



CONSTRUCTION

EMPLOYEE 401(K) THRIFT PLAN OF PCL CONSTRUCTION ENTERPRISES, INC.

CORY D HRYNYK
9548 HEMPEL COVE BLVD
WINDERMERE FL 34786

Statement Period: 10/01/2024 - 12/31/2024
Participant ID: 1374704
Plan: 934512-01
PCL Construction

Do you have questions about ways to optimize your retirement savings strategy? We can help! We can review your strategy and help you make small changes now that can potentially make a big difference in the long term, such as consolidating outside accounts into your Empower account. We can also help you understand the impact of inflation and market volatility on your savings strategy. Call **855-756-4738** for a no-cost consultation with an Empower financial professional. Consider all your options and their features and fees before moving money between accounts.

Point-in-time advice is provided by an Empower representative registered with Empower Financial Services, Inc. at no additional cost to account owners. There is no guarantee provided by any party that use of the advice will result in a profit.

What is my account balance?

\$1,227,134.08

As of 12/31/2024

Where can I go for help?

Website: empowermyretirement.com
Phone: 1-844-465-4455
Mail: Empower
P.O. Box 173764
Denver, CO 80217-3764

How has my account changed?

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Balance as of September 30, 2024	\$859,389.49	\$375,356.21	\$1,234,745.70
Loan Payments	2,307.62	1,001.56	3,309.18
Change in Value	-34,321.21	-16,155.30	-50,476.51
Dividends	27,050.92	12,427.24	39,478.16
Expenses	54.04	23.51	77.55
Balance as of December 31, 2024	\$854,480.86	\$372,653.22	\$1,227,134.08
Vested Balance as of December 31, 2024	\$854,480.86	\$372,653.22	\$1,227,134.08

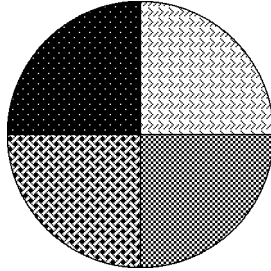
Vesting information provided as of December 31, 2016



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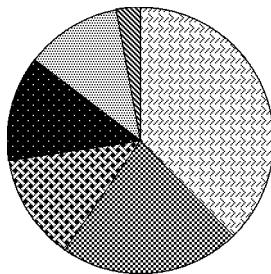
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How will my future contributions be invested?



- 25% International Funds
25% MFS Global Growth R6
- 25% Large Cap Funds
25% Large Cap Growth / JP Morgan Invst Mgmt
- 25% Mid Cap Funds
25% T. Rowe US Mid Cap Grw Eqty (IS Pltfm)
- 25% Small Cap Funds
25% Fidelity Small Cap Index

How is my account invested?



- 37.72% Large Cap Funds
- 21.93% Mid Cap Funds
- 12.99% Specialty
- 12.73% International Funds
- 11.75% Small Cap Funds
- 2.88% Asset Allocation

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/Shares</u>
<u>Asset Allocation</u>							
American Century RD Hybrid 2035 CL 2	35,639.92		-383.01		2.12	35,259.03	3,046.953
<u>International Funds</u>							
MFS Global Growth R6	154,517.52	827.33	-5,109.78		9.48	150,244.55	2,344.640
Capital Group EuroPacific Growth SA	1,107.82		-78.03		0.06	1,029.85	93.066
<u>Specialty</u>							
T. Rowe Price Health Sciences	178,920.73		-19,554.41		10.73	159,377.05	2,003.987

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How is my account invested? (continued)

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Small Cap Funds							
Fidelity Small Cap Index	49,678.94	827.26	193.35		3.26	50,702.81	1,831.749
Principal SmallCap Value II Instl	94,512.94		-979.18		5.98	93,539.74	8,140.969
Mid Cap Funds							
Fidelity Mid Cap Index	66,673.06		414.69		4.24	67,091.99	1,986.734
Allspring Special Mid Cap Value Inst	1,635.72		-61.22		0.12	1,574.62	32.990
T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	195,484.21	827.33	-327.79		12.38	195,996.13	18,212.156
Large Cap Funds							
Fidelity 500 Index	320,056.22		7,710.23		20.32	327,786.77	1,605.303
Large Cap Growth / JP Morgan Invst Mgmt	136,518.62	827.26	7,176.80		8.86	144,531.54	1,184.259
Totals	1,234,745.70	3,309.18	-10,998.35		77.55	1,227,134.08	

How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Withdrawals /Expenses /Transfers</u>	<u>Ending Balance</u>	<u>Percent Vested</u>	<u>Vested Balance</u>
Employee Before Tax	859,389.49	2,307.62	-7,270.29	54.04	854,480.86	100%	854,480.86
Employer Match	183,470.26	497.28	-2,536.76	11.44	181,442.22	100%	181,442.22
Employer Prevailing Wage	9,524.92	25.48	96.92	0.63	9,647.95	100%	9,647.95
Safe Harbor Match	182,361.03	478.80	-1,288.22	11.44	181,563.05	100%	181,563.05
Totals	1,234,745.70	3,309.18	-10,998.35	77.55	1,227,134.08		1,227,134.08

What is my loan information?

<u>Loan</u>	<u>Beginning Principal Balance</u>	<u>New Loans Issued</u>	<u>Interest Paid</u>	<u>Principal Paid</u>	<u>Total Payments</u>	<u>Distributed Loans</u>	<u>Ending Principal Balance</u>
1	43,947.58		983.01	2,326.17	3,309.18		41,621.41
Totals	43,947.58		983.01	2,326.17	3,309.18		41,621.41

Who are my beneficiaries?

<u>Type</u>	<u>Name</u>	<u>Relationship</u>	<u>Percent</u>
Primary	Theresa Schelling Hrynyk	Spouse	100.00%

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What activity took place this period?

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>
Deposits/Contributions			
Loan Payment	Oct 04, 2024	Oct 04, 2024	472.74
Loan Payment	Oct 18, 2024	Oct 18, 2024	472.74
Loan Payment	Nov 01, 2024	Nov 01, 2024	472.74
Loan Payment	Nov 15, 2024	Nov 15, 2024	472.74
Loan Payment	Nov 29, 2024	Dec 02, 2024	472.74
Loan Payment	Dec 13, 2024	Dec 13, 2024	472.74
Loan Payment	Dec 27, 2024	Dec 27, 2024	472.74
Total Deposits/Contributions			3,309.18

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Automated Third Party Payment	Oct 07, 2024	-0.25	T. Rowe Price Health Sciences	-0.003	98.230
Automated Third Party Payment	Oct 07, 2024	-0.07	Fidelity Small Cap Index	-0.003	27.360
Automated Third Party Payment	Oct 07, 2024	-0.20	Large Cap Growth / JP Morgan Invst Mgmt	-0.002	115.101
Automated Third Party Payment	Oct 07, 2024	-0.06	American Century RD Hybrid 2035 CL 2	-0.005	11.575
Automated Third Party Payment	Oct 07, 2024	-0.10	Fidelity Mid Cap Index	-0.003	33.970
Automated Third Party Payment	Oct 07, 2024	-0.23	MFS Global Growth R6	-0.003	68.740
Automated Third Party Payment	Oct 07, 2024	-0.28	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	-0.026	10.601
Automated Third Party Payment	Oct 07, 2024	-0.14	Principal SmallCap Value II Instl	-0.011	12.700
Automated Third Party Payment	Oct 07, 2024	-0.48	Fidelity 500 Index	-0.002	197.840
Investment Option Service Fee Credit	Oct 14, 2024	0.01	Allspring Special Mid Cap Value Inst	0.000	53.570
Investment Option Service Fee Credit	Oct 14, 2024	0.89	Fidelity Small Cap Index	0.032	28.060
Investment Option Service Fee Credit	Oct 14, 2024	2.74	MFS Global Growth R6	0.039	69.870
Investment Option Service Fee Credit	Oct 14, 2024	0.58	Principal SmallCap Value II Instl	0.045	12.970
Investment Option Service Fee Credit	Oct 14, 2024	0.02	MFS Global Growth R6	0.000	69.870

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What activity took place this period? (continued)

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Investment Option	Oct 14, 2024	3.18	T. Rowe Price Health Sciences	0.031	101.060
Service Fee Credit					
Investment Option	Oct 14, 2024	0.01	Fidelity Small Cap Index	0.000	28.060
Service Fee Credit					
Investment Option	Oct 14, 2024	0.30	Fidelity Small Cap Index	0.011	28.060
Service Fee Credit					
Investment Option	Oct 14, 2024	0.07	Fidelity 500 Index	0.000	203.570
Service Fee Credit					
Investment Option	Oct 14, 2024	1.98	Fidelity 500 Index	0.010	203.570
Service Fee Credit					
Investment Option	Oct 14, 2024	0.01	Fidelity Mid Cap Index	0.000	34.840
Service Fee Credit					
Investment Option	Oct 14, 2024	3.48	T. Rowe US Mid Cap Grw Eqty (IS Pltfm)	0.320	10.860
Service Fee Credit					
Investment Option	Oct 14, 2024	0.02	Capital Group EuroPacific Growth SA	0.002	11.863
Service Fee Credit					
Investment Option	Oct 14, 2024	0.41	Fidelity Mid Cap Index	0.012	34.840
Service Fee Credit					
Investment Option	Oct 14, 2024	0.95	MFS Global Growth R6	0.014	69.870
Service Fee Credit					
Investment Option	Oct 14, 2024	2.49	Large Cap Growth / JP Morgan Invst Mgmt	0.021	119.001
Service Fee Credit					
Investment Option	Oct 14, 2024	0.85	Large Cap Growth / JP Morgan Invst Mgmt	0.007	119.001
Service Fee Credit					
Investment Option	Oct 14, 2024	0.03	T. Rowe Price Health Sciences	0.000	101.060
Service Fee Credit					
Investment Option	Oct 14, 2024	5.75	Fidelity 500 Index	0.028	203.570
Service Fee Credit					
Investment Option	Oct 14, 2024	0.22	American Century RD Hybrid 2035 CL 2	0.019	11.702
Service Fee Credit					
Investment Option	Oct 14, 2024	0.02	Large Cap Growth / JP Morgan Invst Mgmt	0.000	119.001
Service Fee Credit					
Investment Option	Oct 14, 2024	0.03	Allspring Special Mid Cap Value Inst	0.001	53.570
Service Fee Credit					
Investment Option	Oct 14, 2024	1.68	Principal SmallCap Value II Instl	0.130	12.970
Service Fee Credit					
Investment Option	Oct 14, 2024	1.19	Fidelity Mid Cap Index	0.034	34.840
Service Fee Credit					
Investment Option	Oct 14, 2024	1.21	T. Rowe US Mid Cap Grw Eqty (IS Pltfm)	0.111	10.860
Service Fee Credit					
Investment Option	Oct 14, 2024	0.64	American Century RD Hybrid 2035 CL 2	0.055	11.702
Service Fee Credit					

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What activity took place this period? (continued)

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Investment Option Service Fee Credit	Oct 14, 2024	1.09	T. Rowe Price Health Sciences	0.011	101.060
Investment Option Service Fee Credit	Oct 14, 2024	0.01	Principal SmallCap Value II Instl	0.001	12.970
Investment Option Service Fee Credit	Oct 14, 2024	0.03	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	0.003	10.860
Plan Administration Participant Account Fee	Oct 15, 2024	-0.28	MFS Global Growth R6	-0.004	69.350
Plan Administration Participant Account Fee	Oct 15, 2024	-0.33	T. Rowe Price Health Sciences	-0.003	99.950
Plan Administration Participant Account Fee	Oct 15, 2024	-0.17	Principal SmallCap Value II Instl	-0.013	12.960
Plan Administration Participant Account Fee	Oct 15, 2024	-0.12	Fidelity Mid Cap Index	-0.003	34.740
Plan Administration Participant Account Fee	Oct 15, 2024	-0.09	Fidelity Small Cap Index	-0.003	28.070
Plan Administration Participant Account Fee	Oct 15, 2024	-0.26	Large Cap Growth / JP Morgan Invst Mgmt	-0.002	117.628
Plan Administration Participant Account Fee	Oct 15, 2024	-0.07	American Century RD Hybrid 2035 CL 2	-0.006	11.659
Plan Administration Participant Account Fee	Oct 15, 2024	-0.59	Fidelity 500 Index	-0.003	202.040
Plan Administration Participant Account Fee	Oct 15, 2024	-0.34	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	-0.031	10.832
Automated Third Party Payment	Oct 22, 2024	-0.01	Fidelity 500 Index	0.000	203.310
Automated Third Party Payment	Oct 22, 2024	-0.01	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	-0.001	10.793
Automated Third Party Payment	Nov 05, 2024	-0.20	Large Cap Growth / JP Morgan Invst Mgmt	-0.002	117.609
Automated Third Party Payment	Nov 05, 2024	-0.28	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	-0.026	10.786
Automated Third Party Payment	Nov 05, 2024	-0.14	Principal SmallCap Value II Instl	-0.011	12.880
Automated Third Party Payment	Nov 05, 2024	-0.22	MFS Global Growth R6	-0.003	68.450
Automated Third Party Payment	Nov 05, 2024	-0.10	Fidelity Mid Cap Index	-0.003	34.700
Automated Third Party Payment	Nov 05, 2024	-0.07	Fidelity Small Cap Index	-0.002	28.220
Automated Third Party Payment	Nov 05, 2024	-0.06	American Century RD Hybrid 2035 CL 2	-0.005	11.589

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	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Automated Third Party Payment	Nov 05, 2024	-0.25	T. Rowe Price Health Sciences	-0.003	97.150
Automated Third Party Payment	Nov 05, 2024	-0.48	Fidelity 500 Index	-0.002	200.990
Automated Third Party Payment	Nov 08, 2024	-0.01	Fidelity 500 Index	0.000	208.430
Investment Option Service Fee Credit	Nov 12, 2024	0.63	Principal SmallCap Value II Instl	0.046	13.630
Investment Option Service Fee Credit	Nov 12, 2024	2.08	Fidelity 500 Index	0.010	208.040
Investment Option Service Fee Credit	Nov 12, 2024	0.43	Fidelity Mid Cap Index	0.012	36.130
Investment Option Service Fee Credit	Nov 12, 2024	0.03	T. Rowe US Mid Cap Grw Eqty (IS Pltfm)	0.003	11.106
Investment Option Service Fee Credit	Nov 12, 2024	1.27	T. Rowe US Mid Cap Grw Eqty (IS Pltfm)	0.114	11.106
Investment Option Service Fee Credit	Nov 12, 2024	1.11	T. Rowe Price Health Sciences	0.011	97.960
Investment Option Service Fee Credit	Nov 12, 2024	0.62	American Century RD Hybrid 2035 CL 2	0.053	11.716
Investment Option Service Fee Credit	Nov 12, 2024	2.53	Large Cap Growth / JP Morgan Invst Mgmt	0.021	122.748
Investment Option Service Fee Credit	Nov 12, 2024	0.01	Fidelity Small Cap Index	0.000	29.870
Investment Option Service Fee Credit	Nov 12, 2024	3.56	T. Rowe US Mid Cap Grw Eqty (IS Pltfm)	0.321	11.106
Investment Option Service Fee Credit	Nov 12, 2024	2.70	MFS Global Growth R6	0.039	69.070
Investment Option Service Fee Credit	Nov 12, 2024	0.03	Allspring Special Mid Cap Value Inst	0.001	54.140
Investment Option Service Fee Credit	Nov 12, 2024	0.22	American Century RD Hybrid 2035 CL 2	0.019	11.716
Investment Option Service Fee Credit	Nov 12, 2024	0.90	Large Cap Growth / JP Morgan Invst Mgmt	0.007	122.748
Investment Option Service Fee Credit	Nov 12, 2024	3.11	T. Rowe Price Health Sciences	0.032	97.960
Investment Option Service Fee Credit	Nov 12, 2024	0.01	Principal SmallCap Value II Instl	0.001	13.630
Investment Option Service Fee Credit	Nov 12, 2024	0.02	MFS Global Growth R6	0.000	69.070
Investment Option Service Fee Credit	Nov 12, 2024	1.24	Fidelity Mid Cap Index	0.034	36.130

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What activity took place this period? (continued)

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Investment Option	Nov 12, 2024	0.07	Fidelity 500 Index	0.000	208.040
Service Fee Credit					
Investment Option	Nov 12, 2024	0.01	Allspring Special Mid Cap Value Inst	0.000	54.140
Service Fee Credit					
Investment Option	Nov 12, 2024	0.03	T. Rowe Price Health Sciences	0.000	97.960
Service Fee Credit					
Investment Option	Nov 12, 2024	0.03	Large Cap Growth / JP Morgan Invst Mgmt	0.000	122.748
Service Fee Credit					
Investment Option	Nov 12, 2024	0.96	MFS Global Growth R6	0.014	69.070
Service Fee Credit					
Investment Option	Nov 12, 2024	5.85	Fidelity 500 Index	0.028	208.040
Service Fee Credit					
Investment Option	Nov 12, 2024	0.34	Fidelity Small Cap Index	0.011	29.870
Service Fee Credit					
Investment Option	Nov 12, 2024	0.01	Fidelity Mid Cap Index	0.000	36.130
Service Fee Credit					
Investment Option	Nov 12, 2024	0.02	Capital Group EuroPacific Growth SA	0.002	11.398
Service Fee Credit					
Investment Option	Nov 12, 2024	1.76	Principal SmallCap Value II Instl	0.129	13.630
Service Fee Credit					
Investment Option	Nov 12, 2024	0.96	Fidelity Small Cap Index	0.032	29.870
Service Fee Credit					
Plan Administration	Nov 12, 2024	-0.26	Large Cap Growth / JP Morgan Invst Mgmt	-0.002	122.748
Participant Account Fee					
Plan Administration	Nov 12, 2024	-0.18	Principal SmallCap Value II Instl	-0.013	13.630
Participant Account Fee					
Plan Administration	Nov 12, 2024	-0.09	American Century RD Hybrid 2035 CL 2	-0.008	11.716
Participant Account Fee					
Plan Administration	Nov 12, 2024	-0.12	Fidelity Mid Cap Index	-0.003	36.130
Participant Account Fee					
Plan Administration	Nov 12, 2024	-0.30	T. Rowe Price Health Sciences	-0.003	97.960
Participant Account Fee					
Plan Administration	Nov 12, 2024	-0.59	Fidelity 500 Index	-0.003	208.040
Participant Account Fee					
Plan Administration	Nov 12, 2024	-0.09	Fidelity Small Cap Index	-0.003	29.870
Participant Account Fee					
Plan Administration	Nov 12, 2024	-0.27	MFS Global Growth R6	-0.004	69.070
Participant Account Fee					
Plan Administration	Nov 12, 2024	-0.35	T. Rowe US Mid Cap Grw Eqty (IS Pltfm)	-0.032	11.106
Participant Account Fee					
Automated Third Party Payment	Dec 05, 2024	-0.10	Fidelity Mid Cap Index	-0.003	36.870

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	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Automated Third Party Payment	Dec 05, 2024	-0.29	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	-0.025	11.390
Automated Third Party Payment	Dec 05, 2024	-0.21	MFS Global Growth R6	-0.003	69.990
Automated Third Party Payment	Dec 05, 2024	-0.15	Principal SmallCap Value II Instl	-0.011	13.700
Automated Third Party Payment	Dec 05, 2024	-0.48	Fidelity 500 Index	-0.002	211.450
Automated Third Party Payment	Dec 05, 2024	-0.08	Fidelity Small Cap Index	-0.003	29.960
Automated Third Party Payment	Dec 05, 2024	-0.21	Large Cap Growth / JP Morgan Invst Mgmt	-0.002	125.648
Automated Third Party Payment	Dec 05, 2024	-0.05	American Century RD Hybrid 2035 CL 2	-0.004	11.907
Automated Third Party Payment	Dec 05, 2024	-0.23	T. Rowe Price Health Sciences	-0.002	95.440
Investment Option Service Fee Credit	Dec 12, 2024	2.75	T. Rowe Price Health Sciences	0.030	92.250
Investment Option Service Fee Credit	Dec 12, 2024	2.13	Fidelity 500 Index	0.010	210.680
Investment Option Service Fee Credit	Dec 12, 2024	0.02	MFS Global Growth R6	0.000	69.820
Investment Option Service Fee Credit	Dec 12, 2024	1.31	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	0.116	11.284
Investment Option Service Fee Credit	Dec 12, 2024	0.99	MFS Global Growth R6	0.014	69.820
Investment Option Service Fee Credit	Dec 12, 2024	0.01	Fidelity Small Cap Index	0.000	29.530
Investment Option Service Fee Credit	Dec 12, 2024	0.02	T. Rowe Price Health Sciences	0.000	92.250
Investment Option Service Fee Credit	Dec 12, 2024	0.23	American Century RD Hybrid 2035 CL 2	0.019	11.823
Investment Option Service Fee Credit	Dec 12, 2024	0.02	Capital Group EuroPacific Growth SA	0.002	11.585
Investment Option Service Fee Credit	Dec 12, 2024	3.38	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	0.300	11.284
Investment Option Service Fee Credit	Dec 12, 2024	1.15	Fidelity Mid Cap Index	0.032	36.230
Investment Option Service Fee Credit	Dec 12, 2024	0.34	Fidelity Small Cap Index	0.012	29.530
Investment Option Service Fee Credit	Dec 12, 2024	0.03	Allspring Special Mid Cap Value Inst	0.001	50.220

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	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Investment Option	Dec 12, 2024	0.01	Allspring Special Mid Cap Value Inst	0.000	50.220
Service Fee Credit					
Investment Option	Dec 12, 2024	0.89	Fidelity Small Cap Index	0.030	29.530
Service Fee Credit					
Investment Option	Dec 12, 2024	0.63	Principal SmallCap Value II Instl	0.046	13.560
Service Fee Credit					
Investment Option	Dec 12, 2024	1.63	Principal SmallCap Value II Instl	0.120	13.560
Service Fee Credit					
Investment Option	Dec 12, 2024	1.06	T. Rowe Price Health Sciences	0.011	92.250
Service Fee Credit					
Investment Option	Dec 12, 2024	0.01	Fidelity Mid Cap Index	0.000	36.230
Service Fee Credit					
Investment Option	Dec 12, 2024	0.45	Fidelity Mid Cap Index	0.012	36.230
Service Fee Credit					
Investment Option	Dec 12, 2024	0.07	Fidelity 500 Index	0.000	210.680
Service Fee Credit					
Investment Option	Dec 12, 2024	0.94	Large Cap Growth / JP Morgan Invst Mgmt	0.007	126.022
Service Fee Credit					
Investment Option	Dec 12, 2024	0.59	American Century RD Hybrid 2035 CL 2	0.050	11.823
Service Fee Credit					
Investment Option	Dec 12, 2024	0.03	Large Cap Growth / JP Morgan Invst Mgmt	0.000	126.022
Service Fee Credit					
Investment Option	Dec 12, 2024	0.01	Principal SmallCap Value II Instl	0.001	13.560
Service Fee Credit					
Investment Option	Dec 12, 2024	2.47	Large Cap Growth / JP Morgan Invst Mgmt	0.020	126.022
Service Fee Credit					
Investment Option	Dec 12, 2024	5.55	Fidelity 500 Index	0.026	210.680
Service Fee Credit					
Investment Option	Dec 12, 2024	2.56	MFS Global Growth R6	0.037	69.820
Service Fee Credit					
Investment Option	Dec 12, 2024	0.03	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	0.003	11.284
Service Fee Credit					
Plan Administration	Dec 12, 2024	-0.07	American Century RD Hybrid 2035 CL 2	-0.006	11.823
Participant Account Fee					
Plan Administration	Dec 12, 2024	-0.09	Fidelity Small Cap Index	-0.003	29.530
Participant Account Fee					
Plan Administration	Dec 12, 2024	-0.18	Principal SmallCap Value II Instl	-0.013	13.560
Participant Account Fee					
Plan Administration	Dec 12, 2024	-0.59	Fidelity 500 Index	-0.003	210.680
Participant Account Fee					
Plan Administration	Dec 12, 2024	-0.37	T. Rowe US Mid Cap Grw Eqty (IS Pltfrm)	-0.033	11.284
Participant Account Fee					

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What activity took place this period? (continued)

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Plan Administration	Dec 12, 2024	-0.27	MFS Global Growth R6	-0.004	69.820
Participant Account Fee					
Plan Administration	Dec 12, 2024	-0.29	T. Rowe Price Health Sciences	-0.003	92.250
Participant Account Fee					
Plan Administration	Dec 12, 2024	-0.12	Fidelity Mid Cap Index	-0.003	36.230
Participant Account Fee					
Plan Administration	Dec 12, 2024	-0.27	Large Cap Growth / JP Morgan Invst Mgmt	-0.002	126.022
Participant Account Fee					
Total Expenses		77.55			
Dividends/Capital Gains					
Dividend	Oct 04, 2024	1,023.64	Fidelity 500 Index	5.125	199.750
Short Term Capital Gain	Dec 12, 2024	7.73	Allspring Special Mid Cap Value Inst	0.154	50.220
Long Term Capital Gain	Dec 12, 2024	89.85	Allspring Special Mid Cap Value Inst	1.789	50.220
Long Term Capital Gain	Dec 16, 2024	18,238.48	T. Rowe Price Health Sciences	223.046	81.770
Dividend	Dec 16, 2024	13.89	T. Rowe Price Health Sciences	0.170	81.770
Long Term Capital Gain	Dec 19, 2024	6,512.22	MFS Global Growth R6	101.674	64.050
Short Term Capital Gain	Dec 19, 2024	526.64	MFS Global Growth R6	8.222	64.050
Dividend	Dec 19, 2024	481.46	MFS Global Growth R6	7.517	64.050
Short Term Capital Gain	Dec 19, 2024	2,996.63	Principal SmallCap Value II Instl	259.448	11.550
Long Term Capital Gain	Dec 19, 2024	5,169.61	Principal SmallCap Value II Instl	447.585	11.550
Dividend	Dec 20, 2024	1,290.16	Principal SmallCap Value II Instl	112.579	11.460
Dividend	Dec 20, 2024	20.56	Allspring Special Mid Cap Value Inst	0.431	47.740
Dividend	Dec 20, 2024	744.10	Fidelity Mid Cap Index	21.821	34.100
Dividend	Dec 20, 2024	452.80	Fidelity Small Cap Index	16.282	27.810
Dividend	Dec 20, 2024	1,156.57	Fidelity 500 Index	5.619	205.830
Long Term Capital Gain	Dec 20, 2024	753.82	Fidelity Mid Cap Index	22.106	34.100
Total Dividends/Capital Gains		39,478.16			

The Internal Revenue Service (IRS) has announced increased retirement plan contribution limits for 2025.

The maximum amount you can contribute to your retirement plan is \$23,500. The age-50 catch-up contribution remains the same at \$7,500.

Employees who attain age 60 to 63 in 2025 have a higher catch-up contribution limit of \$11,250.

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What is the rate of return on my retirement account(s)?

Period	Year To Date
<u>10/01/2024 - 12/31/2024</u>	<u>01/01/2024 - 12/31/2024</u>
-0.88%	15.25%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Income received in the stated period will be included; income due but not received will be included in the following period. Performance calculations will not include loan balance. Due to the transaction activity in the account, overall performance may not equal individual performance returns published by the investment options in the plan. Past performance is not a guarantee or prediction of future investment results.

How have the investments in my plan performed?

You can access detailed account information such as investment performance, investment allocations, transaction history, contribution details and more on your plan website at empowermyretirement.com.

This statement confirms transactions during the stated time period. You have an obligation to review all of the information carefully to confirm that we have acted on your instructions properly. You must notify Empower of any error within this statement as soon as possible. The actual benefits payable will be determined by the plan document that governs the operations of your plan. If you have any questions, inquiries or complaints concerning your benefits, please contact Empower.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

Representatives of Empower do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

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-----An Important Message about Investing for Retirement & Diversification-----

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may 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 may 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 risk tolerances. 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. Visit the Department of Labor website at www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for more information on individual investing and diversification.

-----An Important Message about Market Timing / Excessive Trading-----

Pursuant to SEC rules, fund companies are required to enter into agreements with intermediaries to provide fund companies with the ability to identify and enforce restrictions on participants engaging in market timing or excessive trading (prohibited trading), as defined by the fund companies. Participants engaging in prohibited trading will receive a warning and, if the prohibited trading continues, will be restricted from transferring into the identified fund(s) for a specific time period determined by the fund company. Some fund companies may restrict participants immediately, without warning when prohibited trading is identified. At the end of the restriction period, the participant will be automatically allowed to resume transfers into the identified fund(s). Transfers out of the identified fund (s) will not be restricted.

----- An Important Message about your Benefit Information -----

This benefit statement provides your vested benefit payable under the plan as of the end of the statement period. If you are terminated and eligible for a distribution, you may obtain more detailed information about your distribution options for these amounts by accessing your plan's Website or reviewing your Summary Plan Description (SPD). The amount eligible for a distribution in a lump sum may vary from the amount shown on this statement due to investment gains and/or losses that occur after the statement period end date. If you have any questions concerning your benefits, please contact the Service Center.

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----- An Important Message about the Lifetime Income Illustration -----

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is \$1,268,755.49 as of December 31, 2024. Below are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms:

1. A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs. If you receive payments in this form, we estimate you would receive \$8,280.87 per month starting at retirement.
2. A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. If you receive payments in this form, we estimate you would receive \$7,041.96 per month starting at retirement and, after your death, your surviving spouse would receive \$7,041.96 per month.

An annuity with a lower survivor percentage may be available and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid. This Lifetime Income Illustration is inclusive of loan balances that have not defaulted and been processed as a deemed distribution. Please note: Your statement balances above do not include the amount of any outstanding loan balance(s).
- The estimated monthly payments in this statement assume that payments begin December 31, 2024 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.
- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.
- The estimated monthly payments in this statement are based on an interest rate of 4.19%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of December 1, 2024, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable

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from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.

- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

