There's a Plan for **Everyone Here**

KENCO

Kenco Group, Inc. 401(k) Employee Savings Plan

Your Kenco Group, Inc. 401(k) Employee Savings Plan (the "Plan") Is Moving from Bank of America/Merrill Lynch to Fidelity Investments® Effective June 15, 2026.

Important notice concerning your rights under the Kenco Group, Inc. 401(k) Employee Savings Plan: This notice is to inform you that the Kenco Group, Inc. 401(k) Employee Savings Plan will enter a blackout period during the transition from Bank of America/Merrill Lynch to Fidelity. Review the key dates below and refer to the *Important notice regarding your Kenco Group, Inc. 401(k) Employee Savings Plan transition to Fidelity* section for detailed information.

If you are a former employee, an alternate payee, or a beneficiary, you may have a balance in the Kenco Group, Inc. 401(k) Employee Savings Plan. Please review to learn how the upcoming changes may affect you.

What do I need to do?

BE AWARE OF KEY DATES	There will be a blackout period—a period of time when you will be unable to access your account. To help you plan ahead, see the *Key dates* section on the following page.
REVIEW HOW YOUR MONEY WILL TRANSFER	For more details, see the *How will my money transfer?* section.
LEARN MORE	Visit the Plan's transition website at www.myfidelitysite.com/kenco Or by scanning the QR code or by texting KENCO to 343-898.±
ESPAÑOL	Para ver una versión traducida de esta Guía de transición, fechas importantes y otros detalles del Plan, visite www.myfidelitysite.com/kenco o escanee el código QR.

± Message and data rates may apply. Get details at https://digital.fidelityinvestments.com/smsee.

Key dates*

A move like this takes time. We'll do the heavy lifting for you—transferring your account balance, your contribution rate and investment elections, and any loans you may have. However, there will be a short blackout period when you will not be able to make changes to your account while it's being transferred to Fidelity. Review the dates below and refer to the *Important notice regarding your Kenco Group, Inc. 401(k) Employee Savings Plan transition to Fidelity* section for detailed information about the blackout period.

<table>
<tr><td rowspan="2">BLACKOUT PERIOD BEGINS</td><td>June 4, 2026, by 4:00 p.m. ET
▶ This is the last day to return all necessary paperwork to Bank of America/Merrill Lynch to process a loan or distribution.
▶ Please allow enough time to request, receive, complete, and return the paperwork to Bank of America/Merrill Lynch before this deadline.</td></tr>
<tr><td>June 10, 2026, by 4:00 p.m. ET
This is the last day at Bank of America/Merrill Lynch to:
▶ Change your contribution rate or enroll in the Plan.
▶ Request an exchange (transfer) between investment options.
▶ Change how your future contributions will be invested.
▶ Request a loan or distribution that does not require paperwork.
▶ Check your account balance.
▶ Contact Bank of America/Merrill Lynch to make any changes to your account before the blackout period begins.
▶ www.benefits.ml.com
▶ 800-228-4015</td></tr>
<tr><td rowspan="2">ASSET TRANSFER</td><td>June 12, 2026, at 4:00 p.m. ET
▶ Your account balance is valued.</td></tr>
<tr><td>June 15, 2026
▶ Your account balance is scheduled to transfer to Fidelity. See the How will my money transfer? section on page 4.</td></tr>
<tr><td>BLACKOUT PERIOD ENDS</td><td>During the week of July 5, 2026
▶ You will be notified and will have full access to your account at Fidelity.
▶ You may manage your account online through Fidelity NetBenefits® at www.NetBenefits.com or by calling Fidelity at 800-835-5095.</td></tr>
<tr><td colspan="2">The blackout period will not impact any existing Fidelity accounts you may have.</td></tr>
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* The timing of the Plan changes and transition period, including any asset reallocations, described within this brochure, depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

How will my money transfer?

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

The Plan gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your financial needs.

Depending on which funds you currently invest in, some of your investments may change. Some investments will be liquidated and reinvested in new investment options. Others will transfer to the same investment option (called a reregistration, or in-kind transfer). Different investment options may have different transfer methods, and some options may be out of the market for a day or more, while others will remain fully invested during the transition. Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

It is important that you become familiar with the various investment options that will be available in the Plan. Information regarding each investment option's risk, as well as its strategy and objective, can be obtained in the *Investment Options Guide,* which can be found on the transition website at www.myfidelitysite.com/kenco. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the *Participant Disclosure Notice*.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

How investment options will transfer*

When the market closes on June 12, 2026, at 4:00 p.m. ET, several investment options offered through the Plan will no longer be available. As a result, current account balances and future contributions will transfer to the new investment options on June 15, 2026. Once the blackout period has ended during the week of July 5, 2026, all services will be available, including the ability to make investment changes within your account.

EXISTING INVESTMENT OPTION	TICKER		NEW INVESTMENT OPTION WITH FIDELITY	TICKER
Fidelity Advisor Growth Opportunities Fund Class Z	FZAHX	▶	Fidelity® Blue Chip Growth K6 Fund	FBCGX
Retirement Bank Account	IRSAI	▶	Vanguard Federal Money Market Fund Investor Shares[1]	VMFXX
Vanguard Target Retirement 2020 Fund	VTWNX	▶	Fidelity Freedom® Blend 2020 Fund Class K6	FHNDX
Vanguard Target Retirement 2025 Fund	VTTVX	▶	Fidelity Freedom® Blend 2025 Fund Class K6	FHLDX
Vanguard Target Retirement 2030 Fund	VTHRX	▶	Fidelity Freedom® Blend 2030 Fund Class K6	FHKDX
Vanguard Target Retirement 2035 Fund	VTTHX	▶	Fidelity Freedom® Blend 2035 Fund Class K6	FHJDX
Vanguard Target Retirement 2040 Fund	VFORX	▶	Fidelity Freedom® Blend 2040 Fund Class K6	FHHDX
Vanguard Target Retirement 2045 Fund	VTIVX	▶	Fidelity Freedom® Blend 2045 Fund Class K6	FHFDX
Vanguard Target Retirement 2050 Fund	VFIFX	▶	Fidelity Freedom® Blend 2050 Fund Class K6	FHEDX
Vanguard Target Retirement 2055 Fund	VFFVX	▶	Fidelity Freedom® Blend 2055 Fund Class K6	FHDDX
Vanguard Target Retirement 2060 Fund	VTTSX	▶	Fidelity Freedom® Blend 2060 Fund Class K6	FHCDX
Vanguard Target Retirement 2065 Fund	VLXVX	▶	Fidelity Freedom® Blend 2065 Fund Class K6	FFBQX
Vanguard Target Retirement 2070 Fund	VSVNX	▶	Fidelity Freedom® Blend 2070 Fund Class K6	FRCFX
Vanguard Target Retirement Income Fund	VTINX	▶	Fidelity Freedom® Blend Retirement Fund Class K6	FHRDX

Short-term redemption fees may apply.

Investment options that are not changing

The current investment options listed below will remain in the Plan. Any balances you have invested in these investment options as of June 12, 2026, will transfer to the same funds (referred to as an "in-kind" transfer). Future contributions will continue to be invested in these funds.

INVESTMENT OPTION	TICKER	INVESTMENT OPTION	TICKER
American Funds New World Fund® Class R-6	RNWGX	BlackRock High Yield Portfolio Fund Institutional Shares	BHYIX
ClearBridge International Growth Fund Class I	LMGNX	Cohen & Steers Institutional Realty Shares	CSRIX
Dodge & Cox Income Fund Class X	DOXIX	Fidelity® 500 Index Fund	FXAIX
Fidelity® International Index Fund	FSPSX	Fidelity® Mid Cap Index Fund	FSMDX
Fidelity® Small Cap Index Fund	FSSNX	Fidelity® U.S. Bond Index Fund	FXNAX
Hartford International Value Fund Class R6	HILUX	Invesco Small Cap Value Fund Class R6	SMVSX
MFS Mid Cap Growth Fund Class R6	OTCKX	PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	PFORX
T Rowe Price Mid-Cap Value Fund I Class	TRMIX	Vanguard Equity-Income Fund Admiral Shares	VEIRX
Vanguard Explorer Fund Admiral Shares	VEXRX	Vanguard Federal Money Market Fund Investor Shares[1]	VMFXX
Vanguard Wellington Fund Admiral Shares	VWENX		

[1] You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

Short-term redemption fees may apply.

Fidelity BrokerageLink®

The Plan also offers Fidelity BrokerageLink®, which provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plan.

BrokerageLink includes investments beyond those in your Plan's lineup. You should compare investments and share classes that are available in your Plan's lineup with those available through BrokerageLink and determine the available investment and share class that is appropriate for your situation. The Plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

Self-Directed Brokerage transferring to Fidelity BrokerageLink®

When the market closes at 4:00 p.m. ET on June 10, 2026, Bank of America/Merrill Lynch will no longer be available. As a result, current account balances and future contributions held in self-directed brokerage will transfer to Fidelity BrokerageLink® on or about June 15, 2026. You will receive a separate communication with the details on your brokerage account transfer.

Fidelity® Personalized Planning & Advice

Kenco Group, Inc. has teamed up with Fidelity to offer a managed account service. It's a new way to help you get, and stay, on course toward your retirement goals. With Fidelity® Personalized Planning & Advice, you get active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation. Fidelity representatives are available to answer any questions you may have about this managed account service. Call 866-811-6041 for more information.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

If you are currently invested in the managed account service at Bank of America/Merrill Lynch

Your investment options and future contribution investment elections at Bank of America/Merrill Lynch will transfer to Fidelity and be invested according to how the underlying investment options will transfer (as noted above). **Your account will no longer be managed by any managed account service.** If you would like to continue to have your account professionally managed, starting the week of July 5, 2026, you can learn more about and choose to enroll in Fidelity® Personalized Planning & Advice. **This service provides advisory services for a fee, which will be paid from your account.**

Other transition details

MATCHING CONTRIBUTIONS	Kenco will match your contributions 100% on the first 1% of eligible compensation and 50% on the next 5%. In other words, contribute 6% to receive the full 3.5% company match. Don't miss out on "free" money!
ROTH IN-PLAN CONVERSION	Roth In-Plan Conversion ("RIPC") elections at Bank of America/Merrill Lynch will not transfer to Fidelity. Once the transition is complete, call Fidelity at 800-803-5095 to process a RIPC for current and future contributions. Roth In-Plan Conversions provides you with the opportunity to convert all, or a portion of your non-Roth vested contributions and earnings to Roth. You should consult your tax or financial advisor for more information related to any tax consequences before undertaking such a conversion.
BENEFICIARY DESIGNATIONS	Beneficiary information currently on file will not transfer to Fidelity. With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. Once the transition is complete, log on to NetBenefits® or call Fidelity to designate your beneficiary.
LOANS	Any outstanding loan balances in the Kenco Group, Inc. 401(k) Employee Savings Plan will transfer to Fidelity. If you are currently an active participant in the Plan, you will continue to repay your loan(s) in the Kenco Group, Inc. 401(k) Employee Savings Plan in the same manner as you have with Bank of America/Merrill Lynch. The transition will not affect the terms or length of your loan(s).[2] If you are a former employee repaying an outstanding loan in the Plan, you will need to establish your banking information with Fidelity to continue repaying your loan once the transition is complete.
ACCOUNT STATEMENTS	Your final account statement from Bank of America/Merrill Lynch will be available after the transition. Your first quarterly statement from Fidelity will be available online in July. Compare Fidelity's statement with your final account statement from Bank of America/Merrill Lynch and contact Fidelity with any questions. Account statements will not be automatically mailed to your home; they will be available on NetBenefits at www.NetBenefits.com. To change your mail preferences and request that statements be mailed to your home address, call Fidelity at 800-835-5095 or log on to NetBenefits at www.NetBenefits.com, select *Profile,* then *Preferences*.

[2] Loan repayments received during the blackout period will be invested in the Vanguard Federal Money Market Fund Investor Shares[1] until the blackout period ends. At that time, loan repayments and any associated earnings will be posted to your account according to your investment elections on file with Fidelity. If you do not have any elections on file, your loan repayments and any associated earnings will be invested in the Fidelity Freedom® Blend Fund Class K6 based on your date of birth with an assumed retirement age of 65.

Target date funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

Important notice regarding your Kenco Group, Inc. 401(k) Employee Savings Plan transition to Fidelity

To ensure that all information is transferred accurately from your current Plan account at Bank of America/Merrill Lynch to your new Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a loan or distribution from the Plan.

This time, during which you will be unable to exercise your rights otherwise available under the Plan, is called a "blackout period." The blackout period will begin at 4:00 p.m. ET on June 10, 2026, and is expected to end the week of July 5, 2026. During this time, you can determine whether the blackout period has started by contacting Bank of America/Merrill Lynch at www.benefits.ml.com or 800-228-4015. You can determine when the blackout period has ended by contacting Fidelity at 800-835-5095 or going online to www.NetBenefits.com.

Because you will be unable to direct or diversify your Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

You should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

If you have any questions concerning this notice, you should contact your Benefits Team at benefits@kencogroup.com.

Multiple ways to access your Plan account

Once the blackout period has ended during the week of July 5, 2026, you will have full access to your Plan account. You can access your account through NetBenefits® on your computer, tablet, or smartphone.

NetBenefits has evolved to provide more help—beyond saving for retirement. From creating an emergency savings fund and managing your spending, to improving your investing know-how and growing your savings, NetBenefits has the resources you need to help you achieve financial wellness and feel confident about where you stand.

Online

Go online at **www.NetBenefits.com** and select Register as a new user. Follow the instructions to set your unique username and password. Then, log in to see all the features and information available on your personalized NetBenefits home page.

If you already have a NetBenefits account, you can use your existing login and password to access your Kenco Group, Inc. 401(k) Employee Savings Plan account.

On the mobile app

Download the NetBenefits app from the App Store® or get it on Google Play™, and get instant access to balances, investments, educational resources, and more. Scan the QR code to download the app now!

Use the NetBenefits app to:

- Monitor account balances
- Review and make changes to your investments
- Update your contribution rate
- Get your personal rate of return
- Compare your account performance with peers in your age group and area
- Access articles, videos, and podcasts in the NetBenefits library

Keep in mind that full account access will not be available through NetBenefits until after the blackout period has ended during the week of July 5, 2026.

By phone

Call 800-835-5095 to speak with a Fidelity representative. Representatives are available Monday through Friday, 8:30 a.m.—8:30 p.m. ET, excluding NYSE holidays.