

**SUMMARY ANNUAL REPORT FOR
GROUP INSURANCE PLAN FOR THE EMPLOYEES OF ALFRED BENESCH & COMPANY**

This is a summary of the annual report of the Group Insurance Plan For The Employees of Alfred Benesch & Company, a health, life insurance, dental, vision, temporary disability, long-term disability and death benefits plan (Employer Identification Number 36-2407363, Plan Number 501), for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Alfred Benesch & Company has committed itself to pay certain Health, Leave Services and FSA claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Vision Service Plan, Lincoln National Life Insurance Company, BlueCross BlueShield of Illinois, Delta Dental of Illinois and Guardian Life Insurance Company of America to pay certain Vision, Life insurance, AD&D, Long-term disability, Temporary disability, Health, Dental, Indemnity Contract, Critical Illness, claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$14,418,530.

Because they are so-called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2024, the premiums paid under such "experience-rated" contracts were \$12,263,732 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$12,519,232.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 35 West Wacker Drive Suite 3300, Chicago, IL 60601 and phone number, 312-565-0450.

You also have the legally protected right to examine the annual report at the main office of the plan: 35 West Wacker Drive Suite 3300, Chicago, IL 60601, 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.