



WELCOME TO BUSEY RETIREMENT PLAN SERVICES

Devanco Foods 401(k) Plan

Summer 2025

Non-deposit products and services through Busey Wealth Management

Are Not Insured By The FDIC	Are Not Deposits	May Lose Value	No Bank Guarantee
--------------------------------	---------------------	-------------------	----------------------

Busey WEALTH[®]
MANAGEMENT



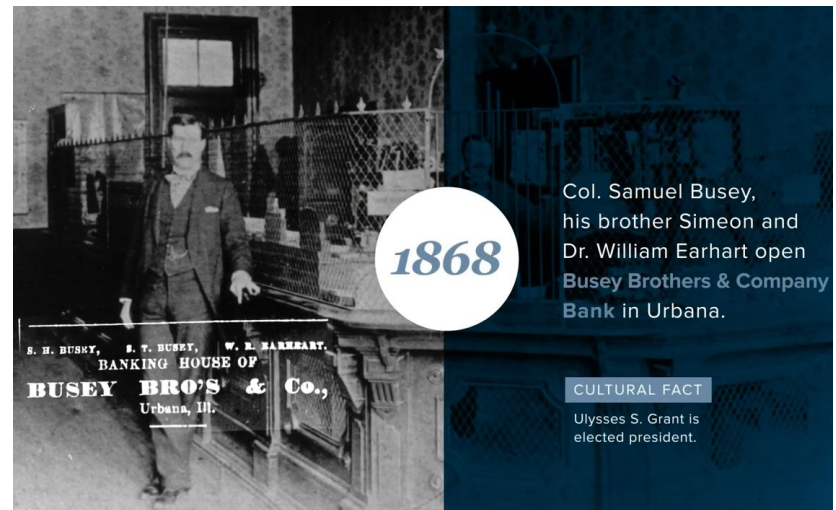
WHAT IS CHANGING?

- ✓ Devanco Foods is spinning off from the Engage PEO Retirement Savings Plan serviced by Slavic401k
- ✓ The new Devanco Foods 401(k) Plan is being created effective July 1st, 2025
 - ✓ The new 401(k) Plan is exclusively for Devanco Foods employees
 - ✓ The new 401(k) Plan will be serviced by Busey Wealth Management with the help of EPIC Retirement Plan Services

401(k) CHANGES COMING SOON!

Busey Wealth Management

- Fiduciary – held to a legal standard of acting in your best interest and must avoid conflicts of interest while managing plan assets
- Participant Advisors
 - Investment advice
 - Retirement planning
 - Ongoing education



Busey Wealth Management is proud to be part of 150+ years young First Busey Corporation, which began in 1868 as Busey Brothers & Company Bank in Urbana, IL.

EPIC Retirement Plan Services

- Independent 401(k) administrator
- Recordkeeper
- Provide online access and statements



MEET YOUR RETIREMENT PLAN SERVICES ADVISORS

ERIC SMITH, QPA
(847) 832-0964
Eric.Smith@Busey.com

Busey's Retirement Plan Services employs a team approach so that all aspects of your plan needs are covered in a collaborative manner by specialist professionals possessing years of experience. Currently we manage over 100 employer sponsored retirement plans with an approximate \$2B in combined assets.

Your Retirement Plan Services Advisor is Eric Smith.

As trustee of your 401(k) plan, we are a fiduciary partner that oversees all aspects of plan administration & management including investment selection and monitoring, compliance and participant services.

MOST IMPORTANTLY, we are your resource for investment advice, retirement planning and more!



WHAT IS CHANGING

- ✓ Current investment options are being replaced with Busey Bank Wealth Management's core lineup.
- ✓ Fiduciary services which allow Participant Advisors to provide investment advice.
- ✓ Statements – new look
- ✓ Online access for making plan changes including:
 - ✓ Contribution Rates (Pre-tax and/or Roth after-tax)
 - ✓ Investment Selection
 - ✓ Beneficiary Designation

WHAT ISN'T CHANGING

- ✓ *Same* weekly pay cycle
- ✓ *Same* employer safe harbor match
- ✓ *Same* taxes and early withdrawal penalties *still* apply upon default of a 401(k) loan
- ✓ Your contribution amount and tax strategy will be the *same* unless you personally submit changes

WHAT'S COMING UP?

- ❑ **6/16** – Re-enrollment on EPIC's www.go-retire.com website begins
- ❑ **7/3** – *first payroll contributions and loan payments processed by EPIC*
- ❑ **7/15** – blackout period begins (i.e. you will be unable to make changes to your account on the current vendor's website). Review the notice mailed to you, which is also available on the webpage referenced
- ❑ **7/22** – all assets expected to be sold so that your account balances can be wire transferred to EPIC on 7/28

Got questions? Need advice? Virtual 1:1 meetings available; visit link or QR code below and locate our contact information to schedule your meeting!

Find more information about these changes as well as our contact information at
<https://busey.com/devanco>

