

Alfred Benesch & Company 401(k) Retirement Plan

Your Retirement Plan Contacts

Here's who to call!

Voya

Voya Financial is pleased to be the Recordkeeping technology for the Alfred Benesch & Company 401(k) Retirement Plan. As the Plan's Recordkeeper, Voya is your online access point to manage your 401(k) Retirement Account.



Voya's role is to help you:

- Access/enroll into your retirement account:
 - Website: <https://login.voya.com/>
 - Phone: (855) 663-8692
 - Plan #: 86088
 - Enrollment Verification Code: 8608899
- Select which investment(s) your money will be invested in
- Select how much money you will save per paycheck
- Select whether your money will be taxed now (Roth) or in retirement (Traditional)

Rothschild Wealth Partners

Rothschild Wealth Partners is pleased to be the Financial Advisor for the Alfred Benesch & Company 401(k) 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.



Rothschild's role is to help you:

- Create a roadmap for retirement
- Understand which investment option(s) are suitable for you
- Understand how much money you should save in your retirement account
- Understand Roth (post-tax) and Traditional (pre-tax)
- Answer any general questions about saving for retirement

Luke Novak
(312) 983-8975
LNovak@rothschildwealth.com

Schedule a one-on-one
consultation with Rothschild
by scanning the QR Code >>





Your Retirement Plan, Explained.

Your customized plan page summarizes and communicates your retirement plan's information and resources.

1

Plan Details Overview

Short, interactive video summarizing plan information and details.

2

Centralized Benefits Hub

Quick access to all your plan information on any device.

We simplify learning about your retirement by consolidating informative videos, important plan documents, and links.



SINCE 1908

PLAN INVESTMENT ADVISOR

Luke Novak
LNovak@rothschildwealth.com
(312) 983-8975
[Schedule a Free Financial Planning Meeting](#)



[Click here to view Your Plan's Information](#)

Alfred Benesch & Company Retirement Plan

Highlights and Limits

- 2025 Limits:
 - o \$23,500: For participants under age 50 by 12/31/2025
 - o \$31,000: For participants age 50-59 by 12/31/2025
 - o \$34,750: For participants age 60-63 by 12/31/2025
 - o \$31,000: For participants 64 or older by 12/31/2025
- 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
 - o 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
------------------------------------	-----------------	-----------------	------------------

PERFORMANCE UPDATE

EMPLOYEES PS 401(K) PLAN

Average Annual Total Returns as of: 08/31/2025 (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 - 4000 (1)	0.25	0.75	1.99	3.00	2.85	2.55	2.53				
Benchmark-MFR	0.34	0.99	2.69	4.25	4.49	2.74	2.12				
Voya Fixed Account (4450) - 4450 (2)	0.25	0.75	1.99	3.00	2.84	2.53	2.52				
Benchmark-MFR	0.34	0.99	2.69	4.25	4.49	2.74	2.12				
Bonds											
<i>Intermediate Core Bond</i>											
Vanguard® Intermediate-Term Bond Index Fund - Admiral™ Sh - 3309	1.51	2.90	6.60	4.46	3.82	-0.40	2.31		03/01/1994	0.06	0.06
Benchmark-BRU51GCF	1.53	2.93	6.69	4.51	3.89	-0.38	2.37				
<i>Nontraditional Bond</i>											
JPMorgan Unconstrained Debt Fund - Class R6 Shares - 6198 (3)	1.04	2.73	5.23	6.19	6.29	3.85	3.79		12/01/2010	0.62	0.51
Benchmark-LEHM	1.20	2.48	4.99	3.14	3.02	-0.68	1.80				
<i>Short-Term Bond</i>											
Vanguard® Short-Term Investment-Grade Fund - Admiral™ Sh - 9801	1.07	2.16	5.13	5.84	5.35	2.15	2.69		02/12/2001	0.09	0.09
Benchmark-BARC15YR	1.09	2.09	5.00	5.56	5.11	1.99	2.67				
Asset Allocation											
<i>Lifecycle - Index</i>											
Voya Index Solution 2030 Portfolio - Initial Class - 6765 (4)(5)	2.14	6.18	10.27	10.14	11.38	7.44	8.11		10/03/2011	0.46	0.22
Benchmark-SPT2030	2.20	5.84	10.18	9.94	11.49	7.83	8.07				
Voya Index Solution 2035 Portfolio - Initial Class - 1542 (4)(6)	2.26	6.76	11.31	11.31	12.87	8.49	8.80		03/04/2008	0.45	0.22
Benchmark-SP2035	2.40	6.51	11.26	11.15	12.98	9.11	8.93				



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 2040 Portfolio - Initial Class - 6768 (4)(7)	2.54	7.38	12.47	12.64	14.41	9.82	9.65		10/03/2011	0.47	0.24
Benchmark-SPT2040	2.57	7.17	12.06	12.21	14.30	10.18	9.62				
Voya Index Solution 2045 Portfolio - Initial Class - 1545 (4)(8)	2.63	7.87	13.18	13.68	15.47	10.70	10.16		03/04/2008	0.45	0.22
Benchmark-SP2045	2.74	7.60	12.92	13.04	15.21	10.88	10.07				
Voya Index Solution 2050 Portfolio - Initial Class - 6771 (4)(9)	2.75	8.19	13.51	14.13	15.89	10.90	10.23		10/03/2011	0.47	0.25
Benchmark-SPT2050	2.78	7.86	12.89	13.28	15.61	11.21	10.32				
Voya Index Solution 2055 Portfolio - Initial Class - 1161 (4)(10)	2.84	8.23	13.60	14.28	15.98	10.99	10.29		03/08/2010	0.47	0.25
Benchmark-SPT2055	2.82	8.00	13.23	13.57	15.77	11.35	10.43				
Voya Index Solution 2060 Portfolio - Initial Class - 3211 (11)	2.78	8.23	13.57	14.28	15.99	11.05	10.39		02/09/2015	0.45	0.23
Benchmark-SPT2060	2.81	8.04	13.13	13.55	15.81	11.34	10.50				
Voya Index Solution 2065 Portfolio - Initial Class - E473 (12)	2.86	8.25	13.74	14.33	16.13	11.17		12.05	07/29/2020	0.48	0.24
Benchmark-SPT2065	2.79	8.16	13.27	13.82	16.00	11.50		12.57			
Voya Index Solution 2070 Portfolio - Initial Class - H624								1.71	08/11/2025		
Voya Index Solution Income Portfolio - Initial Class - 1548 (4)(13)	1.70	4.57	8.05	7.51	7.82	4.08	5.10		03/04/2008	0.46	0.20
Benchmark-SPTREIN	1.64	4.26	8.08	7.45	8.04	4.29	5.02				

Large Cap Value/Blend

Large Blend

American Funds Fundamental Investors® - Class R-6 - 2323	1.03	9.54	15.09	19.74	21.99	15.28	14.12	08/01/1978	0.28	0.28
Benchmark-SPXRE	2.03	9.62	10.79	15.88	19.54	14.74	14.60			
American Funds Washington Mutual Investors Fund - Class R-6 - 1990	2.25	7.79	12.71	14.53	17.81	15.38	13.60	07/31/1952	0.26	0.26
Benchmark-SPXRE	2.03	9.62	10.79	15.88	19.54	14.74	14.60			
ClearBridge Appreciation Fund - Class IS - 3496	1.30	8.07	10.67	14.06	17.88	13.72	13.65	03/10/1970	0.56	0.56
Benchmark-SPXRE	2.03	9.62	10.79	15.88	19.54	14.74	14.60			
Vanguard® 500 Index Fund - Admiral™ Shares - 899	2.03	9.61	10.76	15.83	19.49	14.70	14.56	11/13/2000	0.04	0.04
Benchmark-SPXRE	2.03	9.62	10.79	15.88	19.54	14.74	14.60			

Large Cap Growth

Large Growth

American Funds The Growth Fund of America® - Class R-6 - 1724	1.77	11.00	14.77	23.65	23.94	13.59	15.42		12/01/1973	0.30	0.30
Benchmark-SPXRE	2.03	9.62	10.79	15.88	19.54	14.74	14.60				
Fidelity® Large Cap Growth Index Fund - D120	1.11	11.59	11.31	22.54	25.01	15.22		18.61	06/07/2016	0.04	0.04
Benchmark-RS1000G	1.12	11.63	11.33	22.58	25.03	15.25		18.65			

Small/Mid/Specialty**Mid-Cap Blend**

Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	1.54	7.74	10.81	14.13	13.32	11.70	10.79	11/12/2001	0.05	0.05
Benchmark-CRSPUSMC	1.54	7.74	10.84	14.17	13.34	11.72	10.81			

Mid-Cap Growth

Fidelity® Mid Cap Growth Index Fund - E414	1.02	7.57	13.10	26.32	19.31	10.97		12.24	07/11/2019	0.05	0.05
Benchmark-RSMIDGRW	1.00	7.54	13.14	26.42	19.37	11.01		12.37			
Voya MidCap Opportunities Portfolio - Class I - 081 (14)	0.31	6.67	8.47	20.53	14.44	9.62	11.59		05/05/2000	0.95	0.75
Benchmark-RSMIDGRW	1.00	7.54	13.14	26.42	19.37	11.01	12.96				

Small Blend

Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	4.60	11.06	5.87	9.76	11.76	11.38	9.95	11/13/2000	0.05	0.05
Benchmark-CRSPUSCC	4.59	11.04	5.86	9.75	11.71	11.35	9.93			

Small Growth

Neuberger Berman Genesis Fund - Class R6 Shares - 3831	2.96	6.25	-0.58	-2.37	7.34	7.12	9.75	07/01/1999	0.74	0.74
Benchmark-RS2000	7.14	14.93	7.06	8.17	10.28	10.13	8.88			

Specialty - Global Real Estate

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 %*
PGIM Global Real Estate Fund - Class Z - 3170	4.62	3.73	9.02	1.87	5.66	4.56	4.70		05/05/1998	0.97	0.97
Benchmark-FTSENDNR	4.37	4.06	9.41	1.78	4.26	4.66	3.78				
Specialty - Health											
BlackRock Health Sciences Opportunities Port - Inst Shares - 2893	4.91	5.53	2.12	-8.57	6.30	4.60	8.47		10/16/2000	0.84	0.84
Benchmark-R3000HCT	5.64	5.14	0.23	-11.04	4.90	5.24	8.26				
Specialty - Technology											
Vanguard® Information Technology Index Fund - Admiral™ Sh - 6593	0.92	14.92	12.34	22.02	26.78	17.07	22.42		03/25/2004	0.09	0.09
Benchmark-MSCIUITK	0.92	14.96	12.41	22.14	26.84	17.16	22.20				
Global / International											
Diversified Emerging Mkts											
American Funds New World Fund® - Class R-6 - 3491	3.02	7.80	18.31	15.17	14.04	7.02	9.11		06/17/1999	0.57	0.57
Benchmark-MSCIACN	2.47	8.52	14.30	15.79	17.66	12.00	11.10				
Foreign Large Growth											
American Funds EUPAC Fund® - Class R-6 - 1723	3.84	6.42	18.96	11.76	14.29	6.32	7.50		04/16/1984	0.47	0.47
Benchmark-MSCIXUS	3.47	6.67	21.64	15.42	15.15	8.94	7.33				
Global Large-Stock Growth											
American Funds New Perspective Fund® - Class R-6 - 1899	1.88	7.28	15.21	16.50	18.63	10.87	12.85		03/13/1973	0.41	0.41
Benchmark-MSCIACN	2.47	8.52	14.30	15.79	17.66	12.00	11.10				

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 temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. 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.