

Chalk Mountain Services of Texas 401k Plan

INTRODUCTION

Based on the provisions of the above referenced Plan you are required to receive the enclosed notices for the Plan Year beginning January 2025:

Annual Participant Fee Disclosure
Qualified Default Investment Alternative ("QDIA") Notice
Safe Harbor 401(k) Participant Notice
Summary of Material Modification ('SMM')
Summary Annual Report ('SAR')

ANNUAL PARTICIPANT FEE DISCLOSURE

This disclosure provides you with information about the Plan in general, including any expenses you might incur through participation in the Plan or through taking advantage of different plan features. The second section provides information about the Plan's investment alternatives, including any fees or expenses associated with those investments.

I. 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.

As a Plan participant, you may request certain information including annual operating expenses of the Plan investments, copies of prospectuses, financial statements, reports, or other materials relating to Plan investments. A list of assets contained in each Plan investment portfolio may also be received along with the value of those assets and fund units or shares and the historical performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan.

II. Other Plan-Related Expenses

Administration expenses The Plan pays outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the Plan Sponsor elects, at its own discretion to pay some or all of the Plan administrative expenses. The cost for these services fluctuates each year based on a variety of factors. To the extent these expenses are not charged against forfeitures, paid by the employer, or reimbursed by a third party, the Plan charges these expenses generally pro rata (i.e., based on the relative size of each account) against participants' accounts. However, please review the list below for any expenses that may be charged to your account on a per-capita or per-instance basis.

The actual amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement.

Individual expenses The Plan may impose certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. The charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of the applicable law (e.g., processing a domestic relations order in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. The Comparative Chart provides information regarding these expenses.

The Plan may impose the following charges:

| Expense Type | Amount |
|--|----------------|
| Loan Origination Fee*: | \$75 each |
| Qualified Domestic Relations Order (QDRO): | \$185 per hour |
| Distribution by check/ACH: | \$50 each |
| Distribution by wire: | \$75 each |
| In-kind transfer: | \$50 each |

**Loans: You will pay interest back to your account at the National Prime plus 2%*

III. Investment Options

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 your Plan Administrator if you would like a free paper copy of the information available.

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/bokf> will provide help in understanding the concepts.

Performance and Expense Information This section 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 Web site[s].
- Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.
- Shareholder type fees, where they exist, are in addition to Total Annual Operating Expenses. Such fees are only incurred in specific circumstances.

| Asset Class / Website | Investment / Benchmark | 1 Yr | 5 Yr | 10 Yr | Since Incep. | Incep. Date | Exp Ratio | Per \$1000 | Share-Holder Fees |
|---|--|----------------|--------------|--------------|---------------|-------------|-----------|------------|-------------------|
| US Fund Foreign Large Value www.americanbeaconfunds.com | Amer Beacon Intl Equity-R6 MSCI EAFE Value NR USD | 23.42 23.14 | 8.29 8.27 | 4.78 4.56 | 6.86 10.30 | 02/28/2017 | 0.70 | 7.00 | 0.00 |

| Asset Class / Website | Investment / Benchmark | 1 Yr | 5 Yr | 10 Yr | Since Incep. | Incep. Date | Exp Ratio | Per \$1000 | Share-Holder Fees |
|---|---|----------------|----------------|----------------|----------------|-------------|-----------|------------|-------------------|
| US Fund Small Value www.americanbeaconfunds.com | Amer Beacon Sm Cap Val-R6 Russell 2000 Value TR USD | 21.03 25.88 | 11.20 9.29 | 8.61 8.22 | 7.55 12.15 | 02/28/2017 | 0.77 | 7.70 | 0.00 |
| US Fund Foreign Large Growth www.americanfunds.com | Amer Funds EuroPac Growth-R6 MSCI EAFE Growth NR USD | 24.71 26.54 | 7.52 7.74 | 6.26 6.61 | 8.29 8.29 | 05/01/2009 | 0.47 | 4.70 | 0.00 |
| US Fund Large Blend www.institutional.fidelity.com | Fidelity 500 Index-IPrem S&P 500 TR USD | 36.33 36.35 | 15.96 15.98 | 13.37 13.38 | 13.60 11.13 | 05/04/2011 | 0.01 | 0.15 | 0.00 |
| US Fund Money Market-Taxable www.invesco.com/us | Invesco Gov't & Agency FTSE Treasury Bill 3 Mon USD | 5.36 5.63 | 2.27 2.38 | 1.59 1.67 | 2.03 n/a | 09/01/1998 | 0.16 | 1.60 | 0.04 |
| US Fund Intermediate Core-Plus Bond www.tcw.com | Metropolitan West T/R Bd - P Bloomberg US Agg Bond TR USD | 12.74 11.57 | 0.54 0.33 | 1.94 1.84 | 2.78 6.60 | 07/29/2011 | 0.37 | 3.70 | 0.00 |
| US Fund Large Value www.mfs.com | MFS Value R6 Russell 1000 Value TR USD | 26.60 27.76 | 10.52 10.69 | 9.89 9.23 | 8.70 11.75 | 05/01/2006 | 0.44 | 4.40 | 0.00 |
| US Fund Large Growth www.troweprice.com | T Rowe Price Growth Stock-I Russell 1000 Growth TR USD | 37.66 42.19 | 14.21 19.74 | 13.68 16.52 | 13.72 12.29 | 08/28/2015 | 0.53 | 5.30 | 0.00 |
| US Fund Inflation-Protected Bond www.vanguard.com | Vanguard Infln Protect Sec Adm Bloomberg US Treasury US TIPS TR USD | 9.82 9.79 | 2.52 2.62 | 2.45 2.54 | 3.37 4.74 | 06/10/2005 | 0.10 | 1.00 | 0.00 |
| US Fund Mid-Cap Blend www.vanguard.com | Vanguard Mid Cap Index Adm Russell Mid Cap TR USD | 28.79 29.33 | 11.22 11.30 | 10.21 10.19 | 10.15 12.91 | 11/12/2001 | 0.05 | 0.50 | 0.00 |
| US Fund Small Growth www.vanguard.com | Vanguard S/C Growth Index-Adm Russell 2000 Growth TR USD | 25.73 27.66 | 8.60 8.82 | 9.18 8.95 | 11.58 9.53 | 09/27/2011 | 0.07 | 0.70 | 0.00 |
| US Fund Short-Term Bond www.vanguard.com | Vgd Short Term Bond Index-Adm Bloomberg US Govt/Credit 1-5 Yr TR USD | 8.07 8.10 | 1.48 1.54 | 1.71 1.77 | 2.62 5.92 | 11/12/2001 | 0.07 | 0.70 | 0.00 |
| US Fund Target-Date 2020 www.vanguard.com | Vgd Target Rtmnt 2020-Inv S&P Target Date 2020 TR USD | 18.25 19.05 | 6.01 6.15 | 5.99 5.93 | 6.19 5.29 | 06/07/2006 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2025 www.vanguard.com | Vgd Target Rtmnt 2025-Inv S&P Target Date 2025 TR USD | 21.13 19.81 | 7.09 7.01 | 6.74 6.55 | 6.83 5.62 | 10/27/2003 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2030 www.vanguard.com | Vgd Target Rtmnt 2030-Inv S&P Target Date 2030 TR USD | 23.27 22.17 | 8.04 8.10 | 7.35 7.28 | 6.98 5.94 | 06/07/2006 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2035 www.vanguard.com | Vgd Target Rtmnt 2035-Inv S&P Target Date 2035 TR USD | 24.82 24.56 | 8.95 9.25 | 7.93 8.03 | 7.70 6.27 | 10/27/2003 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2040 www.vanguard.com | Vgd Target Rtmnt 2040-Inv S&P Target Date 2040 TR USD | 26.33 26.62 | 9.85 10.17 | 8.49 8.61 | 7.72 6.54 | 06/07/2006 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2045 www.vanguard.com | Vgd Target Rtmnt 2045-Inv S&P Target Date 2045 TR USD | 27.82 27.95 | 10.74 10.75 | 8.97 8.97 | 8.42 7.80 | 10/27/2003 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2050 www.vanguard.com | Vgd Target Rtmnt 2050-Inv S&P Target Date 2050 TR USD | 28.91 28.68 | 11.05 11.06 | 9.13 9.18 | 8.09 7.78 | 06/07/2006 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2055 www.vanguard.com | Vgd Target Rtmnt 2055-Inv S&P Target Date 2055 TR USD | 28.92 28.82 | 11.05 11.14 | 9.11 9.26 | 10.41 7.09 | 08/18/2010 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2060 www.vanguard.com | Vgd Target Rtmnt 2060-Inv S&P Target Date 2060 TR USD | 28.93 28.90 | 11.05 11.18 | 9.11 9.32 | 10.24 10.48 | 01/19/2012 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2065+ www.vanguard.com | Vgd Target Rtmnt 2065-Inv S&P Target Date 2060 TR USD | 28.95 28.90 | 11.04 11.18 | n/a 9.32 | 9.82 10.48 | 07/12/2017 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date 2065+ www.vanguard.com | Vgd Target Rtmnt 2070-Inv S&P Target Date 2060 TR USD | 28.98 28.90 | n/a 11.18 | n/a 9.32 | 16.56 10.48 | 06/28/2022 | 0.08 | 0.80 | 0.00 |
| US Fund Target-Date Retirement www.vanguard.com | Vgd Target Rtmnt Inc-Inv S&P Target Date Retirement Income TR USD | 16.22 16.86 | 4.45 4.68 | 4.51 4.52 | 5.09 4.56 | 10/27/2003 | 0.08 | 0.80 | 0.00 |

* As of 9/30/2024

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 long-term effect of fees and expenses at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/disclosures-to-help-employees-understand-their-retirement-plan-fees.pdf>. 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.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

Right to Direct Investment/Default Investment This disclosure is to notify you of the Plan's Default Investment Option. You have the right to direct the investment of your elective deferrals and employer contributions in any of the investment choices offered by the Plan. Your elective deferrals and employer contributions will be invested in the "default" investment that the Plan Sponsor selected if you do not make an election as to how the Plan should invest your elective deferrals and employer contributions.

Unless you make an affirmative investment election, your deferrals will be invested in the Qualified Default Investment Alternative ("QDIA").

The Vanguard Target Retirement Funds seek to provide growth of capital and current income consistent with its current asset allocation. The Fund currently invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire in each of the indicated years.

| QDIAFUND | YearRange | ExpenseRatio | Return | StandardDeviation | SharpeRatio |
|---------------------------|-----------|--------------|--------|-------------------|-------------|
| Vgd Target Rtmnt Inc-Inv | 1900-1952 | 0.08 | 2.19 | 8.72 | -0.15 |
| Vgd Target Rtmnt 2020-Inv | 1953-1957 | 0.08 | 2.86 | 10.20 | -0.05 |
| Vgd Target Rtmnt 2025-Inv | 1958-1962 | 0.08 | 3.68 | 11.76 | 0.04 |
| Vgd Target Rtmnt 2030-Inv | 1963-1967 | 0.08 | 4.40 | 12.83 | 0.10 |
| Vgd Target Rtmnt 2035-Inv | 1968-1972 | 0.08 | 5.07 | 13.64 | 0.15 |
| Vgd Target Rtmnt 2040-Inv | 1973-1977 | 0.08 | 5.75 | 14.44 | 0.20 |
| Vgd Target Rtmnt 2045-Inv | 1978-1982 | 0.08 | 6.39 | 15.27 | 0.23 |
| Vgd Target Rtmnt 2050-Inv | 1983-1987 | 0.08 | 6.83 | 15.68 | 0.26 |
| Vgd Target Rtmnt 2055-Inv | 1988-1992 | 0.08 | 6.84 | 15.69 | 0.26 |
| Vgd Target Rtmnt 2060-Inv | 1993-1997 | 0.08 | 6.84 | 15.67 | 0.26 |
| Vgd Target Rtmnt 2065-Inv | 1998-2002 | 0.08 | 6.87 | 15.66 | 0.26 |
| Vgd Target Rtmnt 2070-Inv | 2003-2024 | 0.08 | 0.00 | 0.00 | 0.00 |

* As of 9/30/2024

Right to Alternative Investment Even if the Plan trustee invests some or all of your elective deferrals and employer contributions in the default investment, you have the continuing right to direct the investment of your elective deferrals and employer contributions in one or more of the other investment choices available to you as offered under the Plan. You may change your investments daily by going to startright.bokf.com or calling 800.876.9557. You are entitled to invest in any of the alternative investment choices.

Additional Information This notice is not a substitute for the Summary Plan Description. The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact the Plan Administrator:

Chalk Mountain Services of Texas, LLC
1701 River Run Suite 200
Fort Worth TX 76107

817.728.5418

You can obtain further investment information about the Plan's investment alternatives by contacting the Plan Administrator as listed above.

We understand that customers expect privacy and security in handling their financial transactions. Therefore, we recognize the need to safeguard sensitive information about you. We strive to maintain high standards and procedures to protect you. You can review our Privacy Practices at <https://startright.bokf.com/privacy.aspx>.

SAFE HARBOR 401(K) PARTICIPANT NOTICE

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 to the Plan. 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.

Effective in 2025, new rules relating to certain Long-Term Part-Time ["LTPT"] Employees go into effect that impacts information contained in the Annual Notice. If you do not meet the age and service requirements for full participation that are listed in the Plan, you may still be able to participate in the plan as an LTPT Employee if you have worked at least 500 hours of service in two consecutive 12-month periods (starting with the 2023 plan year) and be at least age 21. **NOTE:** You are not a LTPT Employee if you have ever completed 1000 hours of service in a year or are otherwise eligible under the plan's terms.

You will become eligible to receive Safe Harbor Matching Contributions on the first day of the calendar month, coincident with or next following the date you attain age 18 and you complete 60 days of employment (elapsed time), provided that you are an Eligible Employee at the end of that period. Please see the section of your SPD titled "Eligibility for Participation" for details regarding eligibility for the Plan. Note, LTPT Employees are not eligible for Safe Harbor Matching Contributions unless the eligibility requirements described within this paragraph have been met.

As long as you are eligible to receive safe harbor contributions, ADP safe harbor contributions will be made to your account in the amount of 100% of your deferrals up to 4% of your compensation. Please see the section of your SPD titled "Eligibility for Participation" to determine if you are eligible to receive safe harbor contributions.

Additional discretionary matching contributions may be made to your account. These contributions will be made in an amount that will be determined each year.

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

You will always be immediately 100% vested in your elective deferrals, ADP safe harbor contributions, and non-safe harbor matching contributions.

Your Non-elective contributions will vest as follows:

- Less than one year of vesting service 0%
- One year but less than two years of vesting service 0%
- Two years but less than three years of vesting service 0%
- Three years but less than four years of vesting service 100%

- Four years but less than five years of vesting service 100%
- Five years but less than six years of vesting service 100%
- Six or more years of vesting service 100%

Please see your SPD section titled "Vesting" for more information about vesting and how it is calculated.

Distributions The Plan and law impose restrictions on when you may receive a distribution from the Plan. Below is general information on when distributions may be made under the Plan. See the SPD for more details, including details on how benefits are paid. Also, at the time you are entitled to receive a distribution, the Plan Administrator will provide you with a notice explaining the rules regarding the taxation of the distribution.

If your vested account balance exceeds \$7,000, you may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment. If your vested account balance does not exceed \$7,000, a distribution of your vested account balance will be made to you regardless of whether you consent to receive it, as soon as administratively feasible following your termination of employment.

You can take a distribution of:

- The vested balance of all your accounts upon death or attainment of age 59.5 if you are fully vested in the source.
- The vested account balances of certain specified accounts if you incur a hardship as defined by the plan.
- Your account balance immediately after your employment terminates.
- Your rollover account at any time.
- Your In-Plan Roth rollover account balances when the account balances they came from are eligible for distribution.
- Your vested account balances up to \$5,000 within one year of the birth or legal adoption of your child (Qualified Birth or Adoption Distribution).

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.

Elective Deferrals Your elective deferrals are amounts that are withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility for Participation" to determine if you are eligible to make elective deferrals and "Contributions to the Plan" for the type of compensation you may defer into the Plan. You may make or change your deferral election by going to the following web site or calling the voice response unit at the following number: www.startright.bokf.com or 1.800.876.9557. You may change or restart your deferral election as of the next reasonable pay period. You may stop your deferrals at any time.

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you chose 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.

Your elective deferrals are subject to the following limits:

- The Annual IRS Dollar Limit. Current limits available at www.startright.bokf.com.
- The maximum amount that you can defer is 100% of your compensation.

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.

Investments You can direct how your entire account balance will be invested from among the different investments offered under the Plan. Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily. You may make or change your investment elections by going to the following web site or calling the voice response unit at the following number: www.startright.bokf.com or 1.800.876.9557. If you do not make an investment election your account balances will be placed in investments selected by the Investment Fiduciary.

SUMMARY OF MATERIAL MODIFICATION

The purpose of this Summary of Material Modifications is to inform you of changes that have been made to the Plan. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The revised portion of the Summary Plan Description is described below.

Eligibility

Elective Deferral Contributions - Long-Term Part-Time ("LTPT")

Effective in 2024, new rules relating to certain Long-Term Part-Time ["LTPT"] Employees go into effect that impacts information contained in the Summary Plan Description ["SPD"]. If you do not meet the age and service requirements for full participation that are listed in the Plan, you may still be participate in the plan as an LTPT Employee if you have worked at least 500 hours of service in **three** consecutive 12-month periods (starting with the 2021 plan year) and be at least age 21.

Additionally, effective in 2025, you may still be able to participate in the plan as an LTPT Employee if you have worked at least 500 hours of service in **two** consecutive 12-month periods (starting with the 2023 plan year) and be at least age 21. **NOTE:** You are not a LTPT Employee if you have ever completed 1000 hours of service in a year or are otherwise eligible under the plan's terms.

Contributions

Elective Deferral Contributions

You may elect to reduce your Compensation (defined below) and make a contribution to the Plan on a pre-tax basis. These pre-tax contributions are known as Elective Deferral Contributions. You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. Federal law also limits the amount you may elect to defer under this Plan and any other retirement plan permitting Elective Deferral Contributions during any calendar year. However, if you are age 50 or over, you may defer an additional amount, called a "Catch-up Contribution". Additionally, effective January 1, 2025, the catch-up contribution limit increases for active participants turning ages 60, 61, 62, and 63 in the calendar year to either \$10,000 or 50% percent more than the regular catch-up contributions limit, whichever is greatest. These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments. The Internal Revenue Code may further restrict Elective Deferral Contribution elections by "highly compensated" Participants.

You can enroll in the Plan easily and conveniently from the Start Right Website at www.startright.bokf.com or by calling a Participant Service Representative at 1-800-876-9557. Such election will become effective as soon as administratively feasible after it is received by the Plan Administrator. Your election will remain in effect until you modify or terminate it. In addition to specifying your deferral rate, you will also be able to enter your Beneficiary information.

You may elect to start, increase or reduce your elections to contribute to the Plan effective as of the dates established pursuant to Plan Administrator procedures. You may make changes on the Start Right Website at www.startright.bokf.com or by calling a Participant Service Representative at 1-800-876-9557. Changes will be effective as soon as administratively feasible.

The Plan Administrator may also reduce or totally suspend your election if the Plan Administrator determines that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

Employee and Employer Contributions - Long-Term Part-Time ("LTPT")

If you meet the requirements described in the LTPT Eligibility section of the SPD, you may elect to make Elective Deferral Contributions to the Plan. These are contributions that you authorize the Company to take out of your pay and contribution to the 401(k) Plan on your behalf.

LTPT Employees are NOT eligible for any Employer Contributions (e.g. matching, non-elective, safe-harbor contributions). If you later complete the requirements as listed under the Eligibility section of the SPD for these Employer Contributions, you will be provided with the opportunity to receive these additional benefits and features.

Vesting

Year of Vesting Service - Long-Term Part-Time ("LTPT")

When you leave the Company, you are always entitled to a distribution of your contributions and the investment returns on those contributions. If the Company makes any contributions on your behalf, you will become entitled to those contributions based on your years of service with the Company. As an LTPT Employee, a Year of Vesting Service will be calculated differently than as described in the "Year of Vesting Service" section of the SPD. You will receive credit for a Year of Vesting Service for any year after 2020 in which you are credited with at least 500 hours of service.

DISTRIBUTIONS

Force-Out

After your termination of employment from the Employer, if the vested amount of your Account does not exceed \$7,000, your vested Account balance will be distributed from the Plan. You may elect to: 1) receive this distribution in cash; or 2) roll over the distribution to an individual retirement account (IRA) or the qualified plan of your new employer (but only if your new employer's plan allows such rollovers). However, if you do not timely return your election forms, the following will apply: if the vested amount of your Account balance is less than or equal to \$1,000, your vested Account will be distributed to you in cash. If your vested Account balance is more than \$1,000, but does not exceed \$7,000, the Plan Administrator will transfer your vested Account to an IRA established in your name; unless the distribution occurs after the Required Beginning Date. This mandatory distribution will be invested in an IRA designed to preserve principal and provide a reasonable rate of return and liquidity. For further information concerning the Plan's automatic rollover provisions, the IRA provider and the fees and expenses attendant to the individual retirement plan please contact the Plan Administrator at the phone number found in the "ADMINISTRATIVE INFORMATION" section at the end of this Summary Plan Description.

If the vested amount of your Account exceeds \$7,000, you must consent to any distribution of your Account. However, the Plan Administrator will commence distribution of your vested Account balance without your consent at the time that payments must begin under applicable federal law - generally the April 1 following the later of the calendar year in which you attain age 73. Special rules apply to persons who are deemed to own more than 5% of the Employer. Note, for Plan Years beginning after 12/31/2023, minimum distributions shall no longer be required from a designated Roth account prior to a Participant's death except insofar as a minimum distribution may be required from such designated Roth account to satisfy a required minimum distribution with respect to a calendar year beginning before 1/1/2024, but that is permitted to be paid on or after 1/1/2024.

SPECIAL TOP-HEAVY RULES

Minimum Allocations

If the Plan is Top-Heavy, the Employer will generally allocate a minimum of 3% of your Plan Compensation to the Plan if you are a Participant who is (i) employed by the Employer on the last day of the Plan Year, (ii) not a key employee and (iii) not a Participant who has not met the age or service requirement under Code section 410(a)(1) (attainment of age 21 and completion of one year of service).

Please note, if you are covered by a collective bargaining agreement you will not share in Top-Heavy minimum allocations, provided retirement benefits were the subject of good faith bargaining.

SUMMARY ANNUAL REPORT FOR CHALK MOUNTAIN SERVICES OF TEXAS, LLC 401(K) PLAN

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan of CHALK MOUNTAIN SERVICES OF TEXAS, LLC 401(K) PLAN and Employer Identification Number 20-5470208/Plan Number 001 for the plan year 01/01/2023 through 12/31/2023. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined contribution plan with the following characteristics: profit sharing, ERISA section 404(c), total participant-directed account, code section 401(k) feature, code section 401(m) arrangement, total or partial participant-directed account, pre-approved pension.

Basic Financial Statement Benefits under the plan are provided by a trust fund. Plan expenses were \$2,222,912. These expenses included \$72,976 in administrative expenses and \$2,149,936 in benefits paid to participants and beneficiaries, \$0 in certain deemed and/or corrective distributions, and \$0 in other expenses. A total of 739 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$12,167,720 as of the end of the plan year, compared to \$10,077,651 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$2,090,069. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$4,312,981, including employer contributions of \$980,451, employee contributions of \$1,666,431, other contributions/other income of \$0, gains/(losses) of -\$166,972 from the sale of assets, and earnings from investments of \$1,833,071.

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. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call CHALK MOUNTAIN SERVICES OF TEXAS, LLC, the plan administrator, at 1701 RIVER RUN, STE 200, FORT WORTH, TX 76107 and phone number, 817-473-1931. The charge to cover copying costs will be \$2.50 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes

will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 1701 RIVER RUN, STE 200, FORT WORTH, TX 76107, 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.