

MY RETIREMENT DREAMS

SAVING FOR RETIREMENT: YOUR QUESTIONS ANSWERED

TIPS East LLC 401(k) Plan



Saveday



WHAT ARE YOUR RETIREMENT DREAMS?

Whether you want to travel the world or stay close to home, your retirement should be exactly what you want it to be. It all starts with a plan. For your benefit, your employer has established a retirement plan that has statistically proven to improve the retirement success of its participants. The first step to achieving your retirement dreams is participation.

WHY DO I NEED A RETIREMENT PLAN?

Most people tend to be better borrowers than savers. For most of our big purchases we 'borrow'; mortgages, car loans, school loans, etc. However, the one thing we can't borrow for is retirement. We must save for retirement.

Unfortunately most of us are not financial experts and do not have the knowledge to develop a retirement goal, invest appropriately, save enough, and make adjustments over time. Retirement success doesn't have to be difficult, but if you go it alone, it can be. Your employer provided you with a retirement plan to give you the vehicle to achieve your retirement dreams.

CAN'T I JUST LIVE OFF SOCIAL SECURITY?

Many people do not realize that Social Security was always designed to be a supplemental source of income for retirees, rather than an income replacement. In order to ensure a more secure retirement, it is important to save in addition to what may be available through Social Security.

HOW MUCH SHOULD I BE SAVING?

On average, you will need to save 12%-15% of your income to have a comfortable retirement. We realize that number may be daunting. We recommend gradually increasing your savings on an annual basis. Deferring 2% or more annually can have a dramatic impact on your ending balance at retirement. To calculate what that would look like, use the simple formula below.

$$\frac{\text{Annual Salary} \times 2\%}{\text{Number of Annual Payrolls (usually 24 if paid twice per month)}} = \text{The additional amount you should save per paycheck}$$

Here's an example for Mary, who makes \$30,000 per year:

$$\frac{\$30,000 \text{ Annually} \times 2\%}{24 \text{ Payrolls Per Year}} = \$25 \text{ per paycheck}$$

By saving an additional \$25 per paycheck, Mary will be closer to an adequate retirement benefit. If she continues to gradually increase her savings amount each year, soon she will be on track for a comfortable retirement!

CAN I START SAVING LATER WHEN I HAVE MORE MONEY?

When it comes to investing, the most valuable thing you have is time. Even if you can only save a little that little will go a long way for helping you achieve your retirement goals. Why?

Time allows your investments to work for you, growing year over year. For example:



Example 1—Mary

Mary starts saving at age 20
She saves for 10 years, saving \$30,000 in total
Assuming an 8% return, Mary will have nearly \$850,000 at age 67



Example 2—John

John starts saving at age 35
He saves for 30 years, saving \$90,000 in total
Assuming an 8% return, John will have nearly \$455,000 at age 67

The example above is for illustrative purposes only and does not represent any specific investment. Ending account value in the example assumes an 8% annual return.

WHAT REALLY HAPPENS TO YOUR PAYCHECK?

Even if you can only save a little, that little will go a long way for helping you achieve your retirement goals, and it may not be as hard as you think.

Let's take a look at a saver's paycheck versus a non-saver's paycheck:

Example 1 Mary: Saves Toward Retirement



Paycheck: \$1,000
Retirement Savings: \$100 (Mary put \$50 into savings and her employer matched that at \$50)
Taxes: \$190 (Mary is only taxed on \$950 since the \$50 she saved for retirement is not taxed until it is needed for retirement)
Total in cash & retirement savings: \$860

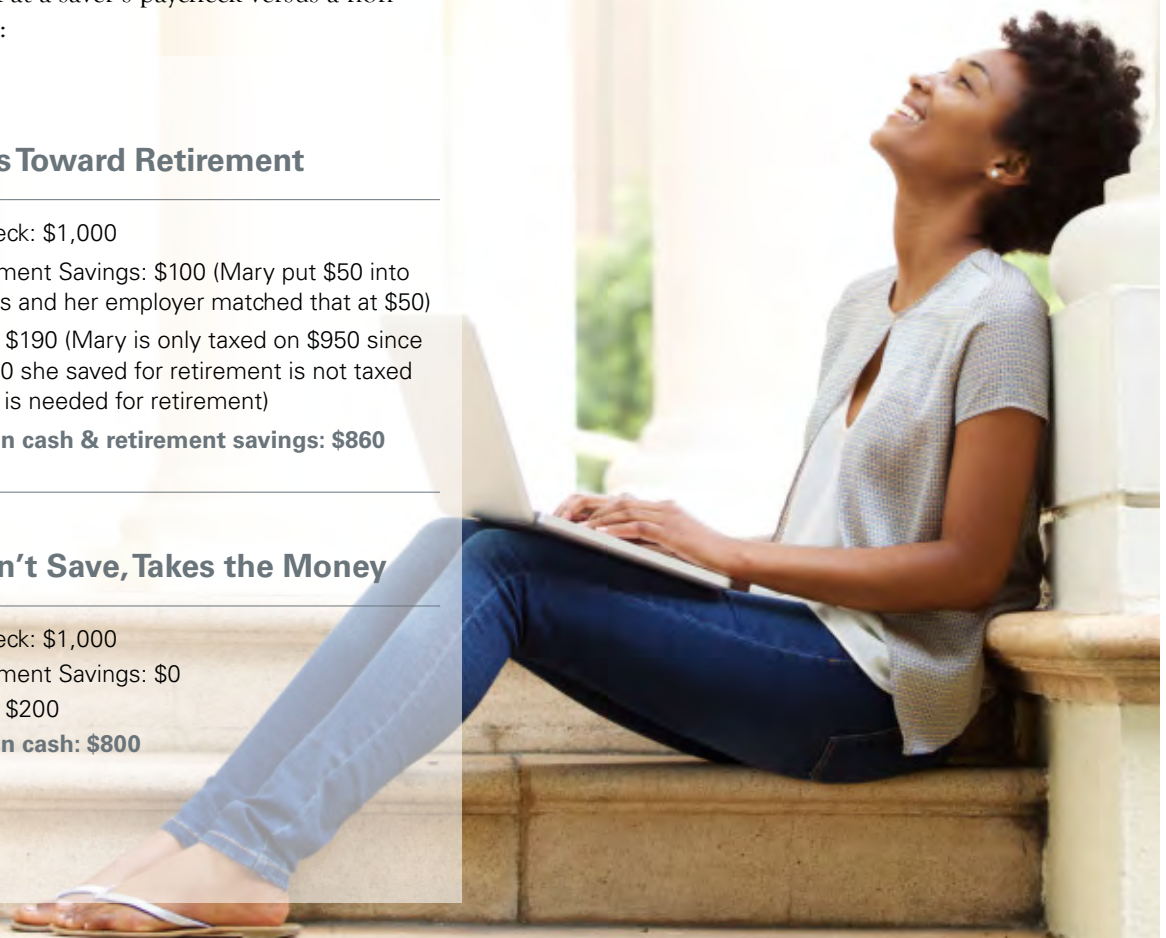
Example 2 John: Doesn't Save, Takes the Money



Paycheck: \$1,000
Retirement Savings: \$0
Taxes: \$200
Total in cash: \$800

WHERE DO I START?

Start by enrolling in your retirement plan and saving what you can. This is a good time to reevaluate your finances to match your current situation and your future goals. The reality is that you may be able to save more than you think.





YOUR GOALS ARE OUR GOALS.

Saveday Inc.

301 Congress Avenue, Suite 2222, Austin, Texas 78701

(888) 491-0084 (859) 296-0880 fax

<https://app.saveday.com/login>

MY PLAN INFORMATION

TIPS East LLC 401(k) Plan





YOUR RETIREMENT PLAN HIGHLIGHTS

PLAN ELIGIBILITY

Age Requirement: 21 Years of Age

Required Service Period: 12 Months and 1000 Hours

You may have additional eligibility requirements for employer sources. Please see your summary plan description for further information.

PLAN ENTRY

Frequency: Monthly

DEFERRALS

Salary deferral simply means taking some of your paycheck and putting it aside (or deferring it) for later, most often for retirement.

You can make Regular (sometimes referred to as Traditional) salary deferrals to your Plan. These deferrals are pre-tax which means that you will pay less in federal income taxes. Later, when you withdraw money from the Plan, you will pay taxes on the deferrals and earnings at that time.

Your Plan also has a Roth option available. These deferrals are considered after tax deferrals because you are taxed on them right away as contributions are being made. Later, when you withdraw money from the Plan, you will not be taxed on the deferrals or earnings, provided certain conditions are met.

For more information on Salary Deferrals please refer to your Summary Plan Description.

AUTOMATIC ENROLLMENT

Your company has automatically enrolled you into the plan at a 3% ('Pre-Tax') deferral rate.

PROGRESSIVE SAVINGS

Your company has added a Progressive Savings feature that will help you build your savings over time.

Pre-Tax

Frequency: Occurs Annual, January 1

Deferral Increase: 1% increase per year

Deferral Limit: 10% of compensation

DEFERRAL LIMITS

The Internal Revenue Service (IRS) has set a dollar limit on annual plan deferrals.

IRS Annual Limit: \$23,500

CATCH-UP DEFERRALS

If you are 50 years of age or older and defer the maximum IRS limit, but would like to save more, you can make an additional catch-up deferral.

Catch-Up Deferral Limit: \$7,500

DEFERRAL CHANGES

You may stop deferring to your plan at any time. If you want to increase, decrease, or restart your deferral, you are able to do so as the plan's frequency permits.

Frequency: Per Payroll

VESTING SCHEDULE

Vesting refers to your ownership of a benefit from the Plan. You are always 100% vested in:

- Your Plan Deferrals
- Your Rollover Contributions
- Any earnings these generate

Your employer's contributions to the Plan, plus any earnings they generate, are vested as follows:

EMPLOYER MATCH

1 Year	.....0%
2 Years	.....20%
3 Years	.....40%
4 Years	.....60%
5 Years	.....80%
6 Years+	.....100%
7 Years+	.....100%

PROFIT SHARING

1 Year	.....0%
2 Years	.....20%
3 Years	.....40%
4 Years	.....60%
5 Years	.....80%
6 Years+	.....100%
7 Years+	.....100%

PLAN DISTRIBUTIONS

Money may be withdrawn from your account in the following events:

- Normal Retirement Age
- Death
- Disability
- Termination of Employment

Please refer to your Summary Plan Description for more information on Plan Distributions, including possible In-Service Withdrawals.

PLAN LOANS


Your employer has included a feature that lets you borrow money from your vested balance in the plan. Please see your Summary Plan Description for more information.

ROLLOVERS


If you have retirement accounts from previous employers and are eligible for this plan, you may have the option to roll that money into your plan. For more information on options regarding your rollover, please contact your advisor or Saveday Inc. Retirement Services at (888) 491-0084.

QUESTIONS? Our Retirement Services

Representatives are available to assist you by phone or online with any questions or concerns.

 **RETIREMENT SERVICES**

Call Retirement Services at (888) 491-0084. Representatives are available Monday-Friday, 8:00 AM to 8:00 PM Eastern time for questions regarding your individual account.

 **INTERNET**

Visit us at <https://app.saveday.com/login> to access your account.



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MY PLAN INVESTMENTS

TIPS East LLC 401(k) Plan



Saveday

Saveday, Inc. LEAST RISK Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Investment Objective

Investment Strategy

Principal Risks

Principal Risks

Investing involves risk, including the risk of losing principal.

Performance Overview ¹

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Your Plan						
Benchmark	1.69%	5.95%	3.87%	8.80%	6.09%	

In the performance section above, the returns shown for "Your Plan" are the actual returns generated for this model within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Risk Analysis vs. Morningstar Mod Con Tgt Risk TR USD (3 Year)

Alpha	Beta	R-Squared	Standard Deviation
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

This portfolio is available exclusively to participants in TIPS East LLC 401(k) Plan. It is managed by Saveday, Inc. based on their proprietary LEAST RISK model. Please be advised that the 5 Year Risk Analysis noted above may include the Manager's composite performance history for periods prior to the Plan's investment Inception Date noted in the Overview section above.

*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

Morningstar Category

Conservative Allocation

Benchmark

Morningstar Mod Tgt Risk TR USD

Risk Level



Investments classified as Income are subject to low-to-moderate fluctuations in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

Overview

Web Site	SAVEDAY.COM
Inception Date	
Total Strategy Assets*	\$0.0 mil
Turnover (Within Underlying Funds)	0%
Manager Name	Saveday, Inc.
Manager Tenure	yrs

Fees & Expenses

Annual Operating Expense	0.25%
Per \$1,000	\$2.50

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Holdings



This document was prepared by Mid Atlantic Trust Company and is solely for use by current and prospective clients and their investment consultants. Past performance is not necessarily indicative of future results. This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities and may not be relied upon in connection with any offer or sale of securities. Use of this document represents that you have read and agreed to the Terms and Conditions attached to this document or available at <https://secure.macg.com/staticpda/terms.pdf>. Morningstar data: Copyright 2020, Morningstar Inc. all rights reserved. Brokerage services provided by Mid Atlantic Clearing & Settlement Corporation and/or NewEdge Securities, Inc., registered broker member. Dealer FINRA, SIPC.

Saveday, Inc. LEAST RISK Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Manager Information

WealthyX LLC

Website: SAVEDAY.COM

Email:

Saveday currently provides 401k plans to participants of small and mid sized firms. The plans are all advised through its subsidiary Advisor Wealthyx. Saveday plans on expanding its product offering in Q1 2025 and offer IRA accounts, Student Loan employer matches, and trust and wills.

Investment Philosophy

WealthyX uses a proprietary formula to help select the ETFs it recommends and/or makes available through the Program Site to each Client. Based on the application of WealthyX's proprietary formula, which analyzes Client supplied data on risk appetite and financial status, WealthyX makes available the investments that would be suitable for that particular Client. Thus, depending on a particular Client's risk appetite and financial status, only a portion of the investments on the Program Site may be made available to the particular Client to select for investment. Once the spectrum of suitable investments is identified, WealthyX's digital adviser recommends investments from among the suitable investments. All dividends from investments are automatically reinvested. WealthyX's recommendations are designed to promote diversification and return, within the Client-specific risk and suitability limits.

General Disclosures

Advisory products and services are offered through WealthyX LLC, an SEC-registered investment adviser. WealthyX automated investing service may rebalance your investment portfolio whenever the markets shifts. For more details see Wealthyx's FORM ADV Part 2 and Part 3 (CRS), and the WealthyX Privacy Notice.

¹Performance Disclosures

Past performance is not necessarily indicative of future results. Asset allocation and diversification does not necessarily eliminate the risk of experiencing investment loss

Liquidity Provision

Please be advised that a liquidity threshold is imposed on each model portfolio account. This serves to assist the model portfolio in meeting redemption requirements and to mitigate the dilution of interests by participants holding a position in the model portfolio. The liquidity threshold target may be as low as 1%, but could be higher at the discretion of the model manager. The liquidity threshold amount is reflected within the "Cash" component of the "Asset Allocation" section of this factsheet.

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Saveday, Inc. LOWER RISK Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Investment Objective

Investment Strategy

Principal Risks

Principal Risks

Investing involves risk, including the risk of losing principal.

Performance Overview ¹

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Your Plan						
Benchmark	0.69%	6.30%	5.80%	14.14%	8.39%	

In the performance section above, the returns shown for "Your Plan" are the actual returns generated for this model within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.
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Risk Analysis vs. Morningstar Mod Agg Tgt Risk TR USD (3 Year)

Alpha	Beta	R-Squared	Standard Deviation
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

This portfolio is available exclusively to participants in TIPS East LLC 401(k) Plan. It is managed by Saveday, Inc. based on their proprietary LOWER RISK model. Please be advised that the 5 Year Risk Analysis noted above may include the Manager's composite performance history for periods prior to the Plan's investment Inception Date noted in the Overview section above.

*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

Morningstar Category

Moderate Allocation

Benchmark

Morningstar Agg Tgt Risk TR USD

Risk Level



Investments classified as Balanced are subject to a moderate degree of fluctuation in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

Overview

Web Site	SAVEDAY.COM
Inception Date	
Total Strategy Assets*	\$0.0 mil
Turnover (Within Underlying Funds)	0%
Manager Name	Saveday, Inc.
Manager Tenure	yrs

Fees & Expenses

Annual Operating Expense	0.25%
Per \$1,000	\$2.50

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Holdings



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Saveday, Inc. LOWER RISK Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Manager Information

WealthyX LLC

Website: SAVEDAY.COM

Email:

Saveday currently provides 401k plans to participants of small and mid sized firms. The plans are all advised through its subsidiary Advisor Wealthyx. Saveday plans on expanding its product offering in Q1 2025 and offer IRA accounts, Student Loan employer matches, and trust and wills.

Investment Philosophy

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Liquidity Provision

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Saveday, Inc. HIGHER RISK Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Investment Objective

This portfolio is designed for higher risk investors looking to maximise long term returns on their investment from investing in financial markets and who are able to tolerate frequent and sometimes significant fluctuations in the value of their investment in the short term.

Investment Strategy

The Higher Risk portfolio invests mostly in both domestic and international stocks with a small allocation to bonds of around 1/10th. The risk level is high and the growth potential is high.

The Higher Risk Portfolio is ideally suited for long term investment horizons of more than 25 years and has a fair potential for volatility.

Principal Risks

Investing involves risk, including the risk of losing principal.

Performance Overview ¹

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Your Plan						
Benchmark	1.17%	6.21%	4.95%	11.78%	7.42%	

In the performance section above, the returns shown for "Your Plan" are the actual returns generated for this model within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.
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Risk Analysis vs. Morningstar Agg Tgt Risk TR USD (3 Year)

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A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

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*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

Morningstar Category

Aggressive Allocation

Benchmark

Morningstar Mod Agg Tgt Risk TR USD

Risk Level



Investments classified as Growth are broadly diversified but are subject to wide fluctuations in share price because they hold virtually all of their assets in more volatile investments. These investments may be appropriate for investors who have a long-term investment horizon (ten years or longer).

Overview

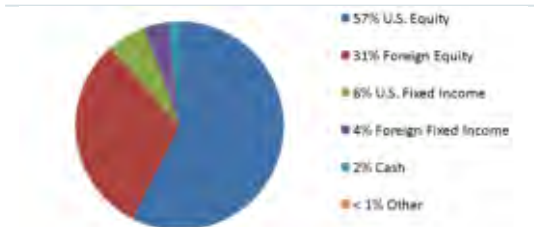
Web Site	SAVEDAY.COM
Inception Date	
Total Strategy Assets*	\$0.0 mil
Turnover (Within Underlying Funds)	17%
Manager Name	WEALTHYX
Manager Tenure	8.8 yrs

Fees & Expenses

Annual Operating Expense	0.30%
Per \$1,000	\$2.98

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Allocation



Holdings

Vanguard FTSE Developed Markets Index Fund ETF Shares	23.60%
Schwab U.S. Large-Cap ETF	17.00%
iShares Core S&P U.S. Growth ETF	13.40%
iShares Core S&P U.S. Value ETF	9.90%
Vanguard Mid-Cap Value Index Fund ETF Shares	9.90%
Vanguard Small-Cap Value Index Fund ETF Shares	8.20%
iShares Core MSCI Emerging Markets ETF	7.80%
Vanguard Short-Term Corporate Bond Index Fund ETF Shares	3.90%
iShares iBoxx \$ Investment Grade Corporate Bond ETF	2.80%
Vanguard Total International Bond Index Fund ETF Shares	2.80%
iShares Core U.S. Aggregate Bond ETF	0.70%



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Saveday, Inc. HIGHER RISK Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Manager Information

WealthyX LLC

Website: SAVEDAY.COM

Email:

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Saveday, Inc. MODERATE RISK Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Investment Objective

Investment Strategy

Principal Risks

Investing involves risk, including the risk of losing principal.

Performance Overview ¹						
	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Your Plan						
Benchmark	0.69%	6.30%	5.80%	14.14%	8.39%	

In the performance section above, the returns shown for "Your Plan" are the actual returns generated for this model within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.
Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Risk Analysis vs. Morningstar Mod Agg Tgt Risk TR USD (3 Year)

Alpha	Beta	R-Squared	Standard Deviation
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

This portfolio is available exclusively to participants in TIPS East LLC 401(k) Plan. It is managed by Saveday, Inc. based on their proprietary MODERATE RISK model. Please be advised that the 5 Year Risk Analysis noted above may include the Manager's composite performance history for periods prior to the Plan's investment Inception Date noted in the Overview section above.

*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

Morningstar Category

Moderately Aggressive Allocation

Benchmark

Morningstar Agg Tgt Risk TR USD

Risk Level



Investments classified as Growth are broadly diversified but are subject to wide fluctuations in share price because they hold virtually all of their assets in more volatile investments. These investments may be appropriate for investors who have a long-term investment horizon (ten years or longer).

Overview

Web Site	SAVEDAY.COM
Inception Date	
Total Strategy Assets*	\$0.0 mil
Turnover (Within Underlying Funds)	0%
Manager Name	Saveday, Inc.
Manager Tenure	yrs

Fees & Expenses

Annual Operating Expense	0.25%
Per \$1,000	\$2.50

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Holdings



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Saveday, Inc. MODERATE RISK Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Manager Information

WealthyX LLC

Website: SAVEDAY.COM

Email:

Saveday currently provides 401k plans to participants of small and mid sized firms. The plans are all advised through its subsidiary Advisor Wealthyx. Saveday plans on expanding its product offering in Q1 2025 and offer IRA accounts, Student Loan employer matches, and trust and wills.

Investment Philosophy

WealthyX uses a proprietary formula to help select the ETFs it recommends and/or makes available through the Program Site to each Client. Based on the application of WealthyX's proprietary formula, which analyzes Client supplied data on risk appetite and financial status, WealthyX makes available the investments that would be suitable for that particular Client. Thus, depending on a particular Client's risk appetite and financial status, only a portion of the investments on the Program Site may be made available to the particular Client to select for investment. Once the spectrum of suitable investments is identified, WealthyX's digital adviser recommends investments from among the suitable investments. All dividends from investments are automatically reinvested. WealthyX's recommendations are designed to promote diversification and return, within the Client-specific risk and suitability limits.

General Disclosures

Advisory products and services are offered through WealthyX LLC, an SEC-registered investment adviser. WealthyX automated investing service may rebalance your investment portfolio whenever the markets shifts. For more details see WealthyX's FORM ADV Part 2 and Part 3 (CRS), and the WealthyX Privacy Notice.

¹Performance Disclosures

Past performance is not necessarily indicative of future results. Asset allocation and diversification does not necessarily eliminate the risk of experiencing investment loss

Liquidity Provision

Please be advised that a liquidity threshold is imposed on each model portfolio account. This serves to assist the model portfolio in meeting redemption requirements and to mitigate the dilution of interests by participants holding a position in the model portfolio. The liquidity threshold target may be as low as 1%, but could be higher at the discretion of the model manager. The liquidity threshold amount is reflected within the "Cash" component of the "Asset Allocation" section of this factsheet.

Neither Mid Atlantic Trust Company, NewEdge Securities, Inc., or any of their third-party licensors (collectively, "Data Providers") shall have any liability for the accuracy or completeness of the information or software furnished through this document, or for delays, interruptions or omissions therein nor for any lost profits, indirect, special or consequential damages. Data Providers have exclusive proprietary rights in any information and software received. It is not permitted for anyone to use the information provided through this service for any unlawful or unauthorized purpose. You are not authorized or permitted to furnish such information to any person or firm for reuse or retransmission without prior written approval of the source of such information. Access to this service is subject to termination in the event that any agreement between Mid Atlantic Trust Company or NewEdge Securities, Inc. and a provider of information distributed through the this service is terminated in accordance with its terms.

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Saveday, Inc. MOST RISK PORTFOLIO Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Investment Objective

This portfolio is designed for higher risk investors looking to maximise long term returns on their investment from investing in financial markets and who are able to tolerate frequent and sometimes significant fluctuations in the value of their investment in the short term.

Investment Strategy

The Most Risk portfolio is invested exclusively in international and domestic stocks. There is no exposure to bonds. This is the most aggressive portfolio Saveday offers. The risk level is high and the growth potential is high.

Principal Risks

Investing involves risk, including the risk of losing principal.

Performance Overview ¹

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Your Plan						
Benchmark	1.17%	6.21%	4.95%	11.78%	7.42%	

In the performance section above, the returns shown for "Your Plan" are the actual returns generated for this model within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Risk Analysis vs. Morningstar Agg Tgt Risk TR USD (3 Year)

Alpha	Beta	R-Squared	Standard Deviation
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

This portfolio is available exclusively to participants in TIPS East LLC 401(k) Plan. It is managed by Saveday, Inc. based on their proprietary MOST RISK PORTFOLIO model. Please be advised that the 5 Year Risk Analysis noted above may include the Manager's composite performance history for periods prior to the Plan's investment Inception Date noted in the Overview section above.

¹Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

Morningstar Category

Aggressive Allocation

Benchmark

Morningstar Mod Agg Tgt Risk TR USD

Risk Level



Investments classified as Growth are broadly diversified but are subject to wide fluctuations in share price because they hold virtually all of their assets in more volatile investments. These investments may be appropriate for investors who have a long-term investment horizon (ten years or longer).

Overview

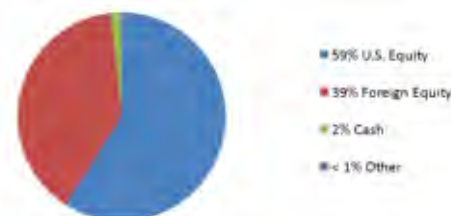
Web Site	SAVEDAY.COM
Inception Date	
Total Strategy Assets*	\$0.0 mil
Turnover (Within Underlying Funds)	13%
Manager Name	WEALTHYX
Manager Tenure	9.8 yrs

Fees & Expenses

Annual Operating Expense	0.30%
Per \$1,000	\$2.96

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Allocation



Holdings

Vanguard FTSE Developed Markets Index Fund ETF Shares	30.00%
Schwab U.S. Large-Cap ETF	17.40%
iShares Core S&P U.S. Growth ETF	13.80%
iShares Core S&P U.S. Value ETF	10.20%
Vanguard Mid-Cap Value Index Fund ETF Shares	10.20%
iShares Core MSCI Emerging Markets ETF	10.00%
Vanguard Small-Cap Value Index Fund ETF Shares	8.40%



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Saveday, Inc. MOST RISK PORTFOLIO Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Manager Information

WealthyX LLC

Website: SAVEDAY.COM

Email:

Saveday currently provides 401k plans to participants of small and mid sized firms. The plans are all advised through its subsidiary Advisor Wealthyx. Saveday plans on expanding its product offering in Q1 2025 and offer IRA accounts, Student Loan employer matches, and trust and wills.

Investment Philosophy

WealthyX uses a proprietary formula to help select the ETFs it recommends and/or makes available through the Program Site to each Client. Based on the application of WealthyX's proprietary formula, which analyzes Client supplied data on risk appetite and financial status, WealthyX makes available the investments that would be suitable for that particular Client. Thus, depending on a particular Client's risk appetite and financial status, only a portion of the investments on the Program Site may be made available to the particular Client to select for investment. Once the spectrum of suitable investments is identified, WealthyX's digital adviser recommends investments from among the suitable investments. All dividends from investments are automatically reinvested. WealthyX's recommendations are designed to promote diversification and return, within the Client-specific risk and suitability limits.

General Disclosures

Advisory products and services are offered through WealthyX LLC, an SEC-registered investment adviser. WealthyX automated investing service may rebalance your investment portfolio whenever the markets shifts. For more details see Wealthyx's FORM ADV Part 2 and Part 3 (CRS), and the WealthyX Privacy Notice.

Performance Disclosures

Past performance is not necessarily indicative of future results. Asset allocation and diversification does not necessarily eliminate the risk of experiencing investment loss.

Liquidity Provision

Please be advised that a liquidity threshold is imposed on each model portfolio account. This serves to assist the model portfolio in meeting redemption requirements and to mitigate the dilution of interests by participants holding a position in the model portfolio. The liquidity threshold target may be as low as 1%, but could be higher at the discretion of the model manager. The liquidity threshold amount is reflected within the "Cash" component of the "Asset Allocation" section of this factsheet.

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Saveday, Inc. S&P 500 Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Investment Objective

Investment Strategy

Principal Risks

Investing involves risk, including the risk of losing principal.

Performance Overview ¹

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Your Plan						
Benchmark	1.17%	6.21%	4.95%	11.78%	7.42%	

In the performance section above, the returns shown for "Your Plan" are the actual returns generated for this model within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

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Risk Analysis vs. Morningstar Agg Tgt Risk TR USD (3 Year)

Alpha	Beta	R-Squared	Standard Deviation
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

This portfolio is available exclusively to participants in TIPS East LLC 401(k) Plan. It is managed by Saveday, Inc. based on their proprietary S&P 500 model. Please be advised that the 5 Year Risk Analysis noted above may include the Manager's composite performance history for periods prior to the Plan's investment Inception Date noted in the Overview section above.

*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

Morningstar Category

Aggressive Allocation

Benchmark

Morningstar Mod Agg Tgt Risk TR USD

Risk Level



Investments classified as Growth are broadly diversified but are subject to wide fluctuations in share price because they hold virtually all of their assets in more volatile investments. These investments may be appropriate for investors who have a long-term investment horizon (ten years or longer).

Overview

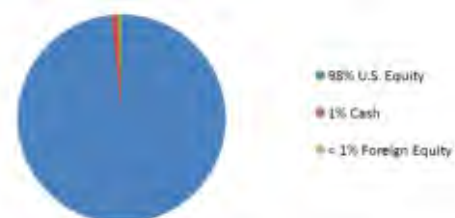
Web Site	SAVEDAY.COM
Inception Date	
Total Strategy Assets*	\$0.0 mil
Turnover (Within Underlying Funds)	2%
Manager Name	Saveday, Inc.
Manager Tenure	yrs

Fees & Expenses

Annual Operating Expense	0.28%
Per \$1,000	\$2.80

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Allocation



Holdings

Vanguard S&P 500 ETF	100.00%
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Saveday, Inc. S&P 500 Strategy

TIPS East LLC 401(k) Plan

Data Updated as of 3/31/2025

Manager Information

WealthyX LLC

Website: SAVEDAY.COM

Email:

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Investment Philosophy

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General Disclosures

Advisory products and services are offered through WealthyX LLC, an SEC-registered investment adviser. WealthyX automated investing service may rebalance your investment portfolio whenever the markets shifts. For more details see Wealthyx's FORM ADV Part 2 and Part 3 (CRS), and the WealthyX Privacy Notice.

¹Performance Disclosures

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Liquidity Provision

Please be advised that a liquidity threshold is imposed on each model portfolio account. This serves to assist the model portfolio in meeting redemption requirements and to mitigate the dilution of interests by participants holding a position in the model portfolio. The liquidity threshold target may be as low as 1%, but could be higher at the discretion of the model manager. The liquidity threshold amount is reflected within the "Cash" component of the "Asset Allocation" section of this factsheet.

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YOUR GOALS ARE OUR GOALS.

Saveday Inc.
301 Congress Avenue, Suite 2222, Austin, Texas 78701
(888) 491-0084 (859) 296-0880 fax
<https://app.saveday.com/login>

MY PLAN NOTICES

TIPS East LLC 401(k) Plan



ERISA 404(c) NOTICE

INTENT TO COMPLY WITH ERISA §404(c). The TIPS East LLC 401(k) Plan ("Plan") is intended to constitute a plan described in section 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA") and Title 29 of CFR §2550.404c-1. This means that Plan fiduciaries are not liable for losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Note. This Notice is authorized for distribution only when preceded or accompanied either by a current prospectus for each investment fund which is a mutual fund or by appropriate disclosure materials for each other investment fund or investment. You should read the prospectuses and all available materials before you invest.

INVESTMENT ALTERNATIVE DESCRIPTIONS. The investment funds available to the Retirement Plan and, with respect to each investment fund, a general description of the investment objectives and risk and return characteristics of each such investment fund is included in employee education packets and is also available through the Plan website. This also includes information relating to the type and diversification of assets comprising the portfolio of the investment fund, together with an identification of any designated investment manager of the investment fund.

In addition to the investment funds, the Retirement Plan may permit participants to select specific investment securities using a "self-directed brokerage account." You may establish a self-directed brokerage account with the designated brokerage firm the Plan Administrator has established and select your own investments through the brokerage account. Brokerage services include placing trades and executing orders for purchases or sales of shares of mutual funds and other securities, subject to any limitations imposed by the Plan or by the brokerage firm. If you choose to invest a portion of your account in the self-directed brokerage account, you are responsible for monitoring and reviewing your investments. There may be associated brokerage costs and trading fees assessed. If applicable, the Retirement Plan will supply a form for a participant to use to select the self-directed brokerage account alternative.

PARTICIPANT INVESTMENT INSTRUCTIONS. The following explains the circumstances under which participants and beneficiaries may give investment instructions and any specific limitations on such instructions. This includes any restrictions on transfers to or from an investment fund or other available investment, and any restrictions on the exercise of voting, tender and similar rights applicable to a participants or beneficiary's investment in an investment fund.

- A. **INVESTMENT ELECTIONS.** Participants and beneficiaries may invest their account in any mix of whole percentages or by transferring whole dollars or shares among the investment funds. Participants and beneficiaries may elect to invest in one or more of the investment funds in 1% increments. Participants or beneficiaries who fail to designate the investments will have their accounts invested in a Qualified Default Investment Alternative (QDIA), if applicable. The QDIA is described in the QDIA Notice to Participants found in the Plan Enrollment Kit if the plan has established a QDIA. If the Plan does not have a QDIA and elections have not been made, the accounts will be invested in the Plan's default fund.
- B. **INVESTMENT PROCEDURES.** A Participant's and beneficiary's initial investment election is made by completing an investment election form provided by the Plan Administrator.
- C. **INVESTMENT CHANGES.** Participants may change their investment elections by completing the form prescribed by the Plan Administrator and by either contacting Retirement Services (888) 491-0084 or via the Web (<https://app.saveday.com/login>).

OTHER INFORMATION ON REQUEST. The Plan Administrator is the Plan fiduciary responsible for providing certain information upon request. Its address is 1214 Progressive Dr., Ste 101, Chesapeake, VA 23320 and the phone number is (757) 439-3731. The following information will be provided upon request:

- A description of the annual operating expenses of each designated investment alternative, including investment management fees, administrative fees, and transaction costs, which reduce the rate of return to the participant, and the aggregate amount of these expenses expressed as a percentage of average net assets of the designated investment alternative (if the information is already in the prospectus, providing the prospectus is sufficient).
- Copies of prospectuses or summary prospectuses, financial statements and reports, and other materials related to the investment alternatives to the extent the information is provided to the Plan.
- A list of assets comprising the portfolio of each designated investment alternative and the value of the assets and, if the asset is a fixed rate investment contract, the name of the issuer of the contract, the term of the contract, and the rate of return on the contract.
- The value of shares or units in investment alternatives and past and current investment performance of each alternative, net of expenses.
- The value of the shares or units in designated investments held in a participant's account.

TRANSACTION FEES. The following is a description of any transaction fees and expenses which affect the Participant's or beneficiary's account balance in connection with purchases or sales of interests in investment alternatives (e.g. commissions, sales loads, deferred sales charges, redemption or exchange fees).

- A. **SALES CHARGES.** Participants and beneficiaries will normally not be required to pay fees in the nature of transaction fees and expenses which affect the Participant's or beneficiary's account balance in connection with purchases or sales of interests in investment alternatives (e.g., commissions, sales loads, deferred sales charges). However, redemption or exchange fees may be charged to a participant's (or beneficiary's) account balance. Please refer to the prospectuses (or applicable reports) for the various investment funds for the application of charges and expenses of the particular investment fund.
- B. **PLAN ADMINISTRATION AND TRUSTEE EXPENSES.** Costs relating to your participation in and the administration of the Plan, including trustee and recordkeeper fees and any cost reimbursements to the Plan trustee or recordkeeper for approved administrative and trustee expenses, may be paid by the Plan from the balances in the investment funds. If such costs are paid from Plan assets, participant account balances are reduced by such costs. Expenses related to each particular investment fund or investments are charged to that investment.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

The purpose of this Notice is to provide information regarding how your account under the TIPS East LLC 401(k) Plan (the Plan) will be invested when you do not make an investment election. This Notice is provided to comply with Section 404(c)(5) of the Employee Retirement Income Security Act of 1974, as amended, and DOL Regulation §2550.404c-5.

PART I – GENERAL INFORMATION

RIGHT TO DIRECT INVESTMENTS. You have the right to direct the investment of your Participant-directed account(s) in various investments made available under the Plan. A list of all the available investments is included on the Plan's most recent enrollment form. You may also view the available investments by accessing your account at <https://app.saveday.com/login> and viewing the information online.

DEFAULT INVESTMENT. If you do not make a valid election as to how the Plan will invest the assets of your Participant-directed account(s), the Plan will invest those account(s) in the qualified default investment alternative (QDIA) that the Plan officials have selected. The QDIA is explained below.

RIGHT TO ALTERNATIVE INVESTMENTS. You have the continuing right to direct the investments of your Participant-directed account(s) in one or more of the other investment choices available to you. If you elect to remain invested in the QDIA, you are encouraged to affirmatively elect the relevant investment(s) to avoid being identified as a "defaulted participant". You may change your investments at any time. During the first 90 days that your accounts are invested in a QDIA, you have the right to invest in any of the other alternative investment choices without being subject to any restrictions, fees or expenses. After the first 90 days, your transfer from the QDIA to any of the other alternative investment choices will be subject to the same restrictions, fees or expenses, if any, that apply to other participants who have affirmatively elected the relevant investment(s) within the QDIA.

TRADING RESTRICTIONS. Some funds impose trade restrictions whereby investors are prohibited from selling a fund then quickly buying back in, or from buying into a fund then quickly selling out again. These short-term trades are considered "market timing" and some funds impose restrictions and redemption fees to discourage market timing.

PART II - QDIA

SINGLE TARGET RISK DEFAULT INVESTMENT. Your company's retirement plan allows you to invest your account and plan contributions across a number of different investments. If you do not choose any specific investments, your contributions will be invested in the default investment option listed below. This investment provides you with a diversified portfolio of stocks, bonds and short-term investments while seeking a targeted level of risk. You will be notified if the default investment changes in the future and always have the right to make your own investment elections at any time.

Please refer to your plan's disclosure and related documents or access your account online to review or update your investment elections and for the investment objective, risk and return characteristics, and fees and expenses related to your plan's default investment.

QDIA Fund Name: TIPS East Saveday, Inc. LEAST RISK

PART III – FURTHER INFORMATION

WHERE TO GO FOR FURTHER INVESTMENT

INFORMATION. You can obtain further investment information about the QDIA or the Plan's other investment alternatives by contacting the Plan Administrator or Retirement Services at (888) 491-0084 Monday-Friday, 8:00 AM to 8:00 PM Eastern time, or by accessing your retirement account at <https://app.saveday.com/login> and viewing the information online.

TIPS EAST LLC 401(K) PLAN

ANNUAL NOTICE

INTRODUCTION

This Notice contains information related to the TIPS East LLC 401(k) Plan (the "Plan") for the plan year beginning on 01/01/2025. The plan year is each 12-month period ending on 12/31.

The automatic enrollment features apply to the Plan. This Notice gives you important information about these Plan features and how they will affect you. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the Plan Administrator at:

TIPS East LLC
Address: 1214 Progressive Drive, Suite 101, Chesapeake, Virginia 23320
Phone number: 757-439-3731

AUTOMATIC ENROLLMENT

The eligible automatic contribution arrangement (EACA) provisions apply to the Plan. This type of automatic enrollment allows the Plan Administrator to enroll certain employees in the Plan who have not previously elected to participate in the Plan.

Do the Plan's automatic enrollment features apply to me if I have already made a deferral election?

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

What happens if I do not make a deferral election by the later of 30 day after receipt of notice or Entry date?

If you are eligible to make elective deferrals and you do not make a deferral election by the later of 30 day after receipt of notice or Entry date, the Plan Administrator will begin deducting automatic deferrals from each of your paychecks and will submit those amounts to the Plan (automatic deferrals) on your behalf. An automatic deferral amount of 3% of your compensation will be withheld from each of your paychecks. The automatic deferral amount will be contributed as a pre-tax elective deferral to the Plan.

If you do not wish to have automatic deferrals withheld from each of your paychecks or if you want to change the amount withheld, you must make a deferral election. If automatic deferrals have already started, you may make a deferral election to change the amount being withheld or to stop the deferrals entirely.

Will the amount of the automatic deferrals increase?

Yes, if you do not make a deferral election the initial automatic deferral amount of 3% will increase by 1% on the first day of the second plan year following the plan year during which the initial automatic deferral became effective.

Subsequent deferral increases will occur on the first day of each plan year until reaching the maximum automatic deferral amount of 10%.

If automatic deferrals are withheld from my paycheck can I take that money out of the Plan right away?

Yes, you may request that your automatic deferrals and any earnings on those deferrals be distributed to you as long as you make the request in writing within 90 days of when the automatic deferrals were first withheld from your paycheck. Any matching contributions associated with the automatic deferrals that you take from the Plan by the deadline will be forfeited. After that deadline has passed you will only be able to take the automatic deferrals out of the Plan when elective deferrals can be distributed.

ELECTIVE DEFERRALS

Your elective deferrals are amounts that you choose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility" to determine if you are eligible to make elective deferrals and "Compensation" for the definition of compensation you may defer into the Plan.

How do I make or change my deferral election?

You may make or change your deferral election by going to the following web site: <https://app.saveday.com>

Once I make a deferral election, how often can I change, stop, or re-start the election?

You may change or re-start your deferral election once each pay period. You may stop your deferrals at any time.

If I make a deferral election is the amount withheld from my paychecks taxed?

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you choose to have your elective deferrals go into the Plan as pre-tax elective deferrals, you will not be taxed until you take the money out of the Plan. If you choose to have your elective deferrals go into the Plan as Roth elective deferrals, you will be taxed on that money when it is taken out of your paycheck, but it will not be taxed again when you take it out of the Plan. The earnings on those Roth elective deferrals may be taken out tax-free if certain conditions are met. Please see the SPD for more information on Roth elective deferrals.

Are there any limits to how much I can defer into the Plan?

Your elective deferrals are subject to the following limits:

- Your total amount of deferrals cannot be more than \$23,500 (for 2025).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to \$7,500 (for 2025).
- If you are between the ages of 60 - 63 as of the end of the calendar year, you may be able to defer an additional amount, called an "enhanced catch-up contribution," of up to \$11,250 (for 2025).

The Plan Administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The Plan Administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by going to the following web site: <https://app.saveday.com>

How often can I change my investment election?

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

How will my account balances be invested if I do not make an investment election?

If you do not make an investment election your account balances will be placed in investments selected by the Plan Administrator.

PARTICIPANT FEE DISCLOSURE NOTICE

This disclosure notice provides you with important information regarding the TIPS East LLC 401(k) Plan (the Plan). It is comprised of three sections:

- Certain plan information including an explanation of the right to direct investments and a description of the types of fees and expenses associated with different plan features.
- The types of plan administrative and individual fees and expenses that may be deducted from your account.
- General investment information, including a comparative chart of the investment options available under the Plan with stated and historical rates of return, performance comparison with an appropriate benchmark for the same time period, and any fees or expenses associated with the investment.

SECTION I: PLAN INFORMATION

The Plan is intended to be an ERISA Section 404(c) plan. Under the Plan, you have the right to direct the investment of all of your plan account assets in various investments made available under the Plan. You may view the available designated investment by accessing your account at <https://app.saveday.com/login> and viewing the information online. The designated investment alternatives are also listed on the attached Investment Comparative Chart.

You have the continuing right to direct the investments of your account in one or more of the investment choices available to you. You may change your investments at any time by completing the form prescribed by the Company and by either contacting the Retirement Services Center ((888) 491-0084) or via the Web (<https://go.saveday.com/login>).

Changes to your investments may be subject to certain limitations or restrictions. Some investments impose trade restrictions whereby investors are prohibited from selling a fund then quickly buying back in, or from buying into a fund then quickly selling out again. These short term trades are considered "market timing" and some funds impose restrictions and redemption fees to discourage market timing.

You generally will not have the right to exercise voting, tender, and similar rights with respect to the designated investment alternatives in the Plan. If subsequent to an investment in a Plan's designated investment alternative with respect to which voting, tender or similar rights are passed through to the participant or beneficiary, you will be furnished any materials provided to the Plan relating to the exercise of such rights.

For information regarding the designated investment manager for the Plan (if any), please contact your Plan Administrator.

As a plan participant, you may request a free paper copy of the information available on the website and other certain information from the Plan Administrator, TIPS East LLC, 1214 Progressive Dr., Ste 101, Chesapeake, VA, 23320, Phone: (757) 439-3731. This information includes: annual operating expenses of the Plan's investments; copies of prospectuses, financial statements, reports, or other materials relating to investments provided to the Plan; a list of assets contained in each managed portfolio; the value of those assets and fund units or shares; and the past and current performance of each investment.

SECTION II: PLAN ADMINISTRATIVE AND INDIVIDUAL EXPENSES

Retirement plans have different types of expenses.

ADMINISTRATIVE EXPENSES - These are charges for services such as legal, accounting, auditing, recordkeeping expenses, and advisory fees. The cost of these expenses may vary each year depending on a variety of factors.

Your Employer, at its own discretion, may elect to pay some or all of the Plan's administrative expenses. Any remaining administrative expenses not paid by the Employer, will be deducted from the Plan and shared proportionally from each individual account, unless otherwise stated. Your pro rata share of any deducted administrative expenses is based on the value of your individual account over the value of total assets in the Plan. Administrative expenses actually charged against your individual account will be deducted each quarter and appear on your quarterly benefit statement.

The Plan may charge your account for the following Plan-level administrative expenses:

Plan Administration and Recordkeeping - The Plan is charged an annual fee of \$588.00. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Participant Fee - The Plan is charged an annual fee of \$72.00 per participant with a balance. If deducted from the Plan, the fee is charged on a per-capita basis in quarterly increments.

Market Value Fee - The Plan is charged an annual fee of 0.25% of the Plan's assets. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Variable Fees - In addition to the above administrative expenses, the Plan may incur other administrative fees that are unknown at this time, such as for legal or audit fees. Such fees will be allocated on a pro-rata basis.

Revenue Sharing - The plan's recordkeeper may receive revenue sharing payments from certain mutual fund investments available in the plan, which are allocated pro rata among the accounts of participants and beneficiaries invested in the applicable fund at the time of the distribution of the revenue sharing payment. Revenue sharing derived from the underlying investments of collective investment funds will be credited at a fund level and reflected in the funds' unit values. Please refer to the Investment Comparative Chart for the revenue sharing information for each investment.

INDIVIDUAL EXPENSES - If not paid by the Plan Administrator directly, the Plan may impose certain charges against an individual participant's account, rather than against the Plan as a whole, when individuals incur the charges. These charges may arise based on your use of a feature available under the Plan (i.e. participant withdrawal) or based on the application of applicable law (e.g. processing a domestic relations order in the case of a divorce).

Miscellaneous	
Hardcopy Enrollment Books	\$6 per book
Participant Event Charges	
Insurance Policy Administration	\$100
Self-Directed Brokerage Account	\$100 Setup, \$200 Annually
Missing Participant Search Fee	\$50
Wire Transfer Fee	\$35
Participant Loan Setup	\$100
Participant Loan Maintenance	\$80 per year
Participant Distributions	\$75
Periodic/Installment Distribution Fee	\$15
Qualified Domestic Relations Order	\$500
In-Plan Roth Conversion	\$100
Overnight Check Delivery	\$50
Hardship Distribution	\$75
Check Copy	\$25
Miscellaneous Participant Fees	
Managed Account Program (MAP) Fee	.15% of assets

Please note that you may be charged a nominal fee for items not listed above. The nominal fee and type of service will be provided in advance of the service.

Section III: INVESTMENT INFORMATION

As a participant in the Plan, you may select one or more funds from the available investment options under the Plan to create your own portfolio or choose one of the professionally managed portfolios, if applicable.

As you review the investment options under the Plan which are outlined on the attached Investment Comparative Chart, there are several investment-related factors to consider.

INVESTMENT CATEGORY - the different asset categories may include stocks, bonds, real estate, international investments, commodities and cash. Investment experts agree that allocating your money across a variety of asset categories and rebalancing periodically is a strategy that is likely to succeed over time.

INVESTMENT OBJECTIVES - the different goals and objectives of a particular fund or model portfolio that can influence the investment's potential for return and risk. Information about an investment option's objective is included in the Plan's most recent enrollment book or by accessing your account at <https://app.saveday.com/login> and viewing the information online.

RATE OF RETURN - the performance of an investment option at a given point of time. The comparative chart shows how the investment options have performed over time and allows you to compare them with an appropriate benchmark for the same time period. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

FEE AND EXPENSE INFORMATION - the expense ratio and shareholder type fees are expenses that reduce the rate of return of the investment option. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site, <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> for an example showing the long-term effect of fees and expenses.

Your Plan can help you achieve a financially secure retirement. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. You should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well, will often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Please visit <http://www.investmentterms.com/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

INVESTMENT DISCLOSURE

DISCLOSURE UNDER DOL REGULATION § 2550.404a-5(d)(1)

Fund Name/ Benchmark	Investment Category	Expense Ratio ¹		Revenue Share ²	Shareholder- Type Fees ³	Average Annual Returns			Since Inception Return/Date
		As a %	Per \$1000			1 Year Return	5 Year Return	10 Year Return	
TIPS East Saveday, Inc. LEAST RISK	Conservative Allocation	0.25%	2.50	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Mod Tgt Risk TR USD						5.95%	8.80%	6.09%	
TIPS East Saveday, Inc. LOWER RISK	Moderate Allocation	0.25%	2.50	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Agg Tgt Risk TR USD						6.30%	14.14%	8.39%	
TIPS East Saveday, Inc. MODERATE RISK	Moderately Aggressive Allocation	0.25%	2.50	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Agg Tgt Risk TR USD						6.30%	14.14%	8.39%	
TIPS East Saveday, Inc. S&P 500 Strategy	Aggressive Allocation	0.28%	2.80	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Mod Agg Tgt Risk TR USD						6.21%	11.78%	7.42%	
TIPS East Saveday, Inc. MOST RISK	Aggressive Allocation	0.30%	2.96	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Mod Agg Tgt Risk TR USD						6.21%	11.78%	7.42%	
TIPS East Saveday, Inc. HIGHER RISK	Aggressive Allocation	0.30%	2.98	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Mod Agg Tgt Risk TR USD						6.21%	11.78%	7.42%	

Fund Investment Information as of March 31, 2025

¹ Expense Ratio is the fund's Annual Report Net Expense Ratio which is the percentage of fund assets used to pay for operating expenses and management fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. The expense ratio is obtained from the Annual Report - an audited trailing perspective.

² Revenue Share payments, if any, received from mutual funds or investment managers may be used to offset the Service Provider's fees or may be allocated to participant accounts.

³ Shareholder-type fees list any additional fees that may be charged directly to your investment and which are not already included in the total annual operating expenses of the investment option (e.g. MVA (market value adjustment), redemption fees, contingent deferred sales charges, surrender charges, etc.). A put restricts a plan from exiting a fund for a stated period of time. For a more complete description of the shareholder-type fees or put provisions, please review the fund's prospectus, or fund fact sheet, which is available by accessing your account online or upon request by contacting your service provider directly.

Performance figures are those published by the underlying mutual funds or collective investment funds net of internal fees but not including external costs such as trustee fees, recordkeeping fees, or investment advisory fees. The actual performance of a client portfolio is dependent on the total fees deducted from the portfolio and the timing of cash flows in and out of the portfolio.

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 Web site for an example demonstrating the long-term effect of fees and expenses. <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>

A glossary of terms to assist participants and beneficiaries in understanding the plan's designated investment alternatives can be found at the website: <http://www.investmentterms.com>

Past performance does not guarantee how an investment will perform in the future.

Your investment could lose money. Investment products involve risk and may lose value. Investments are not FDIC insured or insured by any Federal government agency and are not deposits of, guaranteed or insured by your service provider.

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YOUR GOALS ARE OUR GOALS.

Saveday Inc.

301 Congress Avenue, Suite 2222, Austin, Texas 78701

(888) 491-0084 (859) 296-0880 fax

<https://app.saveday.com/login>

MY PLAN NOTICES

TIPS East LLC 401(k) Plan



Saveday

ERISA 404(c) NOTICE

INTENT TO COMPLY WITH ERISA §404(c). The TIPS East LLC 401(k) Plan ("Plan") is intended to constitute a plan described in section 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA") and Title 29 of CFR §2550.404c-1. This means that Plan fiduciaries are not liable for losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Note. This Notice is authorized for distribution only when preceded or accompanied either by a current prospectus for each investment fund which is a mutual fund or by appropriate disclosure materials for each other investment fund or investment. You should read the prospectuses and all available materials before you invest.

INVESTMENT ALTERNATIVE DESCRIPTIONS. The investment funds available to the Retirement Plan and, with respect to each investment fund, a general description of the investment objectives and risk and return characteristics of each such investment fund is included in employee education packets and is also available through the Plan website. This also includes information relating to the type and diversification of assets comprising the portfolio of the investment fund, together with an identification of any designated investment manager of the investment fund.

In addition to the investment funds, the Retirement Plan may permit participants to select specific investment securities using a "self-directed brokerage account." You may establish a self-directed brokerage account with the designated brokerage firm the Plan Administrator has established and select your own investments through the brokerage account. Brokerage services include placing trades and executing orders for purchases or sales of shares of mutual funds and other securities, subject to any limitations imposed by the Plan or by the brokerage firm. If you choose to invest a portion of your account in the self-directed brokerage account, you are responsible for monitoring and reviewing your investments. There may be associated brokerage costs and trading fees assessed. If applicable, the Retirement Plan will supply a form for a participant to use to select the self-directed brokerage account alternative.

PARTICIPANT INVESTMENT INSTRUCTIONS. The following explains the circumstances under which participants and beneficiaries may give investment instructions and any specific limitations on such instructions. This includes any restrictions on transfers to or from an investment fund or other available investment, and any restrictions on the exercise of voting, tender and similar rights applicable to a participants or beneficiary's investment in an investment fund.

- A. **INVESTMENT ELECTIONS.** Participants and beneficiaries may invest their account in any mix of whole percentages or by transferring whole dollars or shares among the investment funds. Participants and beneficiaries may elect to invest in one or more of the investment funds in 1% increments. Participants or beneficiaries who fail to designate the investments will have their accounts invested in a Qualified Default Investment Alternative (QDIA), if applicable. The QDIA is described in the QDIA Notice to Participants found in the Plan Enrollment Kit if the plan has established a QDIA. If the Plan does not have a QDIA and elections have not been made, the accounts will be invested in the Plan's default fund.
- B. **INVESTMENT PROCEDURES.** A Participant's and beneficiary's initial investment election is made by completing an investment election form provided by the Plan Administrator.
- C. **INVESTMENT CHANGES.** Participants may change their investment elections by completing the form prescribed by the Plan Administrator and by either contacting Retirement Services (888) 491-0084 or via the Web (<https://app.saveday.com/login>).

OTHER INFORMATION ON REQUEST. The Plan Administrator is the Plan fiduciary responsible for providing certain information upon request. Its address is 1214 Progressive Dr., Ste 101, Chesapeake, VA 23320 and the phone number is (757) 439-3731. The following information will be provided upon request:

- A description of the annual operating expenses of each designated investment alternative, including investment management fees, administrative fees, and transaction costs, which reduce the rate of return to the participant, and the aggregate amount of these expenses expressed as a percentage of average net assets of the designated investment alternative (if the information is already in the prospectus, providing the prospectus is sufficient).
- Copies of prospectuses or summary prospectuses, financial statements and reports, and other materials related to the investment alternatives to the extent the information is provided to the Plan.
- A list of assets comprising the portfolio of each designated investment alternative and the value of the assets and, if the asset is a fixed rate investment contract, the name of the issuer of the contract, the term of the contract, and the rate of return on the contract.
- The value of shares or units in investment alternatives and past and current investment performance of each alternative, net of expenses.
- The value of the shares or units in designated investments held in a participant's account.

TRANSACTION FEES. The following is a description of any transaction fees and expenses which affect the Participant's or beneficiary's account balance in connection with purchases or sales of interests in investment alternatives (e.g. commissions, sales loads, deferred sales charges, redemption or exchange fees).

- A. **SALES CHARGES.** Participants and beneficiaries will normally not be required to pay fees in the nature of transaction fees and expenses which affect the Participant's or beneficiary's account balance in connection with purchases or sales of interests in investment alternatives (e.g., commissions, sales loads, deferred sales charges). However, redemption or exchange fees may be charged to a participant's (or beneficiary's) account balance. Please refer to the prospectuses (or applicable reports) for the various investment funds for the application of charges and expenses of the particular investment fund.
- B. **PLAN ADMINISTRATION AND TRUSTEE EXPENSES.** Costs relating to your participation in and the administration of the Plan, including trustee and recordkeeper fees and any cost reimbursements to the Plan trustee or recordkeeper for approved administrative and trustee expenses, may be paid by the Plan from the balances in the investment funds. If such costs are paid from Plan assets, participant account balances are reduced by such costs. Expenses related to each particular investment fund or investments are charged to that investment.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

The purpose of this Notice is to provide information regarding how your account under the TIPS East LLC 401(k) Plan (the Plan) will be invested when you do not make an investment election. This Notice is provided to comply with Section 404(c)(5) of the Employee Retirement Income Security Act of 1974, as amended, and DOL Regulation §2550.404c-5.

PART I – GENERAL INFORMATION

RIGHT TO DIRECT INVESTMENTS. You have the right to direct the investment of your Participant-directed account(s) in various investments made available under the Plan. A list of all the available investments is included on the Plan's most recent enrollment form. You may also view the available investments by accessing your account at <https://app.saveday.com/login> and viewing the information online.

DEFAULT INVESTMENT. If you do not make a valid election as to how the Plan will invest the assets of your Participant-directed account(s), the Plan will invest those account(s) in the qualified default investment alternative (QDIA) that the Plan officials have selected. The QDIA is explained below.

RIGHT TO ALTERNATIVE INVESTMENTS. You have the continuing right to direct the investments of your Participant-directed account(s) in one or more of the other investment choices available to you. If you elect to remain invested in the QDIA, you are encouraged to affirmatively elect the relevant investment(s) to avoid being identified as a "defaulted participant". You may change your investments at any time. During the first 90 days that your accounts are invested in a QDIA, you have the right to invest in any of the other alternative investment choices without being subject to any restrictions, fees or expenses. After the first 90 days, your transfer from the QDIA to any of the other alternative investment choices will be subject to the same restrictions, fees or expenses, if any, that apply to other participants who have affirmatively elected the relevant investment(s) within the QDIA.

TRADING RESTRICTIONS. Some funds impose trade restrictions whereby investors are prohibited from selling a fund then quickly buying back in, or from buying into a fund then quickly selling out again. These short-term trades are considered "market timing" and some funds impose restrictions and redemption fees to discourage market timing.

PART II - QDIA

SINGLE TARGET RISK DEFAULT INVESTMENT. Your company's retirement plan allows you to invest your account and plan contributions across a number of different investments. If you do not choose any specific investments, your contributions will be invested in the default investment option listed below. This investment provides you with a diversified portfolio of stocks, bonds and short-term investments while seeking a targeted level of risk. You will be notified if the default investment changes in the future and always have the right to make your own investment elections at any time.

Please refer to your plan's disclosure and related documents or access your account online to review or update your investment elections and for the investment objective, risk and return characteristics, and fees and expenses related to your plan's default investment.

QDIA Fund Name: TIPS East Saveday, Inc. LEAST RISK

PART III – FURTHER INFORMATION

WHERE TO GO FOR FURTHER INVESTMENT INFORMATION. You can obtain further investment information about the QDIA or the Plan's other investment alternatives by contacting the Plan Administrator or Retirement Services at (888) 491-0084 Monday-Friday, 8:00 AM to 8:00 PM Eastern time, or by accessing your retirement account at <https://app.saveday.com/login> and viewing the information online.

TIPS EAST LLC 401(K) PLAN

ANNUAL NOTICE

INTRODUCTION

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TIPS East LLC

Address: 1214 Progressive Drive, Suite 101, Chesapeake, Virginia 23320

Phone number: 757-439-3731

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The eligible automatic contribution arrangement (EACA) provisions apply to the Plan. This type of automatic enrollment allows the Plan Administrator to enroll certain employees in the Plan who have not previously elected to participate in the Plan.

Do the Plan's automatic enrollment features apply to me if I have already made a deferral election?

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

What happens if I do not make a deferral election by the later of 30 day after receipt of notice or Entry date?

If you are eligible to make elective deferrals and you do not make a deferral election by the later of 30 day after receipt of notice or Entry date, the Plan Administrator will begin deducting automatic deferrals from each of your paychecks and will submit those amounts to the Plan (automatic deferrals) on your behalf. An automatic deferral amount of 3% of your compensation will be withheld from each of your paychecks. The automatic deferral amount will be contributed as a pre-tax elective deferral to the Plan.

If you do not wish to have automatic deferrals withheld from each of your paychecks or if you want to change the amount withheld, you must make a deferral election. If automatic deferrals have already started, you may make a deferral election to change the amount being withheld or to stop the deferrals entirely.

Will the amount of the automatic deferrals increase?

Yes, if you do not make a deferral election the initial automatic deferral amount of 3% will increase by 1% on the first day of the second plan year following the plan year during which the initial automatic deferral became effective.

Subsequent deferral increases will occur on the first day of each plan year until reaching the maximum automatic deferral amount of 10%.

If automatic deferrals are withheld from my paycheck can I take that money out of the Plan right away?

Yes, you may request that your automatic deferrals and any earnings on those deferrals be distributed to you as long as you make the request in writing within 90 days of when the automatic deferrals were first withheld from your paycheck. Any matching contributions associated with the automatic deferrals that you take from the Plan by the deadline will be forfeited. After that deadline has passed you will only be able to take the automatic deferrals out of the Plan when elective deferrals can be distributed.

ELECTIVE DEFERRALS

Your elective deferrals are amounts that you choose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility" to determine if you are eligible to make elective deferrals and "Compensation" for the definition of compensation you may defer into the Plan.

How do I make or change my deferral election?

You may make or change your deferral election by going to the following web site: <https://app.saveday.com>

Once I make a deferral election, how often can I change, stop, or re-start the election?

You may change or re-start your deferral election once each pay period. You may stop your deferrals at any time.

If I make a deferral election is the amount withheld from my paychecks taxed?

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you choose to have your elective deferrals go into the Plan as pre-tax elective deferrals, you will not be taxed until you take the money out of the Plan. If you choose to have your elective deferrals go into the Plan as Roth elective deferrals, you will be taxed on that money when it is taken out of your paycheck, but it will not be taxed again when you take it out of the Plan. The earnings on those Roth elective deferrals may be taken out tax-free if certain conditions are met. Please see the SPD for more information on Roth elective deferrals.

Are there any limits to how much I can defer into the Plan?

Your elective deferrals are subject to the following limits:

- Your total amount of deferrals cannot be more than \$23,500 (for 2025).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to \$7,500 (for 2025).
- If you are between the ages of 60 - 63 as of the end of the calendar year, you may be able to defer an additional amount, called an "enhanced catch-up contribution," of up to \$11,250 (for 2025).

The Plan Administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The Plan Administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by going to the following web site: <https://app.saveday.com>

How often can I change my investment election?

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

How will my account balances be invested if I do not make an investment election?

If you do not make an investment election your account balances will be placed in investments selected by the Plan Administrator.

PARTICIPANT FEE DISCLOSURE NOTICE

This disclosure notice provides you with important information regarding the TIPS East LLC 401(k) Plan (the Plan). It is comprised of three sections:

- Certain plan information including an explanation of the right to direct investments and a description of the types of fees and expenses associated with different plan features.
- The types of plan administrative and individual fees and expenses that may be deducted from your account.
- General investment information, including a comparative chart of the investment options available under the Plan with stated and historical rates of return, performance comparison with an appropriate benchmark for the same time period, and any fees or expenses associated with the investment.

SECTION I: PLAN INFORMATION

The Plan is intended to be an ERISA Section 404(c) plan. Under the Plan, you have the right to direct the investment of all of your plan account assets in various investments made available under the Plan. You may view the available designated investment by accessing your account at <https://app.saveday.com/login> and viewing the information online. The designated investment alternatives are also listed on the attached Investment Comparative Chart.

You have the continuing right to direct the investments of your account in one or more of the investment choices available to you. You may change your investments at any time by completing the form prescribed by the Company and by either contacting the Retirement Services Center ((888) 491-0084) or via the Web (<https://app.saveday.com/login>).

Changes to your investments may be subject to certain limitations or restrictions. Some investments impose trade restrictions whereby investors are prohibited from selling a fund then quickly buying back in, or from buying into a fund then quickly selling out again. These short term trades are considered "market timing" and some funds impose restrictions and redemption fees to discourage market timing.

You generally will not have the right to exercise voting, tender, and similar rights with respect to the designated investment alternatives in the Plan. If subsequent to an investment in a Plan's designated investment alternative with respect to which voting, tender or similar rights are passed through to the participant or beneficiary, you will be furnished any materials provided to the Plan relating to the exercise of such rights.

For information regarding the designated investment manager for the Plan (if any), please contact your Plan Administrator.

As a plan participant, you may request a free paper copy of the information available on the website and other certain information from the Plan Administrator, TIPS East LLC, 1214 Progressive Dr., Ste 101, Chesapeake, VA, 23320, Phone: (757) 439-3731. This information includes: annual operating expenses of the Plan's investments; copies of prospectuses, financial statements, reports, or other materials relating to investments provided to the Plan; a list of assets contained in each managed portfolio; the value of those assets and fund units or shares; and the past and current performance of each investment.

SECTION II: PLAN ADMINISTRATIVE AND INDIVIDUAL EXPENSES

Retirement plans have different types of expenses.

ADMINISTRATIVE EXPENSES - These are charges for services such as legal, accounting, auditing, recordkeeping expenses, and advisory fees. The cost of these expenses may vary each year depending on a variety of factors.

Your Employer, at its own discretion, may elect to pay some or all of the Plan's administrative expenses. Any remaining administrative expenses not paid by the Employer, will be deducted from the Plan and shared proportionally from each individual account, unless otherwise stated. Your pro rata share of any deducted administrative expenses is based on the value of your individual account over the value of total assets in the Plan. Administrative expenses actually charged against your individual account will be deducted each quarter and appear on your quarterly benefit statement.

The Plan may charge your account for the following Plan-level administrative expenses:

Plan Administration and Recordkeeping - The Plan is charged an annual fee of \$588.00. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Participant Fee - The Plan is charged an annual fee of \$72.00 per participant with a balance. If deducted from the Plan, the fee is charged on a per-capita basis in quarterly increments.

Market Value Fee - The Plan is charged an annual fee of 0.25% of the Plan's assets. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Variable Fees - In addition to the above administrative expenses, the Plan may incur other administrative fees that are unknown at this time, such as for legal or audit fees. Such fees will be allocated on a pro-rata basis.

Revenue Sharing - The plan's recordkeeper may receive revenue sharing payments from certain mutual fund investments available in the plan, which are allocated pro rata among the accounts of participants and beneficiaries invested in the applicable fund at the time of the distribution of the revenue sharing payment. Revenue sharing derived from the underlying investments of collective investment funds will be credited at a fund level and reflected in the funds' unit values. Please refer to the Investment Comparative Chart for the revenue sharing information for each investment.

INDIVIDUAL EXPENSES - If not paid by the Plan Administrator directly, the Plan may impose certain charges against an individual participant's account, rather than against the Plan as a whole, when individuals incur the charges. These charges may arise based on your use of a feature available under the Plan (i.e. participant withdrawal) or based on the application of applicable law (e.g. processing a domestic relations order in the case of a divorce).

Miscellaneous	
Hardcopy Enrollment Books	\$6 per book
Participant Event Charges	
Insurance Policy Administration	\$100
Self-Directed Brokerage Account	\$100 Setup, \$200 Annually
Missing Participant Search Fee	\$50
Wire Transfer Fee	\$35
Participant Loan Setup	\$100
Participant Loan Maintenance	\$80 per year
Participant Distributions	\$75
Periodic/Installment Distribution Fee	\$15
Qualified Domestic Relations Order	\$500
In-Plan Roth Conversion	\$100
Overnight Check Delivery	\$50
Hardship Distribution	\$75
Check Copy	\$25
Miscellaneous Participant Fees	
Managed Account Program (MAP) Fee	.15% of assets

Please note that you may be charged a nominal fee for items not listed above. The nominal fee and type of service will be provided in advance of the service.

Section III: INVESTMENT INFORMATION

As a participant in the Plan, you may select one or more funds from the available investment options under the Plan to create your own portfolio or choose one of the professionally managed portfolios, if applicable.

As you review the investment options under the Plan which are outlined on the attached Investment Comparative Chart, there are several investment-related factors to consider.

INVESTMENT CATEGORY - the different asset categories may include stocks, bonds, real estate, international investments, commodities and cash. Investment experts agree that allocating your money across a variety of asset categories and rebalancing periodically is a strategy that is likely to succeed over time.

INVESTMENT OBJECTIVES - the different goals and objectives of a particular fund or model portfolio that can influence the investment's potential for return and risk. Information about an investment option's objective is included in the Plan's most recent enrollment book or by accessing your account at <https://app.saveday.com/login> and viewing the information online.

RATE OF RETURN - the performance of an investment option at a given point of time. The comparative chart shows how the investment options have performed over time and allows you to compare them with an appropriate benchmark for the same time period. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

FEE AND EXPENSE INFORMATION - the expense ratio and shareholder type fees are expenses that reduce the rate of return of the investment option. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site, <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> for an example showing the long-term effect of fees and expenses.

Your Plan can help you achieve a financially secure retirement. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. You should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well, will often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Please visit <http://www.investmentterms.com/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

INVESTMENT DISCLOSURE

DISCLOSURE UNDER DOL REGULATION § 2550.404a-5(d)(1)

Fund Name/ Benchmark	Investment Category	Expense Ratio ¹		Revenue Share ²	Shareholder- Type Fees ³	Average Annual Returns			Since Inception Return/Date
		As a %	Per \$1000			1 Year Return	5 Year Return	10 Year Return	
TIPS East Saveday, Inc. LEAST RISK	Conservative Allocation	0.25%	2.50	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Mod Tgt Risk TR USD						5.95%	8.80%	6.09%	
TIPS East Saveday, Inc. LOWER RISK	Moderate Allocation	0.25%	2.50	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Agg Tgt Risk TR USD						6.30%	14.14%	8.39%	
TIPS East Saveday, Inc. MODERATE RISK	Moderately Aggressive Allocation	0.25%	2.50	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Agg Tgt Risk TR USD						6.30%	14.14%	8.39%	
TIPS East Saveday, Inc. S&P 500 Strategy	Aggressive Allocation	0.28%	2.80	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Mod Agg Tgt Risk TR USD						6.21%	11.78%	7.42%	
TIPS East Saveday, Inc. MOST RISK	Aggressive Allocation	0.30%	2.96	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Mod Agg Tgt Risk TR USD						6.21%	11.78%	7.42%	
TIPS East Saveday, Inc. HIGHER RISK	Aggressive Allocation	0.30%	2.98	0.00%		0.00%	0.00%	0.00%	0.00%
Morningstar Mod Agg Tgt Risk TR USD						6.21%	11.78%	7.42%	

Fund Investment Information as of March 31, 2025

¹ Expense Ratio is the fund's Annual Report Net Expense Ratio which is the percentage of fund assets used to pay for operating expenses and management fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. The expense ratio is obtained from the Annual Report - an audited trailing perspective.

² Revenue Share payments, if any, received from mutual funds or investment managers may be used to offset the Service Provider's fees or may be allocated to participant accounts.

³ Shareholder-type fees list any additional fees that may be charged directly to your investment and which are not already included in the total annual operating expenses of the investment option (e.g. MVA (market value adjustment), redemption fees, contingent deferred sales charges, surrender charges, etc.). A put restricts a plan from exiting a fund for a stated period of time. For a more complete description of the shareholder-type fees or put provisions, please review the fund's prospectus, or fund fact sheet, which is available by accessing your account online or upon request by contacting your service provider directly.

Performance figures are those published by the underlying mutual funds or collective investment funds net of internal fees but not including external costs such as trustee fees, recordkeeping fees, or investment advisory fees. The actual performance of a client portfolio is dependent on the total fees deducted from the portfolio and the timing of cash flows in and out of the portfolio.

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 Web site for an example demonstrating the long-term effect of fees and expenses. <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>

A glossary of terms to assist participants and beneficiaries in understanding the plan's designated investment alternatives can be found at the website: <http://www.investmentterms.com>

Past performance does not guarantee how an investment will perform in the future.

Your investment could lose money. Investment products involve risk and may lose value. Investments are not FDIC insured or insured by any Federal government agency and are not deposits of, guaranteed or insured by your service provider.

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YOUR GOALS ARE OUR GOALS.

Saveday Inc.

301 Congress Avenue, Suite 2222, Austin, Texas 78701

(888) 491-0084 (859) 296-0880 fax

<https://app.saveday.com/login>



Online Enrollment

ENROLLING IN YOUR COMPANY'S RETIREMENT PLAN IS EASY!

We believe that enrolling in a retirement plan should be a simple, guided experience that helps set you up for success. You should leave the enrollment process with a high level of confidence and a low level of stress. The online enrollment experience is designed to do just that, featuring:

A fun, interactive way to think about your retirement and your future



**Enrolling in the plan is the starting point for a successful retirement.
Follow these simple steps:**

1

Access Your Account

To access your retirement plan account, visit our website <https://app.saveday.com>.

For first time users, your User ID is your Social Security Number and your password is the last four digits of your Social Security Number.

2

Secure Your Account

Security Matters! Follow the instructions to set up your secure login and help protect your account information.

3

Begin your guided enrollment!

During your online enrollment you will:

- ▶ Customize your savings rate and see how much—in dollars—you will be contributing per paycheck.
- ▶ Choose which investment path is right for you.
- ▶ Select your beneficiaries (the person(s) in line to receive your benefits in the event of your death).

✓

Need help? Contact your plan administrator or speak to a Retirement Service representative by phone at (888) 491-0084 or by emailing RetirementServices@worksaveretire.com. Representatives available Monday-Friday from 8:00am- 8:00pm EST.



TIPS EAST LLC 401(K) Plan

TIPS East LLC 401(k) Plan

We are excited to announce the TIPS East LLC 401(k) Plan! Together with **Saveday**, we are pleased to present you with an easy way to save for your retirement!

How does it work? Visit <https://apps.saveday.com> enter your default username as your social security number and your default password as the last 4 digits of your social security number. Once you access your account, you'll begin your guided enrollment!

- Customize your savings rate and see how much— in dollars—you will be contributing per paycheck.
- Choose which investment path is right for you.
- Select your beneficiaries (the person(s) in line to receive your benefits in the event of your death).

For more information on how to enroll online, check out the attached online enrollment guide.

Note: You should review the Plan Notices for Qualified Default Investment Alternatives, EACA and Fee Disclosures. To view your Plan Notices, see the enclosed attachment.

Questions?

A Retirement Service Representative is pleased to assist you with questions regarding online enrollment or your account-related information. They can be reached Monday through Friday from 7:00am to 7:00pm CT at 888-491-0084 or by emailing RetirementServices@worksaveretire.com.