	6.60	12.08	12.08	19.04	17.98	18.19		10/16/2000	0.84	0.84
Specialty - Technology											
T. Rowe Price Global Technology Fund - 6979	-8.22	-4.80	10.05	10.05	37.37	28.10	24.86		09/29/2000	0.86	0.86
Global / International											
Diversified Emerging Mkts											
American Funds New World Fund® - Class R-6 - 3491	2.00	0.17	5.13	5.13	19.03	14.59	9.58		06/17/1999	0.59	0.59
Foreign Large Growth											
American Funds EuroPacific Growth Fund® - Class R-6 - 1723	2.19	-1.13	2.84	2.84	17.95	12.87	10.01		04/16/1984	0.46	0.46
World Large-Stock Growth											
American Funds New Perspective Fund® - Class R-6 - 1899	2.22	6.72	18.10	18.10	27.28	20.28	15.81		03/13/1973	0.42	0.42

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect any temporary fee or expense waivers that may be in effect for a fund. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees / expenses listed had been reflected.

Additional Notes

(1)The current rate for the Voya Fixed Account (4450) MC 957, Fund 4450 is 2.25%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(2)JPMorgan Unconstrained Debt Fund - Class R6 Shares: The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses other than certain money market fund fees as described in the prospectus, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, and extraordinary expenses) exceed 0.50% of the average daily net assets of Class R6 Shares. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 6/30/19, at which time the adviser and/or its affiliates will determine whether to renew or revise them.

(3)Voya Index Solution 2025 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(4)There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

The Voya Index Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

(5)Voya Index Solution 2030 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(6)Voya Index Solution 2035 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(7)Voya Index Solution 2040 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

Additional Notes

(8)Voya Index Solution 2045 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(9)Voya Index Solution 2050 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(10)Voya Index Solution 2055 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(11)Voya Index Solution 2060 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(12)Voya Index Solution Income Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(13)ClearBridge Appreciation Fund - Class IS: The manager has agreed to waive fees and/or reimburse operating expenses (other than interest, brokerage, taxes, extraordinary expenses and acquired fund fees and expenses), so that total annual fund operating expenses will not exceed 0.70%, subject to recapture as described below. In addition, total annual fund operating expenses for Class IS shares will not exceed total annual fund operating expenses for Class I shares, subject to recapture as described below. These arrangements cannot be terminated prior to December 31, 2018 without the Board of Trustees' consent. The manager is permitted to recapture amounts waived and/or reimbursed during the same fiscal year if the total annual fund operating expenses have fallen to a level below the limits described above. In no case will the manager recapture any amount that would result, on any particular business day of the fund, in the total annual fund operating expenses exceeding the applicable limits described above or any other lower limit then in effect.

(14)Voya Large Cap Growth Portfolio - Institutional Class: The adviser is contractually obligated to limit expenses to 0.67% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(15)Voya MidCap Opportunities Portfolio - Class I: The adviser is contractually obligated to limit expenses to 0.90%, for Class I shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 0.66% for Class I shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

(16)VY Baron Growth Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.99% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Portfolio's board.

(17)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

(18)Voya Index Solution 2065 Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.39% for Class I shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.