

Important Participant Notice Regarding Qualified Default Investment Alternative

You have the right to direct the investment of retirement plan contributions among the investment options offered under the retirement plan. Properly investing retirement contributions is important for planning your future retirement income. You should consider your investment direction decision carefully. This notice provides information regarding where contributions submitted to the retirement plan for your benefit will be directed in the absence of your investment election. You may direct the investment of the retirement funds by visiting principal.com.

Investment Option Default

If you have not provided complete, up-to-date direction as to how the account set up for you under the retirement plan is to be invested, the account will be invested under automatic rules. You need to understand these rules and make sure that you are comfortable with them or that you take action to direct the investment of the account according to your preferences. These rules state that, if we do not have complete investment directions from you, any new contributions for which we do not have direction will be directed to the applicable target date fund in the American Funds Target Retirement Fund R6, sub advised by Capital Research and Mgmt Co. The retirement assets in your account, will remain as currently invested, unless otherwise communicated. Your directions must be received at the Corporate Center of Principal Life Insurance Company®.

See the table below to identify the American Funds Target Retirement Fund R6 that will apply based on your current age and when you will reach the plan's normal retirement date. For information on how you may make an investment direction election, please see the "Right to Direct" section below. See your Summary Plan Description for the definition of Normal Retirement Date.

Normal Retirement Date	American Funds Target Retirement Fund R6
2012 or earlier	American Funds 2010 Target Date Retirement R6 Fund
Between 2013 and end of 2017	American Funds 2015 Target Date Retirement R6 Fund
Between 2018 and end of 2022	American Funds 2020 Target Date Retirement R6 Fund
Between 2023 and end of 2027	American Funds 2025 Target Date Retirement R6 Fund
Between 2028 and end of 2032	American Funds 2030 Target Date Retirement R6 Fund
Between 2033 and end of 2037	American Funds 2035 Target Date Retirement R6 Fund
Between 2038 and end of 2042	American Funds 2040 Target Date Retirement R6 Fund
Between 2043 and end of 2047	American Funds 2045 Target Date Retirement R6 Fund
Between 2048 and end of 2052	American Funds 2050 Target Date Retirement R6 Fund
Between 2053 and end of 2057	American Funds 2055 Target Date Retirement R6 Fund
Between 2058 and end of 2062	American Funds 2060 Target Date Retirement R6 Fund
Between 2063 and end of 2067	American Funds 2065 Target Date Retirement R6 Fund
2068 or later	American Funds 2070 Target Date Retirement R6 Fund

Asset allocation/diversification does not guarantee a profit or protect against a loss.

Note: Neither the principal nor the underlying assets of the American Funds Target Retirement Fund R6 are guaranteed at any time, including the target date. Investment risk remains at all times.

To learn about the retirement plan's default investment option and related objectives, risk and return characteristics, and associated fees and expenses, please see the following description and attached investment information or Investment Option Summary included in the enrollment workbook for the American Funds Target Retirement Fund R6 that will apply.

Target Date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Right to Direct

If you do not want retirement funds to be directed as indicated above, then you may elect to direct the retirement funds to investment options under the retirement plan by visiting principal.com and logging into the account or by calling 1-800-547-7754.

You may make changes to your investment direction as allowed under the retirement plan. This includes transferring any contributions from the applicable investment option default to another investment option. Transfers out of the investment option default are not subject to restrictions, fees or expenses¹ for a 90-day period, unless the fees and expenses are charged on an ongoing basis for the operation of the investment². See the attached investment information for information regarding restrictions, fees or expenses after the 90-day period.

Additional Information

For additional information about the investment option default or other investment alternatives under the plan please visit principal.com or contact:

MEGHAN BULTEMA, BENEFITS ADMINISTRATOR
7300 CLYDE PARK AVE SW
BYRON CENTER, MI 49315-8387
(616)432-5516
meghan.bultema@mtstrans.com

¹ Includes surrender charges, liquidation or exchange fees, redemption fees and similar expenses charged in connection with the liquidation of, or transfer from, the investment option default.

² Includes investment management fees, distribution and/or service fees, "12b-1" fees, or legal, accounting, transfer agent and similar administrative expenses.

See the investment option summary for detail on the plan's default investment option and other investment options available.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

What is the Summary Annual Report?

The Summary Annual Report (SAR) is a summary of a retirement plan's financial information. The following report provides a financial snapshot for Transportation and Logistics 401(k) Plan from January 01, 2024 through December 31, 2024.

Its purpose is to summarize information on the plan's annual report for current participants, former participants with an account balance and/or beneficiaries of a participant.

You are not required to take any action, but you can request a copy of the full annual report or any individual parts of the report at any time.

The following SAR document contains information about:

- Administrative expenses that the plan paid
- The amount of benefits paid to participants and beneficiaries
- The total value of plan assets
- A pension plan's compliance with the minimum funding standards, if applicable
- Your right to receive a copy or any part of the full annual report

Have questions?

We have answers. Log in to principal.com to access your plan statements. You'll also find valuable information about financial wellness and how you can plan for your best life in retirement.

Summary Annual Report for Transportation and Logistics 401(k) Plan

This is a summary of the Form 5500 Annual Return/Report of Employee Benefit Plan of Transportation and Logistics 401(k) Plan, EIN 38 2842208, for January 01, 2024 through December 31, 2024. 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 401(k) plan.

Basic financial statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$2,851,508. These expenses included \$12,576 in administrative expenses, \$2,831,654 in benefits paid to participants and beneficiaries and \$7,278 in other expenses. A total of 1,308 persons were participants in, or beneficiaries of, the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$25,777,145 as of December 31, 2024, compared to \$22,394,665 as of January 01, 2024. During the plan year, the plan experienced an increase in its

net assets of \$3,382,480. This increase includes unrealized appreciation or depreciation in the value of the plan assets; that is, the difference between the value of plan's assets at the end of the year and the value of the assets at the beginning of the year or cost of assets acquired during the year. The plan had a total income of \$6,233,988, including employer contributions of \$550,752, employee contributions of \$2,117,284, gains of \$0 from the sale of assets, and earnings from investments of \$3,182,148.

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:

- An accountant's report
- Financial information and information on payments to service providers
- Assets held for investment
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of the plan administrator:

Martin Transportation Systems, Inc
7300 Clyde Park Avenue SW
Byron Center, MI 49315
(616)432-5513

The charge to cover copying costs will be \$1.00 for the full annual report or \$.10 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:

7300 Clyde Park Avenue SW
Byron Center, MI 49315

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 of Labor 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 full annual report can also be found online at www.efast.dol.gov.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)

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The Transportation and Logistics 401(k) Plan (the Plan) offered by MARTIN TRANSPORTATION SYSTEMS, INC has fees associated with the services and resources provided by the Plan. This notice contains information about the fees, expenses, investment options and restrictions for the Plan. Log on to principal.com or call us at 800.547.7754 to make changes to your account or request additional information.

The **Plan Fiduciary** is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor. The Plan Fiduciary makes certain investment options available to you under the Plan. To help you make informed investment choices and for more information about the investment options (including investment objectives, performance and fees) available under the Plan, please review the attached Investment Option Summary or visit principal.com. You are responsible for directing the retirement funds to the options available in the Plan and can make changes to your mix by logging into your account at principal.com.

The **Plan Administrator**, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on principal.com or by contacting the Plan Administrator:

MARTIN TRANSPORTATION SYSTEMS, INC
7300 CLYDE PARK AVENUE SW
BYRON CENTER, MI 49315
616-432-5513

The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for applicable investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability
- A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement

ERISA Section 404(c) — The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. MARTIN TRANSPORTATION SYSTEMS, INC has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions. Additionally, you may direct the investment of individual retirement accounts, choose from at least three diverse investment options, and change investment choices at least quarterly.

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

Directing or transferring investment options — Certain investment options may have restrictions. See the Investment Option Summary for details. You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at principal.com or call us at 800.547.7754.

Fees and expenses+ — To cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services an annual Plan administrative expense will be paid by MARTIN TRANSPORTATION SYSTEMS, INC.

A portion of the total investment expense of the Plan's investment options may contain revenue sharing. Any revenue sharing received from the Plan's investment options will be credited back in full to the impacted participant as a fee adjustment pursuant to the frequency of receipt of the Expected Revenue; either monthly or quarterly. Please refer to the enclosed Investment Option Summary to review information about revenue sharing (if applicable) included in the Total Investment Expense of each investment.

+ If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

There may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider,

consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at principal.com and on your statement.

Participant-level fees — Participant transaction fees will be charged to your account balance for the services you choose to use. Participant transaction fees for the Plan include:

- **Distribution fee:** \$40.00
- **Installment fee:** \$2.50
- **Loan maintenance fee for new loans:** \$10.00 per quarter
- **Fee for overnight mailing a check:** \$20.00

Insurance products and plan administrative services provided through Principal Life Insurance Company[®]. Securities offered through Principal Securities, Inc., [member SIPC](#) and/or independent broker-dealers. Referenced companies are members of the Principal Financial Group[®], Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

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This document provides important information to help you compare the investment options available to you under the retirement plan.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed, may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown.

When you log into your account at principal.com and click on Investments > Investment Performance, you can find the following to review investment information.

- The most recent month end performance on an investment option.
- To view asset class descriptions, scroll below the list of available investment options, then click on “View detailed descriptions of all asset classes.”
- To view the description of a benchmark for a specific investment, click on the investment name, then Investment Option Profile and scroll to the bottom of the page.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information and a glossary of terms to assist you in understanding the designated investment options.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Total Investment Expense - Gross is the current maximum expense ratio, as a percentage of assets that can be applied to this investment option. This does not represent the recordkeeping or individual transactional fees that can be deducted from or reduce the earnings for an investment under your account. However, it does include operating expenses, management fees, including 12b-1 fees, and administrative fees.

Total Investment Expense - Net; you will be responsible for this expense and it will be automatically taken prior to calculating performance. Total Investment Expense - Net is the Total Investment Expense - Gross expense ratio less any fee waivers, reimbursements or caps, if applicable. The expenses ratio, as a percentage of net assets, includes operating expenses, management fees, including 12b-1 fees, and administrative fees.

Expense Waiver/Contractual Cap - When gross and net expense ratios differ, the investment adviser may have agreed to waive certain expenses that would normally be payable by the fund or contractually agreed to limit the investment option's expenses.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

Asset Class: Short-Term Fixed Income			Investment Category: Stable Value				Inv Manager or Sub-Advisor: Galliard Capital Management			
Investment Name: Galliard Stable Return PN Fund **, 1, 10			Average Annual Total Return as of 09/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			0.77	2.26	3.06	2.83	2.41	2.21	4.79	10/1985
Benchmark: USTREAS T-Bill Constant Maturity Rate 3 year Index			1.12	4.78	3.84	4.81	0.96	1.48	-	-
Description: "The Fund seeks safety of principal and consistency of returns while attempting to maintain minimal volatility. The Fund is designed for investors seeking more income than money market funds without the price fluctuation of stock or bond funds."										
Fees & Expenses		Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %							
		0.37/\$3.70	0.37							
Composition (% of Assets) as of 06/30/2025		Other	Cash							
		97.39	2.61							

Asset Class: Fixed Income				Investment Category: High Yield Bond				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds American High-Income Trust R6 Fund 7, 10, 11, 12				Average Annual Total Return as of 09/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				2.72	7.18	7.58	11.26	7.08	6.56	7.94	5/2009
Benchmark: ICE Bofa US High Yield Index				2.40	7.06	7.23	10.97	5.53	6.07	-	-
Description: The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation. The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 / BB+ or below by Nationally Recognized Statistical Rating Organizations or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities tied economically to countries outside the United States.											
Fees & Expenses		Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date			
		Gross %/ Per \$1,000	Net %								
		0.32/\$3.20	0.32						-	0.00	-
Composition (% of Assets) as of 06/30/2025		U.S. Bonds	Cash	Non-U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Pre-ferred	Conver-tibles			
		76.23	10.06	9.83	2.98	0.37	0.36	0.16			

Asset Class: Fixed Income				Investment Category: Intermediate Core Bond				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds Bond Fund of America R6 Fund 10, 11, 12				Average Annual Total Return as of 09/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				1.95	6.34	3.04	5.02	0.07	2.40	3.78	5/2009
Benchmark: Bloomberg US Aggregate Bond Index				2.03	6.13	2.88	4.93	-0.45	1.84	-	-
Description: The investment seeks to provide as high a level of current income as is consistent with the preservation of capital. The fund invests at least 80% of its assets in bonds and other debt securities, which may be represented by derivatives. It invests at least 60% of its assets in debt securities rated A3 or better or A- or better by Nationally Recognized Statistical Ratings Organizations designated by the fund's investment adviser, or in debt securities that are unrated but determined to be of equivalent quality by the fund's investment adviser, and in U.S. government securities, money market instruments, cash or cash equivalents.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.25/\$2.50		0.24							
Composition (% of Assets) as of 06/30/2025		U.S. Bonds	Non-U.S. Bonds	Cash	Conver-tibles	U.S. Stocks	Other	Pre-ferred			
		84.78	11.63	3.45	0.10	0.03	0.01	0.01			

Asset Class: Balanced/Asset Allocation				Investment Category: Moderate Allocation				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds American Balanced R6 Fund 3, 4, 11				Average Annual Total Return as of 09/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				5.64	14.37	14.84	17.71	10.71	10.26	11.13	5/2009
Benchmark: Morningstar Moderate Target Risk Index				4.62	13.68	10.43	14.51	7.61	7.87	-	-
Description: The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %								
		0.25/\$2.50	0.25								
Composition (% of Assets) as of 06/30/2025		U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles		
		55.30	26.11	8.76	3.52	3.27	2.60	0.42	0.02		

Asset Class: Balanced/Asset Allocation				Investment Category: Target-Date 2000-2010				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2010 Target Date Retirement R6 Fund 3, 4, 6, 8, 11				Average Annual Total Return as of 09/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				3.20	10.93	8.92	11.50	6.53	6.66	7.63	7/2009
Benchmark: Morningstar Lifetime Moderate 2010 Index				3.74	10.18	8.26	11.17	5.32	6.03	-	-
Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.29/\$2.90		0.29							-
Composition (% of Assets) as of 06/30/2025		U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles		
		49.86	28.15	10.12	6.51	4.48	0.56	0.29	0.04		

Asset Class: Balanced/Asset Allocation				Investment Category: Target-Date 2015				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2015 Target Date Retirement R6 Fund 3, 4, 6, 8, 11				Average Annual Total Return as of 09/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				3.42	11.18	9.18	12.14	6.90	7.01	8.08	7/2009
Benchmark: Morningstar Lifetime Moderate 2015 Index				3.92	10.53	8.34	11.56	5.26	6.26	-	-
Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.30/\$3.00		0.30							
Composition (% of Assets) as of 06/30/2025		U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles		
		47.70	29.27	10.31	6.11	5.71	0.57	0.27	0.07		

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2020				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2020 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	3.58	11.89	9.76	12.91	7.22	7.50	8.71	7/2009
Benchmark: Morningstar Lifetime Moderate 2020 Index	4.17	11.05	8.65	12.20	5.52	6.65	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.30/\$3.00		0.30						
				-	0.00	-	N/A	N/A	
Composition (% of Assets) as of 06/30/2025	U.S. Bonds	U.S. Stocks	Non- U.S. Stocks	Cash	Non- U.S. Bonds	Other	Pre- ferred	Conver- tibles	
	44.21	32.80	11.32	5.51	5.23	0.60	0.27	0.07	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2025				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2025 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	3.71	12.11	10.04	13.71	7.62	8.26	9.63	7/2009
Benchmark: Morningstar Lifetime Moderate 2025 Index	4.50	11.72	9.16	13.09	6.11	7.23	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.31/\$3.10		0.31						
				-	0.00	-	N/A	N/A	
Composition (% of Assets) as of 06/30/2025	U.S. Bonds	U.S. Stocks	Non- U.S. Stocks	Cash	Non- U.S. Bonds	Other	Pre- ferred	Conver- tibles	
	42.86	33.81	12.05	5.36	5.02	0.60	0.24	0.06	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2030				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2030 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.10	13.07	11.35	15.56	8.79	9.38	10.50	7/2009
Benchmark: Morningstar Lifetime Moderate 2030 Index	4.92	12.59	9.97	14.35	7.17	8.02	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.33/\$3.30		0.33						
-		0.00		-		N/A		N/A	

Composition (% of Assets) as of 06/30/2025	U.S. Stocks	U.S. Bonds	Non- U.S. Stocks	Cash	Non- U.S. Bonds	Other	Pre- ferred	Conver- tibles
	41.26	33.87	14.79	4.97	4.21	0.60	0.25	0.05

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2035				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2035 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.52	14.23	12.80	17.68	10.27	10.63	11.28	7/2009
Benchmark: Morningstar Lifetime Moderate 2035 Index	5.49	13.77	11.23	16.06	8.71	8.95	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.34/\$3.40		0.34						
				-	0.00	-	N/A	N/A	
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	U.S. Bonds	Non- U.S. Stocks		Non- U.S. Bonds	Other	Pre- ferred	Conver- tibles	
	48.19	25.36	17.36	4.86	3.33	0.58	0.29	0.04	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2040				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2040 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.25	16.05	15.02	20.04	11.59	11.46	11.31	7/2009
Benchmark: Morningstar Lifetime Moderate 2040 Index	6.14	15.12	12.74	17.88	10.28	9.79	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.36/\$3.60		0.36						
				-	0.00	-	N/A	N/A	
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver- tibles	
	56.42	22.91	13.19	4.23	2.37	0.50	0.34	0.03	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2045				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2045 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.50	16.70	15.56	20.71	11.90	11.71	11.98	7/2009
Benchmark: Morningstar Lifetime Moderate 2045 Index	6.69	16.30	14.06	19.29	11.40	10.32	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.37/\$3.70		0.37						
-		0.00		-		N/A		N/A	

Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non- U.S. Stocks	U.S. Bonds	Cash	Non- U.S. Bonds	Other	Pre- ferred	Conver- tibles
	59.24	25.18	8.61	4.25	1.93	0.42	0.36	0.01

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2050				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2050 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.58	16.75	15.75	21.03	11.93	11.79	12.03	7/2009
Benchmark: Morningstar Lifetime Moderate 2050 Index	7.03	17.04	14.83	19.99	11.90	10.52	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.37/\$3.70	0.37		-					
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles	
	60.33	25.53	7.53	4.19	1.69	0.37	0.35	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2055				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2055 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.71	16.99	15.99	21.34	11.95	11.79	11.14	2/2010
Benchmark: Morningstar Lifetime Moderate 2055 Index	7.16	17.37	15.07	20.15	11.99	10.54	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.39/\$3.90	0.39		-					
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Pre-ferred	Other	Conver-tibles	
	60.37	26.48	6.65	4.15	1.69	0.35	0.30	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2060				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2060 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.75	17.01	16.01	21.39	11.95	11.77	10.48	3/2015
Benchmark: Morningstar Lifetime Moderate 2060 Index	7.19	17.53	15.08	20.14	11.95	10.48	7.93	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.39/\$3.90	0.39		-					
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Pre-ferred	Other	Conver-tibles	
	60.43	26.54	6.57	4.10	1.70	0.36	0.30	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2065+				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2065 Target Date Retirement R6 Fund 6, 8	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.74	16.98	16.02	21.40	11.96	-	16.13	3/2020
Benchmark: Morningstar Lifetime Moderate 2060 Index	7.19	17.53	15.08	20.14	11.95	10.48	14.37	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee		Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %								
	0.39/\$3.90	0.39			-		0.00	-	N/A	N/A
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Pre-ferred	Other	Con-ver-tibles		
	60.40	26.53	6.58	4.12	1.71	0.36	0.30	0.01		

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2065+				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds 2070 Target Date Retirement R6 Fund 3, 4, 6, 8, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.73	16.99	16.02	-	-	-	19.34	5/2024
Benchmark: Morningstar Lifetime Moderate 2060 Index	7.19	17.53	15.08	20.14	11.95	10.48	8.60	-

Description: The investment seeks growth, income and conservation of capital. The fund will attempt to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fees & Expenses	Total Investment Expenses				Redemption Fee		Revenue Sharing %		# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %									
	0.39/\$3.90	0.39			-		0.00		-	N/A	N/A
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Pre-ferred	Other	Con-ver-tibles			
	60.37	26.57	6.58	4.11	1.71	0.36	0.30	0.01			

Asset Class: Balanced/Asset Allocation	Investment Category: Global Moderate Allocation				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds Income Fund of America R6 Fund 3, 4, 5, 10, 11	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	3.83	14.94	12.76	15.04	10.67	9.18	10.29	5/2009
Benchmark: Morningstar Moderate Target Risk Index	4.62	13.68	10.43	14.51	7.61	7.87	-	-

Description: The investment seeks to provide investors with current income while secondarily striving for capital growth. Normally the fund invests primarily in income-producing securities. These include equity securities, such as dividend-paying common stocks, and debt securities, such as interest-paying bonds. Generally at least 60% of the fund's assets will be invested in common stocks and other equity-type securities. The fund may also invest up to 30% of its assets in common stocks and other equity-type securities of issuers domiciled outside the United States, including issuers in developing countries.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.27/\$2.70		0.27						
				-	0.00	-	N/A	N/A	
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non- U.S. Stocks	U.S. Bonds	Cash	Non- U.S. Bonds	Pre- ferred	Other	Conver- tibles	
	44.24	23.64	21.17	7.01	2.74	0.98	0.18	0.04	

Asset Class: Large U.S. Equity	Investment Category: Large Value				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds Washington Mutual Investors R6 Fund 9, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.23	14.87	14.99	21.80	16.29	14.04	14.27	5/2009
Benchmark: Russell 1000 Value Index	5.33	11.65	9.44	16.96	13.88	10.72	-	-

Description: The investment seeks to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing. The fund invests primarily in common stocks of established companies that are listed on, or meet the financial listing requirements of, the New York Stock Exchange and have a strong record of earnings and dividends. Its advisor strives to maintain a fully invested, diversified portfolio, consisting primarily of high-quality common stocks.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.26/\$2.60	0.26					
			-	0.00	-	N/A	N/A

Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash	Pre-ferred				
	89.58	6.67	3.25	0.50				

Asset Class: Large U.S. Equity	Investment Category: Large Blend				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds Fundamental Investors R6 Fund 9, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.67	19.34	21.41	27.30	16.86	14.85	14.67	5/2009
Benchmark: Morningstar US Large-Mid Cap Index	8.10	14.97	18.10	25.05	16.00	15.10	-	-

Description: The investment seeks long-term growth of capital and income. The fund invests primarily in common stocks of companies that appear to offer superior opportunities for capital growth and most of which have a history of paying dividends. It may invest significantly in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.28/\$2.80	0.28					
			-	0.00	-	N/A	N/A

Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash	Pre-ferred	Other			
	79.11	17.58	2.81	0.48	0.01			

Asset Class: Large U.S. Equity	Investment Category: Large Blend				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds Investment Company of America R6 Fund 9, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.47	18.11	20.86	28.54	17.69	14.84	14.33	5/2009
Benchmark: Morningstar US Large-Mid Cap Index	8.10	14.97	18.10	25.05	16.00	15.10	-	-

Description: The investment seeks long-term growth of capital and income. The fund invests primarily in common stocks, most of which have a history of paying dividends. It may invest up to 15% of its assets, at the time of purchase, outside the United States. Although the fund focuses on investments in medium to larger capitalization companies, the fund's investments are not limited to a particular capitalization size.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.27/\$2.70	0.27					
			-	0.00	-	N/A	N/A

Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash	Pre-ferred	U.S. Bonds			
	86.39	8.53	4.40	0.65	0.03			

Asset Class: Large U.S. Equity	Investment Category: Large Growth				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds AMCAP R6 Fund 9, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.01	14.74	17.05	24.59	12.78	13.31	14.25	5/2009
Benchmark: Russell 1000 Growth Index	10.51	17.24	25.53	31.61	17.58	18.83	-	-

Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of U.S. companies that have solid long-term growth records and the potential for good future growth. The basic investment philosophy of the investment adviser is to seek to invest in attractively valued companies that, in its opinion, represent good, long-term investment opportunities.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.33/\$3.30		0.33						
				-	0.00	-	N/A	N/A	
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non- U.S. Stocks	Cash	Pre- ferred	Other				
	89.52	7.07	3.30	0.11	0.01				

Asset Class: Large U.S. Equity	Investment Category: Large Growth				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds Growth Fund of America R6 Fund 9, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.92	18.20	23.60	28.95	15.16	16.19	15.55	5/2009
Benchmark: Russell 1000 Growth Index	10.51	17.24	25.53	31.61	17.58	18.83	-	-

Description: The investment seeks growth of capital. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.30/\$3.00	0.30		-					
Composition (% of Assets) as of 06/30/2025									
	U.S. Stocks	Non-U.S. Stocks	Cash	Pre-ferred	Other	Conver-tibles			
	86.82	8.68	3.37	1.05	0.04	0.04			

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Value				Inv Manager or Sub-Advisor: Virtus Investment Advisers,Inc			
Investment Name: Virtus Ceredex Mid-Cap Value Equity R6 Fund 2, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	9.39	12.47	11.19	15.66	12.57	10.40	8.68	8/2014
Benchmark: Russell Midcap Value Index	6.18	9.50	7.58	15.51	13.66	9.96	-	-

Description: The investment seeks to provide capital appreciation; current income is a secondary objective. Under normal circumstances, the fund invests at least 80% of its net assets in U.S.-traded equity securities of mid-capitalization companies. U.S.-traded equity securities may include American Depositary Receipts ("ADRs"). The subadviser considers mid-capitalization companies for this purpose to be those companies that, at the time of initial purchase, have market capitalizations generally within the range of companies included in the Russell Midcap(R) Index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.88/\$8.80	0.79					
			-	0.00	1/30 day period	N/A	04/30/2026
Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Cash					
	98.90	1.10					

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Growth				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Name: JP Morgan Mid Cap Growth R6 Fund 2, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.52	12.12	17.67	18.88	9.13	13.10	14.07	11/2011
Benchmark: Russell Midcap Growth Index	2.78	12.84	22.02	22.85	11.26	13.37	-	-

Description: The investment seeks growth of capital. Under normal circumstances, at least 80% of the fund's assets will be invested in equity securities of mid cap companies, including common stocks and debt securities and preferred securities that are convertible to common stocks. "Assets" means net assets, plus the amount of borrowings for investment purposes. The fund invests primarily in common stocks of mid cap companies which the fund's adviser believes are capable of achieving sustained growth.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.69/\$6.90	0.65					
			-	0.00	2/60 day period	N/A	10/31/2025

Composition (% of Assets) as of 07/31/2025	U.S. Stocks	Cash	Non-U.S. Stocks	
	98.92	0.62	0.46	

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Blend				Inv Manager or Sub-Advisor: Allspring Global Investments			
Investment Name: Allspring Disciplined Small Cap R6 Fund 2, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	14.61	16.88	13.97	19.65	15.88	10.05	10.14	11/2016
Benchmark: Morningstar US Small Cap Index	7.99	8.80	9.15	16.26	12.25	9.74	-	-

Description: The investment seeks long-term capital appreciation. Under normal circumstances, the fund invests at least 80% of the fund's net assets in equity securities of small-capitalization companies. It invests principally in equity securities of small-capitalization companies, which the managers define as companies with market capitalizations within the range of the Russell 2000(R) Index at the time of purchase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.86/\$8.60	0.50					
			-	0.00	1/30 day period	N/A	07/31/2026

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash	
	95.72	2.72	1.56	

Asset Class: Global/International Equity	Investment Category: Diversified Emerging Mkts				Inv Manager or Sub-Advisor: Dimensional Fund Advisors			
Investment Name: DFA Emerging Markets Institutional Fund 5	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	9.95	26.79	17.58	19.04	9.45	8.55	6.91	4/1994
Benchmark: MSCI Emerging Markets NR Index	10.64	27.53	17.32	18.21	7.02	7.99	-	-

Description: The investment seeks to achieve long-term capital appreciation. The Portfolio is a Feeder Portfolio and pursues its objective by investing substantially all of its assets in its corresponding master fund, the Emerging Markets Series (the "Emerging Markets Series" or the "Series") of the DFA Investment Trust Company (the "Trust"), which has the same investment objective and policies as the Portfolio. As a non-fundamental policy, under normal circumstances, the Emerging Markets Series will invest at least 80% of its net assets in emerging markets investments that are defined in the Prospectus as Approved Market securities.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.46/\$4.60	0.36					
			-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	Non-U.S. Stocks	Cash	U.S. Stocks	Other	Pre-ferred	
	97.45	1.36	1.09	0.05	0.04	

Asset Class: Global/International Equity	Investment Category: Foreign Large Growth				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds EUPAC R6 Fund ^{5, 10}	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.27	23.48	14.79	19.65	7.49	8.28	8.67	5/2009
Benchmark: MSCI ACWI Ex USA Growth Index	5.71	22.51	12.86	18.33	6.22	8.17	-	-

Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.47/\$4.70		0.47						
Composition (% of Assets) as of 06/30/2025	Non-U.S. Stocks	Cash	U.S. Stocks	Other					
	87.92	5.57	5.23	1.27					

Asset Class: Global/International Equity	Investment Category: Global Small/Mid Stock				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds SMALLCAP World R6 Fund 2, 3, 5, 10	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	3.74	11.73	7.05	13.94	5.43	9.34	11.62	5/2009
Benchmark: MSCI ACWI SMID NR Index	6.31	16.86	12.92	17.86	10.99	9.41	-	-

Description: The investment seeks long-term growth of capital. Normally the fund invests at least 80% of its net assets in common stocks and other equity-type securities (such as preferred stocks, convertible preferred stocks and convertible bonds) of companies with small market capitalizations, including growth-oriented stocks. Under normal circumstances, the fund will invest a significant portion of its assets outside the United States, including in emerging markets.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.65/\$6.50		0.65						
				-	0.00	-	N/A	N/A	
Composition (% of Assets) as of 06/30/2025	Non-U.S. Stocks	U.S. Stocks	Cash	Pre-ferred	Other	Conver-tibles	Non-U.S. Bonds		
	50.02	45.06	3.77	0.93	0.13	0.05	0.04		

Asset Class: Global/International Equity	Investment Category: Global Large-Stock Growth				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds New Perspective R6 Fund ^{5, 10}	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.46	18.66	17.64	23.54	12.34	13.52	13.45	5/2009
Benchmark: MSCI ACWI Growth Index	8.98	19.07	22.21	27.54	13.25	14.34	-	-

Description: The investment seeks long-term growth of capital. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.41/\$4.10		0.41						
Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Non- U.S. Stocks	Cash	Other					
	53.79	43.05	2.84	0.31					

Asset Class: Global/International Equity				Investment Category: Global Large-Stock Blend				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds Capital World Growth and Income R6 Fund 5, 10				Average Annual Total Return as of 09/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				6.02	19.83	17.65	23.42	12.70	11.20	11.23	5/2009
Benchmark: MSCI All Country World Index				7.62	18.44	17.27	23.12	13.54	11.91	-	-
Description: The investment seeks long-term growth of capital while providing current income. The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances the fund will invest a significant portion of its assets in a number of countries outside the United States, including in developing countries.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.41/\$4.10		0.41							-
Composition (% of Assets) as of 06/30/2025		U.S. Stocks	Non-U.S. Stocks	Cash	Other	Pre-ferred	Non-U.S. Bonds				
		52.75	43.03	3.81	0.27	0.07	0.07				

Important Information

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

Carefully consider the Fund's objectives, risks, charges, and expenses. Contact your financial professional or visit principal.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing. For information on this or other investment options, visit principal.com, or call 800-547-7754.

A mutual fund's share price and investment return will vary with market conditions, and the principal value of an investment when you sell your shares may be more or less than the original cost.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after Total Investment Expense of the investment option.

Investment and Insurance products are:

- * **Not insured by the FDIC or Any Federal Government Agency**
- * **Not a Deposit or Other Obligation of, or Guaranteed by Credit Union or Bank**
- * **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

For a Mutual Fund investment option, Total Investment Expense gross equals the sum of (a) the total fund operating expenses plus (b) if the mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual Total Investment Expense may change if the mutual fund investment option's allocation of assets to other mutual funds changes.

Any operating expenses of a mutual fund or underlying mutual fund that are part of net Total Investment Expense are obtained from the mutual fund's most recent prospectus. The operating expenses shown as part of net Total Investment Expense include voluntary expense limits and fee credit.

** If an investment provider chooses not to participate in the Principal® Platform Connectivity Program (Program), your Plan may be charged an annual Program fee of \$1,000 to be included as part of your Principal® recordkeeping fee. This Program fee helps to pay for a number of expenses incurred in connection with maintaining and adding investment options to our platform, including but not limited to, expenses for IT systems and staffing needs and required legal and compliance services. The appropriate plan fiduciary may remove the investment option(s) associated with the Program fee, at any time, by contacting Principal with the investment option change. Changes related to the plan's investment options could change overall plan fees.

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Investing involves risk, including possible loss of principal.

* The Year-to-Date Change represents an unannualized rate of return (change in value) since the start of the year. All returns shown here are after the Total Investment Expense of the investment option.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

In situations where the net and gross fund expense figures are different, the investment manager has contractually agreed to limit the investment option's expense. Differences may also be shown due to the investment manager choosing to pay certain expenses that would normally be payable by the fund. The gross fund expense figure does not reflect any waivers or caps on the fund. Performance when shown reflects the application of net expenses of the fund.

About Target Date investment options:

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Various mutual funds may have different types of fees disclosed in their prospectus, including sales loads (sales charge), exchange fees, account fees and purchase fees. The mutual funds made available by Principal Life Insurance Company for retirement plans through the Mutual Fund Network typically have many of these fees waived. Please review the Prospectus of the particular mutual fund, including the Statement of Additional Information, for a full understanding of the fees imposed by that mutual fund. Be sure to pay attention to the specific share class made available under the retirement plan because different share classes may have vastly different fee structures and schedules.

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, log into your account and visit us at principal.com.

Returns represent past performance and do not guarantee future results. Share price, principal value, and return will vary and you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For more performance information, including the most recent month-end performance, visit principal.com.

¹ Total Investment Expense Net and Total Expense Gross is obtained from Morningstar or directly from the Trust Company and rounded to the nearest one hundredth. For additional information, please contact the plan sponsor or trustee of the Collective Investment Trust (CIT).

² Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.

³ Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.

⁴ Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.

⁵ International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments. These risks are magnified in emerging markets.

⁶ There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glidepath is typically set to align with a retirement age of 65, which maybe your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan may default you to a TDF based on the plans NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.

⁷ High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.

⁸ Selecting a target date fund series is also authorizing any additional vintage which is launched by the investment provider for the series, and included in their associated materials, to be added to the plan after proper notification.

⁹ Investing involves risk, including possible loss of principal. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

¹⁰ For investment options, returns for all time periods, except the Since Inception time frame, may include the historical performance of the oldest share class of the investment, adjusted to reflect a portion of the fees and expenses of this share class. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. Please see the fund's prospectus or if CIT, the offering document for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. For a CIT, you may need to contact the plan sponsor or plan advisor, if applicable. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.

¹¹ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

¹² Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.

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Unenrolled Participant Notice

You are or soon will be eligible to participate in the Transportation and Logistics 401(k) Plan for the 2026 plan year, however, you have chosen not to participate. **MARTIN TRANSPORTATION SYSTEMS, INC provides/may provide a matching contribution based on your salary deferral contributions (details below). By choosing not to defer, you will not be eligible to receive these matching contributions.**

This notice serves as an annual reminder of your eligibility to participate in the plan. It provides you with information to consider, such as any applicable election deadlines and a summary of the key benefits and rights under the plan, to be used to assist you in deciding to start or change your salary deferral agreement. You can enroll and review investment and fee information online at principal.com.

Salary Deferral Contribution Plan Provision

You may elect to defer a percentage of your pay each pay period. Your current taxable income is reduced by the amount you contribute through pre-tax salary deferral. This lets you reduce your current federal and most state income taxes. This plan allows you to defer 100% of your pay.

- You may also elect to defer a percentage of your pay each pay period as Roth deferrals, which are after-tax contributions.
- This plan allows you to defer 100% of your pay as pre-tax or after-tax salary deferral contributions.

You can enter into an agreement to make or change your salary deferral contribution on any date. You will need to complete and sign the salary deferral agreement on or before the date on which it is effective. Once an agreement is in effect, salary deferrals will be payroll deducted from your future checks. You can terminate your agreement at any time.

Internal Revenue Service (IRS) regulations or the retirement plan may limit the annual amount of your salary deferral contributions.¹

If you meet the salary deferral contribution limit, you may continue to defer up to the catch-up contribution limit if you are eligible to defer catch-up contributions. These catch-up contributions will be made as Roth contributions if you received more than the IRS-specified amount of compensation in the prior taxable year.

¹ This limit will be adjusted to reflect any annual cost-of-living increases announced by the IRS.

Employer Contribution Plan Provision

Matching Contribution: Discretionary Match

MARTIN TRANSPORTATION SYSTEMS, INC may make a matching contribution for you if you are deferring and meet the contribution requirement(s). We will inform you if a matching contribution will be made for the plan year and when made, the amount of salary deferrals that will be matched.

If made, we will choose the amount of salary deferrals matched for the specified period. If you choose to make salary deferral contributions, we will inform you if a matching contribution will be made for the plan year and when made, the amount of salary deferrals that will be matched.

Discretionary (Profit Sharing) Contribution:

MARTIN TRANSPORTATION SYSTEMS, INC may make a discretionary contribution each plan year. If made, the contribution will be determined at the end of the plan year. For more information on how this contribution is calculated, if made, and any additional conditions you may need to meet in order to receive the contribution refer to your SPD.

Vesting Plan Provision

You are always 100% vested in the part of the account resulting from the following:

- Employee Deferral
- Employer Match
- Rollover
- Employee Catch-Up
- Roth Catch-up
- Roth Deferral
- Roth Rollover
- Additional Normal

You may be vested in a percentage of the account from the following contributions:

- Profit Sharing

The schedule below determines your vesting percentage:

Years of Vesting Service	Vesting Percentage
2	20%
3	40%
4	60%
5	80%
6	100%

Withdrawal Plan Provisions

The following withdrawals are allowed on the plan. Please note that there are rules and requirements that must be met prior to taking a withdrawal.

- Severance from employment
- Death
- Disability
- Plan termination
- Hardship withdrawal
- Qualified Reservist withdrawal
- Active Military - Deemed Severance withdrawal
- Rollover

There may be other types of withdrawals available (e.g. disaster relief), please see your SPD and other plan communications for more details on the withdrawals available to you.

Participant Loan Provision

Loans are available under the plan. As rules issued by the Department of Labor emphasize, however, the plan's primary purpose is to provide retirement income for you. The loan rules help make sure your money is available when you retire.

Loans are made on a reasonably equal basis under the plan's loan policy. That means the limits and rules apply in the same way to all such participants. For more specifics on the rules and limits that apply to the loan program, please see your Summary Plan Description.

Additional information

For additional information about the retirement plan, [please contact](#):

MEGHAN BULTEMA, BENEFITS ADMINISTRATOR
7300 CLYDE PARK AVE SW
BYRON CENTER, MI 49315-8387
(616)432-5516
meghan.bultema@mtstrans.com

An additional copy of the Summary Plan Description can also be obtained from the above stated contact.

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