

AMENDED AND RESTATED PROFIT SHARING PLAN FOR EES 84 LUMBER

KURT P OTT
19101 PORTO NUEVO DR
UNIT 105
FORT MYERS FL 33967

Statement Period: 04/01/2025 - 06/30/2025
Participant ID: 4239082
Plan: 556531-01
84 Lumber - 000001

What is my account balance?

\$618,951.34

As of 06/30/2025

Where can I go for help?

Website: empowermyretirement.com
Phone: 1-800-345-2345
TTY: 1-800-766-4952
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 March 31, 2025	\$271,380.03	\$287,900.78	\$559,280.81
Payroll Contributions	5,745.81	0.00	5,745.81
Loan Payments	22,785.12	24,293.88	47,079.00
Change in Value	2,639.25	4,136.13	6,775.38
Dividends	27.66	46.67	74.33
Expenses	-1.92	-2.07	-3.99
Balance as of June 30, 2025	\$302,575.95	\$316,375.39	\$618,951.34
Vested Balance as of June 30, 2025	\$302,575.95	\$316,375.39	\$618,951.34

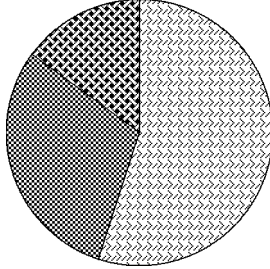
Vesting information provided as of June 30, 2025



AMENDED AND RESTATED PROFIT SHARING PLAN FOR EES 84 LUMBER

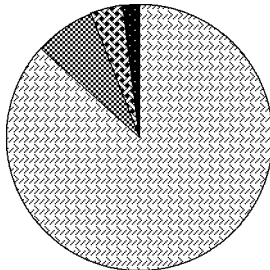
KURT P OTT
4239082

How will my future contributions be invested?



- 55% Large Cap Funds
 - 20% Dryden S&P 500 Index Fund (IS Platform)
 - 20% Columbia Dividend Value (IS Platform)
 - 15% Lg Cap Grw II (mgd by AllianceBernstein)
- 30% Mid Cap Funds
 - 15% Fidelity Mid Cap Index
 - 15% Victory Sycamore Established Value I
- 15% Asset Allocation
 - 15% WT T. Rowe Price Ret Date 2050 Tr CL I1

How is my account invested?



- 86.7% Stable Value Fund
- 7.38% Large Cap Funds
- 3.93% Mid Cap Funds
- 1.99% Asset Allocation

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Dividends /Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Asset Allocation							
WT T. Rowe Price Ret Date 2050 Tr CL I1	3,788.73	7,923.68	623.96		0.35	12,336.72	871.909
Mid Cap Funds							
Fidelity Mid Cap Index	3,806.29	7,923.67	620.57		0.33	12,350.86	349.783
Victory Sycamore Established Value I	3,797.43	7,923.68	168.94		0.35	11,890.40	261.903

AMENDED AND RESTATED PROFIT SHARING PLAN FOR EES 84 LUMBER

KURT P OTT
4239082

How is my account invested? (continued)

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Dividends /Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Large Cap Funds							
Dryden S&P 500 Index Fund (IS Platform)	5,016.78	10,565.05	1,110.30		0.44	16,692.57	101.396
Lg Cap Grw II (mgd by AllianceBernstein)	3,697.65	7,923.68	1,185.18		0.35	12,806.86	178.182
Columbia Dividend Value (IS Platform)	5,116.67	10,565.05	563.19		0.43	16,245.34	382.931
Stable Value Fund							
Principal Preservation Separate Account	534,057.26		2,577.57		-6.24	536,628.59	16,314.848
Totals	559,280.81	52,824.81	6,849.71		-3.99	618,951.34	

How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Dividends /Change in Value</u>	<u>Withdrawals /Expenses /Transfers</u>	<u>Ending Balance</u>	<u>Percent Vested</u>	<u>Vested Balance</u>
Employee Pre-Tax	271,129.94	28,509.89	2,664.92	-1.92	302,302.83	100%	302,302.83
Match Pre 2007	17,825.50	1,501.22	141.62	-0.15	19,468.19	100%	19,468.19
Company Match	83,472.74	7,050.42	1,482.09	-0.58	92,004.67	100%	92,004.67
Profit Sharing/Er Non Elective	115,896.18	9,787.58	1,997.35	-0.84	127,680.27	100%	127,680.27
Profit Sharing Pre 2007	70,706.36	5,954.66	561.74	-0.50	77,222.26	100%	77,222.26
Roth 401(K)	250.09	21.04	1.99		273.12	100%	273.12
Totals	559,280.81	52,824.81	6,849.71	-3.99	618,951.34		618,951.34

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>
4239082-1-A	50,000.00		623.53	46,455.47	47,079.00		3,544.53
Totals	50,000.00		623.53	46,455.47	47,079.00		3,544.53

What is my paycheck contribution information?

Age 50 Catch Up Roth	0%
Before Tax	8%
Roth	0%
Age 50 Catch Up	0%

AMENDED AND RESTATED PROFIT SHARING PLAN FOR EES 84 LUMBER

KURT P OTT
4239082

How has my account changed over time?

Crediting Rate For Deposits in This Reporting Period:

Principal Preservation Separate Account 1.95%

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Year-To-Date Contributions:	12,742.60	26,618.54	39,361.14
Year-To-Date Total Dividends:	27.77	54.70	82.47
Year-To-Date Total Withdrawals:	-24,436.86	-26,068.83	-50,505.69
2024 Year-End Balance:	289,126.84	288,086.28	577,213.12

What activity took place this period?

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>
Deposits/Contributions			
Contribution	Apr 04, 2025	Apr 08, 2025	717.23
Contribution	Apr 18, 2025	Apr 23, 2025	957.23
Loan Payment	- - -	Apr 30, 2025	5.00
Contribution	May 02, 2025	May 02, 2025	717.23
Loan Payment	May 02, 2025	May 02, 2025	492.80
Contribution	May 16, 2025	May 16, 2025	957.23
Loan Payment	May 16, 2025	May 16, 2025	492.80
Loan Payment	- - -	May 21, 2025	10.00
Loan Payment	- - -	May 27, 2025	44,000.00
Contribution	May 30, 2025	May 30, 2025	717.23
Loan Payment	May 30, 2025	May 30, 2025	492.80
Contribution	Jun 13, 2025	Jun 13, 2025	957.23
Loan Payment	Jun 13, 2025	Jun 13, 2025	492.80
Loan Payment	- - -	Jun 17, 2025	600.00
Contribution	Jun 27, 2025	Jun 27, 2025	722.43
Loan Payment	Jun 27, 2025	Jun 27, 2025	492.80
Total Deposits/Contributions			52,824.81
Expenses			
Plan Administration Participant Account Fee		Apr 07, 2025	-1.50
Plan Administration Participant Account Fee		Apr 08, 2025	-5.00
Investment Option Service Fee Credit		Apr 14, 2025	1.36
Investment Option Service Fee Credit		May 12, 2025	0.46
Investment Option Service Fee Credit		Jun 13, 2025	0.69
Total Expenses			-3.99

AMENDED AND RESTATED PROFIT SHARING PLAN FOR EES 84 LUMBER

KURT P OTT
4239082

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>
Dividends/Capital Gains					
Dividend	Jun 16, 2025	45.11	Victory Sycamore Established Value I	1.003	44.980
Dividend	Jun 27, 2025	29.22	Fidelity Mid Cap Index	0.832	35.130
Total Dividends/Capital Gains		74.33			

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

<u>Period</u>	<u>Year To Date</u>
<u>04/01/2025 - 06/30/2025</u>	<u>01/01/2025 - 06/30/2025</u>
1.18%	1.00%

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.

The group variable annuity insurance products are issued through Empower Annuity Insurance Company, Hartford, CT and distributed through Empower Financial Services, Inc., (EFSI). Both are Empower companies and each organization is solely responsible for its financial condition and contractual obligations. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include DC- 08-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation thereof.

You could lose money by investing in money market investments. Although they seek to preserve the value of your investment at \$1 or \$10.00 per share (see the prospectus), there is no guarantee they will. An investment in a money market investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market investment's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time. The yield quotation more closely reflects the current earnings of the portfolio than the total return quotation.

AMENDED AND RESTATED PROFIT SHARING PLAN FOR EES 84 LUMBER

KURT P OTT
4239082

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.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

-----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.

AMENDED AND RESTATED PROFIT SHARING PLAN FOR EES 84 LUMBER

KURT P OTT
4239082

----- 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.

----- 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 \$622,450.76 as of June 30, 2025. 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 \$4,152.10 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 \$3,542.75 per month starting at retirement and, after your death, your surviving spouse would receive \$3,542.75 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 June 30, 2025 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 4.46%, which is the 10-year constant maturity U.S.

AMENDED AND RESTATED PROFIT SHARING PLAN FOR EES 84 LUMBER

KURT P OTT
4239082

Treasury securities yield rate as of June 1, 2025, 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 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.