

WELCOME TO BUSEY RETIREMENT PLAN SERVICES

North States Steel 401(k) Plan

June 2026

Non-deposit products and services through Busey Wealth Management

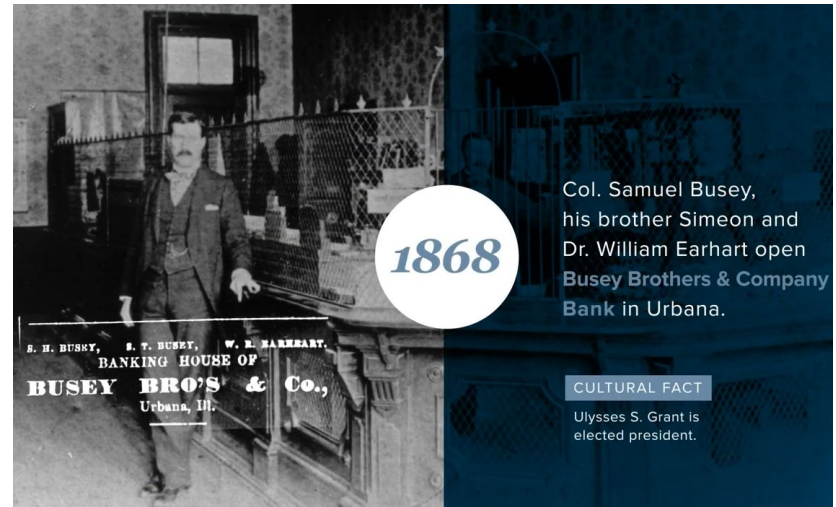
Are Not Insured By The FDIC	Are Not Deposits	May Lose Value	No Bank Guarantee
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401(K) CHANGES COMING SOON!

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 ADVISOR

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. Your retirement savings will map over to mutual funds in the same or similar asset class
- ✓ 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
- ✓ Can *still* make contributions during conversion
- ✓ *Same* annual employer contributions expected
- ✓ *Same* conditions and qualifications apply to loans; of course, applicable taxes and early withdrawal penalties *still* apply upon default
- ✓ Your contribution amount and tax strategy will be the *same* unless you personally submit changes

WHAT'S COMING UP?

- ❑ **5/27** – blackout period begins with **Lincoln Financial** (i.e. you will be unable to make changes to your account). Review the notice mailed to you, which is also available on the webpage referenced
- ❑ **5/29** – *first payroll contributions and loan payments processed by EPIC*
- ❑ **6/2** – all assets sold so that your account balances can be wire transferred to EPIC
- ❑ **6/19** – blackout period ends – can now access EPIC's GoRetire site (www.go-retire.com/Busey) to change contributions or investments and to add beneficiaries

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/northstatessteel>

