



Important Notice to Plan Participants Concerning Your Rights Under the Overstreet Builders, Inc Profit Sharing Plan *May 20, 2025*

The Overstreet Builders, Inc Profit Sharing Plan ("the Plan") is making changes to your retirement plan in Summer 2025. What do these changes mean to you?

- **New Participant Advisor, Discretionary Trustee & Investment Manager: Busey Wealth Management**
 - Get investment advice, help with retirement planning and more
 - A new menu of investment options will become available within the Plan
- **New provider for account access: EPIC Retirement Plan Services (EPIC)**
 - New website for account access, including a free mobile app, a helpline and more
- New statement format beginning with the 2025 3rd Quarter statements
 - Use both statements to compare amount transferred from Capital Group/American Funds to EPIC. Please note that your final statement from Capital Group/American Funds will show a \$0.00 ending balance and your first statement from EPIC will display a \$0.00 beginning balance due to the timing of these changes.
- Your 401(k) account will be **temporarily restricted** from **June 20, 2025, until July 15, 2025**. This timeframe is otherwise known as a "blackout period" while the Plan's assets transfer to EPIC's recordkeeping system and allows them to carefully review and reconcile accounts. EPIC's goal is to bring you out of the blackout period as soon as administratively possible.
- Between **June 20th – July 1st**, on EPIC's GoRetire site, you will be able to choose your new investment options, establish your designated beneficiary's information and potentially change your authorized contribution amount that will apply toward future payrolls processed.
- If you do not establish an investment election on GoRetire by **July 1, 2025**, your account balance will be transfer into the Qualified Default Investment Alternative (see enclosed QDIA Notice).

How Will the Blackout Period Affect Me?

From June 19, 2025, until the blackout period ends on, or before, July 15, 2025, you will be unable to:

- Change your contribution rate / amount online through Paychex
- Change your existing or future investments online with Paychex
- Take a distribution or new participant loan from the Plan

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial well-being. For your long-term retirement security, you should consider the importance of a well-balanced and diversified investment portfolio, taking into account all of your assets, income and investments.

What Happens to My Contributions & Investments?


Your current contribution rate will remain the same throughout this transitional period unless you make a change on the new GoRetire website before **July 1, 2025**. You will need to choose investments and add beneficiaries by **July 1, 2025**. If you do not choose investment options by **July 1, 2025**, you will be invested in



the Qualified Default Investment Alternative (see enclosed QDIA Notice). For a comprehensive list of available investment options, please see the enclosed fee disclosure (Investment & Fee Notice). See “What Should I Do Next?” for how to access your account and make changes.

What Should I Do Next?

Access and set up your account between **June 20th – July 1st**. You’ll be prompted to enter a contribution rate (leave this blank if you do not want to change your current 401(k) deferral rate or update it if you want to by making an entry), choose your investments and add your beneficiaries. Getting started is easy! Download the app or visit the URL below.

-  mobile app in the App Store or Google Play
- <https://go-retire.com/Busey>

Note: EPIC’s Go Retire website and app require a new Username and Password.


- *Initial Username:* your Social Security Number (no dashes)
- *Initial Password:* your birth date (MMDDYYYY)

The system will require you to create a new Username and Password for all subsequent logins. For the highest online security, you will also establish multi-factor authentication when prompted during the online setup. For login assistance, call the **EPIC Participant Service Center at 800.716.3742** weekdays between 7am-7pm CT.

Where Can I Get More Information & Personalized Help?

Busey’s Retirement Plan Participant Advisors are available to provide you with expert advice to help you make informed decisions specific to your needs and goals.



All available conversion information is conveniently located in one place at  or busey.com/overstreet including brief informational videos explaining these changes, what you need to do and how Busey can help.

- Still have questions after reading and viewing everything on busey.com/overstreet? Use the link on busey.com/overstreet to schedule a 30 minute 1:1 meeting with your Participant Advisor. Busey Wealth Management will answer your questions, render investment advice, help you enter your beneficiaries, assist you with retirement planning and more.
- Have a balance in the plan but no longer work for the company? Contact Busey to schedule an appointment.

If you have questions regarding this notice or the blackout period, please contact Eric Smith, your Busey Retirement Plan Participant Advisor at 847.832.0964 or Eric.Smith@Busey.com.

Difficulty logging in? Call the EPIC Participant Service Center at 800.716.3742 weekdays between 7am-7pm CT.

Overstreet Builders, Inc. Profit Sharing Plan

Investment and Fee Notice

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

If you have any questions concerning any of this information, contact .

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by Overstreet Builders, Inc. and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, administration, advisory, legal, accounting, custodial, trustee and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Recordkeeping/Admin Fees

Annual fee to the plan is:

Participant Fee - Flat Fee - Participating - \$30.00 Per Participant

Asset Based Administration Fee - 0.16%

Investment Service Fees

Annual fee to the plan is:

Asset Based Advisor Fee (Scheduled):

Discretionary Trustee and Investment Management Fee- 60bps

Tier	Assets Under Management	Rate
1	All Assets	0.60%

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$85.00 lump sum distribution fee.
- A \$85.00 in-service distribution fee.
- A \$85.00 hardship distribution fee.
- A \$85.00 required minimum distribution fee.
- A \$150.00 loan setup fee for each new loan.
- A \$10.00 installment fee via check.
- A \$10.00 installment distribution via ACH.
- A \$85.00 partial withdrawal distribution fee via check.
- A \$85.00 partial withdrawal distribution via ACH.
- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.
- A \$50.00 overnight mail delivery fee.
- A \$250.00 In Plan Roth Conversion fee.

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General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

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The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio			Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
OVS Busey Aggressive Managed (Fund ID EN0NLV6)	6.13%	14.31%		8.42%	3/31/25	0.52%	5.20		
idx:Morningstar Agg Tgt Risk TR USD	6.30%	14.14%	8.39%						
OVS Busey Balanced Managed (Fund ID EN0NLW4)	6.03%	8.65%		5.23%	3/31/25	0.52%	5.20		
idx:Morningstar Mod Tgt Risk TR USD	5.95%	8.80%	6.09%						
OVS Busey Conservative Managed (Fund ID EN0NLX2)	5.97%	4.69%		2.91%	3/31/25	0.51%	5.10		
idx:Morningstar Con Tgt Risk TR USD	5.41%	2.91%	3.06%						
OVS Busey Growth Managed (Fund ID EN0NLY0)	6.16%	11.56%		6.93%	3/31/25	0.52%	5.20		
idx:Morningstar Mod Agg Tgt Risk TR USD	6.21%	11.78%	7.42%						
OVS Busey Moderate Managed (Fund ID EN0NLZ7)	6.11%	6.86%		4.17%	3/31/25	0.51%	5.10		
idx:Morningstar Mod Con Tgt Risk TR USD	5.82%	6.07%	4.81%						
AQR Emerging Multi Style II (Fund ID QTERX)	9.84%	9.96%	3.45%	3.40%	3/31/25	0.68%	6.80		
idx:MSCI EM NR USD	8.09%	7.94%	3.71%						
US Fund Diversified Emerging Mkts									
AMERICAN FDS EUROPACIFIC GRWTH (Fund ID RERGX)	0.34%	9.93%	5.33%	7.70%	3/31/25	0.47%	4.70		
idx:MSCI EAFE NR USD	4.88%	11.77%	5.40%						
US Fund Foreign Large Growth									
DODGE & COX INT'L STOCK (Fund ID DODFX)	10.38%	15.10%	4.90%	7.10%	3/31/25	0.62%	6.20		
idx:MSCI EAFE NR USD	4.88%	11.77%	5.40%						
US Fund Foreign Large Value									
DOUBLELINE CORE FIXED INC (Fund ID DBLFX)	5.96%	1.34%	1.84%	3.54%	3/31/25	0.51%	5.10		
idx:BBgBarc US Agg Bond TR USD	4.88%	-0.40%	1.46%						
US Fund Intermediate Core-Plus Bond									
VANGUARD 500 INDEX (Fund ID VFIAX)	8.21%	18.55%	12.46%	8.01%	3/31/25	0.04%	0.40	*	
idx:S&P 500 TR USD	8.25%	18.59%	12.50%						
US Fund Large Blend									
AMERICAN FDS GROWTH FD OF AMER (Fund ID RGAGX)	7.12%	17.59%	12.90%	14.39%	3/31/25	0.30%	3.00		
idx:S&P 500 Growth TR USD	10.46%	18.70%	13.99%						
US Fund Large Growth									
DODGE & COX STOCK (Fund ID DODGX)	9.27%	20.82%	11.37%	11.21%	3/31/25	0.51%	5.10		
idx:S&P 500 Value TR USD	4.21%	17.21%	10.11%						
US Fund Large Value									
VANGUARD MID CAP INDEX (Fund ID VIMAX)	5.14%	16.21%	8.92%	9.87%	3/31/25	0.05%	0.50	*	
idx:S&P MidCap 400 TR	-2.71%	16.91%	8.43%						
US Fund Mid-Cap Blend									
CONGRESS MID CAP GROWTH (Fund ID IMIDX)	-14.01%	10.96%	8.04%	10.58%	3/31/25	0.80%	8.00		
idx:S&P MidCap 400 Growth TR USD	-8.09%	14.43%	8.12%						
US Fund Mid-Cap Growth									
AMERICAN CENTURY MID CAP VALUE (Fund ID AMDVX)	6.15%	15.29%	8.38%	9.41%	3/31/25	0.63%	6.30		
idx:S&P MidCap 400 Value TR USD	3.32%	19.26%	8.42%						
US Fund Mid-Cap Value									

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	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
Schwab Value Adv Money Ultra (Fund ID SNAXX)	5.00%	2.67%	1.93%	1.58%	3/31/25	0.20%	2.00		
idx:FTSE Treasury Bill 3 Mon USD	5.17%	2.69%	1.90%						
US Fund Prime Money Market									
VANGUARD SMALL CAP INDEX (Fund ID VSMAX)	-1.58%	15.62%	7.75%	8.79%	3/31/25	0.05%	0.50	*	
idx:S&P SmallCap 600 TR USD	-3.38%	15.09%	7.52%						
US Fund Small Blend									
DFA US TARGETED VALUE (Fund ID DFFVX)	-2.88%	22.32%	7.95%	10.61%	3/31/25	0.30%	3.00		
idx:S&P SmallCap 600 Value TR USD	-3.24%	16.25%	6.92%						
US Fund Small Value									
T Rowe Price Retirement 2020 (Fund ID TRDBX)	5.82%	9.33%	6.28%	13.13%	3/31/25	0.37%	3.70		
idx:S&P Target Date 2020 TR USD	5.84%	7.47%	5.38%						
US Fund Target-Date 2020									
T Rowe Price Retirement 2025 (Fund ID TREHX)	5.79%	10.35%	6.80%	13.82%	3/31/25	0.38%	3.80		
idx:S&P Target Date 2025 TR USD	5.83%	8.72%	5.98%						
US Fund Target-Date 2025									
T Rowe Price Retirement 2030 (Fund ID TRFHX)	5.69%	11.45%	7.37%	14.89%	3/31/25	0.40%	4.00		
idx:S&P Target Date 2030 TR USD	5.94%	10.19%	6.65%						
US Fund Target-Date 2030									
T Rowe Price Retirement 2035 (Fund ID TRFJX)	5.66%	12.58%	7.90%	16.08%	3/31/25	0.42%	4.20		
idx:S&P Target Date 2035 TR USD	6.01%	11.74%	7.33%						
US Fund Target-Date 2035									
T Rowe Price Retirement 2040 (Fund ID TRHDX)	5.68%	13.53%	8.36%	17.05%	3/31/25	0.43%	4.30		
idx:S&P Target Date 2040 TR USD	6.11%	12.93%	7.86%						
US Fund Target-Date 2040									
T Rowe Price Retirement 2045 (Fund ID TRIKX)	5.71%	14.26%	8.66%	17.70%	3/31/25	0.44%	4.40		
idx:S&P Target Date 2045 TR USD	6.12%	13.66%	8.19%						
US Fund Target-Date 2045									
T Rowe Price Retirement 2050 (Fund ID TRJLX)	5.75%	14.36%	8.72%	17.85%	3/31/25	0.45%	4.50		
idx:S&P Target Date 2050 TR USD	6.20%	14.03%	8.38%						
US Fund Target-Date 2050									
T Rowe Price Retirement 2055 (Fund ID TRJMX)	5.66%	14.34%	8.69%	17.92%	3/31/25	0.46%	4.60		
idx:S&P Target Date 2055 TR USD	6.19%	14.16%	8.45%						
US Fund Target-Date 2055									
T Rowe Price Retirement 2060 (Fund ID TRLNX)	5.65%	14.36%	8.69%	17.92%	3/31/25	0.46%	4.60		
idx:S&P Target Date 2060 TR USD	6.16%	14.17%	8.50%						
US Fund Target-Date 2060									
T Rowe Price Retirement 2065 (Fund ID TRMOX)	5.62%			17.84%	3/31/25	0.46%	4.60		
idx:S&P Target Date 2065+ TR USD	6.16%	14.17%	8.50%						
US Fund Target-Date 2065+									
Federated Hermes Ultrashort Bd (Fund ID FULIX)	6.06%	3.59%	2.40%	2.69%	3/31/25	0.45%	4.50		
idx:Bloomberg Short-term Gov/Corp TR USD	5.24%	2.56%	2.02%						
US Fund Ultrashort Bond									

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.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.

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

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Additional information and more recent performance for each of the designated investment alternatives can be accessed through your plan's Retirement Education Center (R.E.C.). To view this information, go to <https://rec.epicrps.com>, enter OVSOVS as the R.E.C. code in the designated R.E.C. field and click 'Enter'. (Please note that your plan's R.E.C. ID is case sensitive so enter the ID using all upper-case characters). To review additional investment information, go to the Investment Information page on the R.E.C. You can access the investments's prospectus by clicking on the "P" icon. If you click on the "F" icon you will be directed to the fund's fact sheet.

Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information, that is available via the R.E.C.

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Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below.

Name	Gross Annual Expense Ratio	As of
T Rowe Price Retirement 2020	0.37 %	03/31/2025
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2025	0.38 %	03/31/2025
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2025) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2030	0.40 %	03/31/2025
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2035	0.42 %	03/31/2025
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2035) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2040	0.43 %	03/31/2025
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2045	0.44 %	03/31/2025
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2050	0.45 %	03/31/2025
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2055	0.46 %	03/31/2025
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65.		

T Rowe Price Retirement 2060

0.46 %

03/31/2025

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65.

T Rowe Price Retirement 2065

0.46 %

03/31/2025

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2065) included in its name and assumes a retirement age of 65.

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

Overstreet Builders, Inc.

3947 Caliente Circle

Naperville, IL 60564

(630) 226-0460