THE LIGHTING DIGEST 401K PLAN

ANNUAL NOTICE

INTRODUCTION

This Notice contains information related to the The Lighting Digest 401k Plan (the "Plan") for the plan year beginning on 01/01/2027. The plan year is each 12-month period ending on 12/31.

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:

The Lighting Digest, LLC
Address: 210 W State St, Geneva, IL 60134
Phone number: 630-566-2198
Email: a.cascarelli@thelightingdigest.com

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 if I have already made a deferral election?

No, if you have already made a deferral election that amount will continue to be withheld from each of your paychecks until you make a new election.

What happens if I do not make a deferral election by 1/1/2025?

If you are eligible to make elective deferrals and you do not make a deferral election by 1/1/2025, 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 6% 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: https://www.enroll.voya.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 $24,500 (for 2026).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to $8,000 (for 2026).
- If you are between the ages of 60 - 63 as of the end of the calendar year, you may be able to defer an additional amount, called an "enhanced catch-up contribution," of up to $11,250 (for 2026).
- Effective January 1, 2026, if you earned more than $150,000 (indexed) in FICA Wages in the prior year, you may only defer your Catch-up Contributions on a Roth basis, and in order to assist with meeting nondiscrimination testing requirements, pre-tax Elective Deferrals you make may be recharacterized as Roth Elective Deferrals.

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.
- You are a non-resident alien with no U.S. sourced income.
- You are a highly compensated employee.

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

You will be eligible to receive safe harbor contributions when you meet all of the following requirements: Age 18; 1 year service 1000 hours.

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 safe harbor contributions I receive offset other possible employer contributions under the Plan?

Yes, the safe harbor contributions you receive will offset other employer contributions you may receive under the Plan.

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 matching contributions and non-elective contributions?

Yes, your matching contributions and 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 after the end of the plan year in which 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 fully vested account balances when you reach normal retirement age (age 65) while you are still working: All Accounts, Vested Balances Only.

Can I take a distribution of my account balance while still working when I reach age 59.5 and have completed 2 Years service?
Yes, you can take a distribution of all of your fully vested account balances when you reach age 59.5 and have completed 2 Years service.

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 fully vested account balance when you reach age 59.5.

Can I take a distribution of my account balance while still working when I have participated in the Plan for 5 years?
Yes, you can take a distribution of your fully vested non-elective contribution and matching contribution account balances when you have participated in the Plan for 5 years.

Can I take a distribution of my account balance while still working when the money has been in the Plan for 2 years?
Yes, you can take a distribution of your fully vested non-elective contribution and matching contribution account balance while still working when the money has been in the Plan for 2 years.

Can I take a distribution of my account balance while still working at any time?
Yes, you can take a distribution of your rollover contribution account balances at any time.

Can I take a distribution for the birth or adoption of my child?
Yes, you can take a "qualified birth or adoption distribution" up to $5,000 of your vested account balance within one year of the birth or legal adoption of your child. Please see the section of your SPD titled "In-Service Distributions" for information.

Can I take a distribution of my account balance while still working if I become disabled (as defined in the Plan)?
Yes, you can take a distribution of your fully vested account balances if you become disabled (as defined in the Plan).

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 180 days.

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 your fully vested account balances while still working if you incur a hardship.

When can I take a distribution of my In-Plan Roth rollover account balances?

You can take a distribution of your In-Plan Roth rollover account balances when the account balances they came from are eligible for distribution.

Can I take a loan from the plan?

No, loans are not available under 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: https://www.voyaretirementplans.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

VOYA Target Date Retirement Series

Right to Self-Direct

Participants have the right to self-direct their own investments from the available at the VOYA Retirement Services website. Sign up at https://www.enroll.voya.com, you must include the contract number for your employer's retirement plan (PLAN #   ). Log In to the participant website. Select the icon that looks like a gray sheet of paper. This is a plan level report that will provide investment disclosures including a list of fees as well as a "Plan Report Card."

Additional Information

Fund information and investment selections may be made at: https://www.voyaretirementplans.com

Does the Plan have a financial advisor that I can contact for more information about Plan investments?

Yes, you may contact the Plan's financial advisor at:
Name: Jim Gillen
Address: 24635 Ridge Rd, Colona, IL 61241
Phone number: (847) 778-1522
Email: JGillen@RetirementPlanTeam.com