

The CONSOLIPLEX HOLDING, LLC 401(K) PS PLAN

Join your retirement plan today!



Vanguard[®]

Joining your employer's retirement plan is a smart move to save for your future. And it's easy. You just have to:

- 1. Enroll.** You can do this in minutes at <https://my.vanguardplan.com>. Or call **866-794-2145**.
- 2. Choose how much to save.** A rule of thumb is to save 12% to 15% of your pay, including any employer contributions. But don't worry if you're not there yet. Save what you can now and try to work your way up to this goal. (Example: Start off saving 5% and increase your contribution rate a bit each year.)
- 3. Decide where to invest.** You can quickly get your retirement plan up and running by choosing just one target date fund if they're available in your plan. Each target date fund is made up of different types of investments, giving you an entire portfolio in one fund. Or, if you prefer to build your own portfolio, feel free to select from a wide range of options in your plan.

Whenever you invest, there's a chance you could lose the money. Investments in target date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a target date fund is not guaranteed at any time, including on or after the target date.

That's all it takes to make a positive move for your future. Keep reading if you'd like to learn more.

Join the plan

Planning made easy

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Your employer has chosen Vanguard, one of the world's largest global investment management companies, to manage its retirement plan. With Vanguard, you benefit from low costs, a broad range of investment choices, award-winning educational materials, and an unwavering focus on investors.

Retirement plan recordkeeping and administrative services are provided by The Vanguard Group, Inc. (VGI). VGI has entered into an agreement with Ascensus, LLC, to provide certain plan recordkeeping and administrative services on its behalf. Ascensus is not affiliated with Vanguard Marketing Corporation, The Vanguard Group, Inc., or any of its affiliates.

Why save now?

Saving for retirement is a worthwhile and achievable goal. The key is to take ownership of your savings by understanding how much you may need and making a plan.

80%

is roughly the amount of your annual pre-retirement income that many experts estimate you'll need for each year of retirement.¹

¹U.S. Department of Labor Employee Benefits Security Administration (EBSA), "Savings Fitness A Guide to Your Money and Your Financial Future," Page 6, Sept. 2021.

²Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie tickets: National Association of Theatre Owners.

³HealthView Services, 2022 Retirement Healthcare Costs Data Report, March 2022.

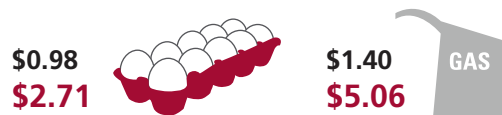
Prepare today for the costs ahead.

While certain expenses may decrease, others may increase. Here are a few points to consider when thinking about your savings plan:

Living expenses are on the rise.²

Look at how prices for everyday items have increased in the last 20 years.

2002 to 2022



Healthcare may be your new mortgage payment.³

While you may have your home paid off by retirement, healthcare expenses could likely take its place.



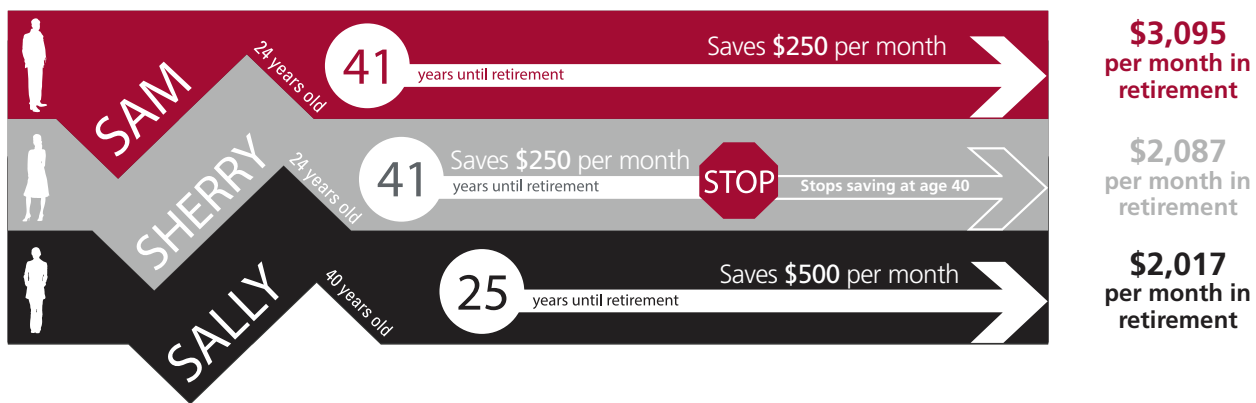
Time makes all the difference.

If you can boost your savings now, you'll give your money more time to grow. Consider the scenario below.

Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 16 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

Projected monthly income in retirement [to age 90]



The results:

- Sam saves the most with more than **\$1,000** additional income per month in retirement.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 6%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The income in retirement does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

Why use your plan?

Your plan offers important savings benefits to help you meet your goals.

Don't leave money on the table.

Your employer wants to see you succeed in retirement and is willing to help you along the way.

Profit sharing

Your plan includes a profit sharing feature, which means Consoliplex Holding, LLC may make periodic contributions into your account on your behalf.

Convenience

A portion of your salary—as determined by you—will be deposited into your retirement account directly from your paycheck.

Ownership

The money you contribute to your account and any earnings on that money belong to you. You can take it with you throughout your career and every phase of life to use in retirement.

Tax advantages

Your money can be invested before taxes and you won't need to pay taxes on it until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

Your plan also offers a Roth feature, which allows you to pay taxes up front so you can make withdrawals tax-free during retirement. Typically, the Roth feature is considered to be beneficial in the long term if you are a younger investor and/or if you think your income taxes will be higher at the time of your retirement.

One spot for all your retirement savings

If you have a retirement account from a previous employer, you can roll it into your Consoliplex Holding, LLC account. To get started, use the rollover form on page 19.

How much is enough?

While the type of retirement you envision will determine exactly how much you'll need, here are some general guidelines that can help position you for the future.

Get into the savings habit.

- Consider saving 10% to 15% of your pay each year (including any contributions your employer might make)¹
- If you're saving below this amount, continue saving as much as possible and plan to make increases each year. Every bit toward retirement counts and can make a big difference.

Create opportunities to save.



Pack a lunch.²

Monthly savings = \$120



Drop cable for online streaming.³

Monthly savings = \$50



Carpool to work.⁴

Monthly savings = \$60



Be a discount shopper.⁵

Monthly savings = \$40

Make savings a priority.

Life gets busy. Priorities change. Things happen. Still it's important to stay focused on retirement. Whether you're faced with financing a car, saving for a vacation, buying a home, or funding a college education, it shouldn't mean putting retirement savings on the back burner. Unlike other expenses, retirement can't be financed with a loan and you don't always have the option of putting it off. You'll be glad the money is there when you need it.

¹CNN Money, Ultimate Guide To Retirement, bit.ly/ret-save-amt, accessed August 2021.

²Based on purchasing lunch 20 times a month at \$10.00 per meal versus packing a \$4.00 lunch.

³Based on paying \$50 a month for internet and \$30 a month for Sling TV versus \$130 a month for internet and cable: <https://cordcutting.com/cord-cutting-calculator>

⁴Assumes a commute of 15 miles (each way), 5 days a week, in a vehicle getting 25.4 mpg, and an average gas price of \$5.06
Source for average vehicle mpg: Environmental Protection Agency, EPA Highlights of CO2 and Fuel Economy Trends, <http://bit.ly/avg-mpg> (preliminary number for 2020 model year). Source for average gas price: Bureau of Labor Statistics, accessed August 2022.

⁵Based on using a 20% coupon for a purchase of \$200 or greater once per month.

What ways can you invest?

You should feel comfortable making investment selections. Understanding the investments available to you can help you find a suitable approach to keep your savings strategy on target.

Here are the different ways you can invest your money.



By Default

The target date allocation investment based on your stage of life

This is where your savings will be invested if you do not make any investment elections when you join the plan. The specific fund is based on when you would reach a target retirement age as referenced in the chart below. Look at the Start Year/End Year column of the chart below to see where you would be placed. The Start Year/End Year column of the chart is designed for use in the By Default section only.

By Design

Target date allocation investments

This fund includes a pre-selected investment mix based on when you expect to retire. The investment mix will be automatically updated for you as you get closer to retirement. Investments in target date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. Information on each investment's performance is available on your plan's retirement website and in the **Investment options** section of this guide.

Target date investment	Start Year End Year	Target date investment	Start Year End Year
JPMorgan SmartRetirement® Income Fund Class R6	1953 or earlier	JPMorgan SmartRetirement® 2030 Fund Class R6	1964 to 1968
JPMorgan SmartRetirement® 2020 Fund Class R6	1954 to 1958	JPMorgan SmartRetirement® 2035 Fund Class R6	1969 to 1973
JPMorgan SmartRetirement® 2025 Fund Class R6	1959 to 1963	JPMorgan SmartRetirement® 2040 Fund Class R6	1974 to 1978

Target date investment	Start Year End Year	Target date investment	Start Year End Year
JPMorgan SmartRetirement® 2045 Fund Class R6	1979 to 1983	JPMorgan SmartRetirement® 2055 Fund Class R6	1989 to 1993
JPMorgan SmartRetirement® 2050 Fund Class R6	1984 to 1988	JPMorgan SmartRetirement® 2060 Fund Class R6	1994 or later

If a date of birth is not on record, you will be automatically placed into the JPMorgan SmartRetirement® Income Fund Class R6.

Morningstar® managed accounts (a post-enrollment option)

Morningstar® Retirement ManagerSM is a service available to you after you've joined the plan. When you provide basic information about your situation and goals, the professionals at Morningstar Investment Management LLC can generate a personalized savings strategy just for you. Simply go to your online retirement account when you are ready to get started.

By Myself

Your plan allows you to choose investments from a lineup. Information on each investment's performance is available on your plan's retirement website or in the **Investment options** section of this guide.



Investment options

As of March 31, 2023

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
T	Target date allocation								
	Jpmorgan Smartretirement 2065 Fund Class R6	0.42%	6.54%	N/A	N/A	N/A	N/A	9.98%	11/01/2022
	JPMorgan SmartRetirement® 2020 Fund Class R6	0.37%	4.62%	-4.58%	5.48%	3.19%	N/A	4.12%	11/03/2014
	JPMorgan SmartRetirement® 2025 Fund Class R6	0.38%	5.20%	-5.24%	7.52%	3.90%	N/A	4.83%	11/03/2014
	JPMorgan SmartRetirement® 2030 Fund Class R6	0.39%	5.73%	-5.60%	9.32%	4.47%	N/A	5.43%	11/03/2014
	JPMorgan SmartRetirement® 2035 Fund Class R6	0.41%	5.95%	-6.38%	11.89%	5.31%	N/A	6.10%	11/03/2014
	JPMorgan SmartRetirement® 2040 Fund Class R6	0.42%	6.22%	-6.68%	13.42%	5.79%	N/A	6.57%	11/03/2014
	JPMorgan SmartRetirement® 2045 Fund Class R6	0.42%	6.48%	-6.90%	14.70%	6.20%	N/A	6.84%	11/03/2014
	JPMorgan SmartRetirement® 2050 Fund Class R6	0.42%	6.52%	-7.02%	14.62%	6.17%	N/A	6.82%	11/03/2014
	JPMorgan SmartRetirement® 2055 Fund Class R6	0.42%	6.43%	-7.01%	14.61%	6.20%	N/A	6.83%	11/03/2014
	JPMorgan SmartRetirement® 2060 Fund Class R6	0.42%	6.47%	-6.96%	14.59%	6.20%	N/A	8.08%	08/31/2016
	JPMorgan SmartRetirement® Income Fund Class R6	0.36%	4.62%	-4.56%	5.12%	3.02%	N/A	3.54%	11/03/2014
E	Equity								
	Carillon Scout Mid Cap Fund Class R-6	0.86%	1.91%	-15.04%	18.58%	6.50%	N/A	6.30%	11/20/2017
	Delaware Small Cap Core Fund Class R6	0.69%	2.48%	-8.20%	19.31%	6.76%	N/A	9.73%	05/02/2016
	JPMorgan Equity Income Fund Class R6	0.45%	-2.22%	-4.05%	18.16%	9.19%	10.59%	11.45%	01/31/2012
	The Hartford International Opportunities Fund Class R6	0.70%	5.49%	-5.83%	13.01%	2.92%	N/A	4.71%	11/07/2014
	Vanguard® FTSE All-World ex-US Index Fund Admiral™ Shares	0.12%	6.73%	-4.03%	12.47%	2.67%	4.49%	5.78%	09/27/2011
	Vanguard® Large Cap Index Fund Admiral™ Shares	0.05%	7.74%	-8.59%	18.19%	10.95%	12.06%	9.20%	02/02/2004
	Vanguard® Mid-Cap Index Fund Admiral™ Shares	0.05%	3.87%	-9.86%	18.73%	8.13%	10.17%	9.63%	11/12/2001
	Vanguard® Small-Cap Index Fund Admiral™ Shares	0.05%	3.74%	-9.33%	19.67%	6.76%	9.19%	8.70%	11/13/2000
	Voya Large-Cap Growth Fund Class R6	0.56%	11.81%	-14.52%	12.48%	9.60%	N/A	10.39%	06/02/2015
B	Bond								
	Dodge & Cox Income Fund Class I	0.41%	3.13%	-3.03%	0.13%	1.93%	2.35%	6.00%	01/03/1989
	PIMCO Income Fund Institutional Class	0.51%	2.56%	-1.30%	3.59%	2.26%	3.98%	6.69%	03/30/2007
	Vanguard® Total Bond Market Index Fund Admiral™ Shares	0.05%	3.16%	-4.71%	-2.78%	0.92%	1.32%	3.30%	11/12/2001
C	Money market/Stable value								
	Federated Hermes U.S. Treasury Cash Reserves IS ¹	0.20%	1.05%	2.47%	0.84%	1.25%	0.74%	2.28%	06/11/1991
	7-Day SEC Yield as of 03/31/2023 was 4.86%								
O	Other								
	American Funds American Balanced Fund® Class R-6	0.25%	2.87%	-5.57%	9.83%	6.69%	8.17%	10.19%	05/01/2009

Note: Fund fact sheets and prospectuses with more investment information are available online.

Fund Disclosures

The performance data shown represent past performances, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the

performance data cited. For performance data current to the most recent month-end, visit <https://my.vanguardplan.com>. Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Performance data shown does not reflect the deduction of sales loads or fees, where applicable, and, if reflected, the load or fee would reduce the performance quoted.

A Note About Risk:

Whenever you invest, there's a chance you could lose the money. Investments that employ a "fund of funds" strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds. Diversification does not ensure a profit or protect against a loss.

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

You could lose money by investing in the money market fund. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

The Morningstar benchmarks listed above are provided solely for informational purposes and are not the benchmarks that the funds listed seek to track. The performance of the Morningstar benchmarks is not an exact representation of any particular investment, as you cannot invest directly in a

benchmark. For more information about each fund's benchmark, please see the fund's prospectus.

High-yield ("junk") bonds have a lower credit rating than investment grade bonds. As they are more likely to default, they tend to pay higher interest rates to offset their higher risk.

Bond funds are made up of IOUs, primarily from companies or governments. These funds risk losing value if the debt isn't repaid on time. Also, bond prices can drop when interest rates rise or the issuer's reputation suffers.

Small- and mid-cap funds are made up of the stocks of small- and medium-sized companies. These companies have fewer financial resources than larger companies. Because of that, their stock prices can be more affected by swings in the economy.

Non-U.S. stocks or bonds have risks tied to the political and economic stability of their country or region. And if the value of the foreign currency falls, the value of the stocks or bonds would also fall.

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Investment Options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of March 31, 2023

Jpmorgan Smartretirement 2065 Fund Class R6

Ticker: JSMOX
Expense Ratio: 0.42%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and exchange traded funds (ETFs) within the same group of investment companies (i.e., J.P. Morgan Funds), passive ETFs that are managed by unaffiliated investment advisers in certain limited instances (unaffiliated passive ETFs) and/or direct investments in securities and other financial instruments.

JPMorgan SmartRetirement® 2020 Fund Class R6

Ticker: JTTYX
Expense Ratio: 0.37%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is intended for investors who retired on or around the year 2020 and plan to withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

JPMorgan SmartRetirement® 2025 Fund Class R6

Ticker: JNSYX
Expense Ratio: 0.38%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2025 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

JPMorgan SmartRetirement® 2030 Fund Class R6

Ticker: JSMYX
Expense Ratio: 0.39%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2030 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

JPMorgan SmartRetirement® 2035 Fund Class R6

Ticker: SRJYX
Expense Ratio: 0.41%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2035 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

JPMorgan SmartRetirement® 2040 Fund Class R6

Ticker: SMTYX
Expense Ratio: 0.42%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2040 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Investment Options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of March 31, 2023

JPMorgan SmartRetirement® 2045 Fund Class R6

Ticker: JSAYX
Expense Ratio: 0.42%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2045 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

JPMorgan SmartRetirement® 2050 Fund Class R6

Ticker: JTSYX
Expense Ratio: 0.42%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2050 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

JPMorgan SmartRetirement® 2055 Fund Class R6

Ticker: JFFYX
Expense Ratio: 0.42%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2055 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

JPMorgan SmartRetirement® 2060 Fund Class R6

Ticker: JAKYX
Expense Ratio: 0.42%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2060 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

JPMorgan SmartRetirement® Income Fund Class R6

Ticker: JSIYX
Expense Ratio: 0.36%

Fund Description: The investment seeks current income and some capital appreciation. The fund is a "fund of funds" that primarily invests in other mutual funds within the same group of investment companies, and is generally intended for investors who are retired or about to retire soon. It is designed to provide exposure to a variety of asset classes through investments in underlying funds, with an emphasis on fixed income funds over equity funds and other funds.

Carillon Scout Mid Cap Fund Class R-6

Ticker: CSMUX
Expense Ratio: 0.86%

Fund Description: The investment seeks long-term growth of capital. Under normal circumstances, at least 80% of the fund's net assets will be invested in mid cap equity securities. The fund's portfolio managers consider mid-capitalization companies to be those companies that, at the time of initial purchase, have market capitalizations greater than \$1 billion and equal to or less than the largest company in the Russell Midcap® Index during the most recent 12-month period. It maintains a portfolio of investments diversified across companies and economic sectors.

Investment Options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of March 31, 2023

Delaware Small Cap Core Fund Class R6

Ticker: DCZRX
Expense Ratio: 0.69%

Fund Description: The investment seeks long-term capital appreciation. The fund invests primarily in stocks of small companies that its investment manager believes have a combination of attractive valuations, growth prospects, and strong cash flows. Under normal circumstances, at least 80% of the fund's net assets, plus the amount of any borrowings for investment purposes, will be in investments of small-capitalization companies (80% policy). The fund's manager considers small-capitalization companies to be companies within the market capitalization range of the Russell 2000 ® Index at the time of purchase.

JPMorgan Equity Income Fund Class R6

Ticker: OIEJX
Expense Ratio: 0.45%

Fund Description: The investment seeks capital appreciation and current income. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred securities convertible to common stock. "Assets" means net assets, plus the amount of borrowings for investment purposes. Although the fund invests primarily in securities of large cap companies, it may invest in equity investments of companies across all market capitalizations.

The Hartford International Opportunities Fund Class R6

Ticker: IHOVX
Expense Ratio: 0.70%

Fund Description: The investment seeks long-term growth of capital. The fund normally invests at least 65% of its net assets in equity securities, including non-dollar securities, of foreign issuers. It may invest in companies domiciled in emerging markets as a percentage of its net assets up to the greater of: (a) 25% or (b) the weight of emerging markets in the MSCI All Country World (ACWI) ex USA Index plus 10%.

Vanguard® FTSE All-World ex-US Index Fund Admiral™ Shares

Ticker: VFWAX
Expense Ratio: 0.12%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks of companies located in developed and emerging markets outside of the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE All-World ex US Index. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard® Large Cap Index Fund Admiral™ Shares

Ticker: VLCAX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Large Cap Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Index, a broadly diversified index of large US companies representing approximately the top 85% of the US market capitalization. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard® Mid-Cap Index Fund Admiral™ Shares

Ticker: VIMAX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard® Small-Cap Index Fund Admiral™ Shares

Ticker: VSMAX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Online: <https://my.vanguardplan.com>

Phone: 866-794-2145

Join the plan

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Investment Options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of March 31, 2023

Voya Large-Cap Growth Fund Class R6

Ticker: VGOSX
Expense Ratio: 0.56%

Fund Description: The investment seeks long-term capital appreciation. Under normal market conditions, the fund invests at least 80% of its net assets (plus borrowings for investment purposes) in common stocks of large-capitalization companies. For this fund, large-capitalization companies are companies with market capitalizations which fall within the range of companies in the Russell 1000® Growth Index at the time of purchase. The fund may also invest in derivative instruments, which include, index futures and options to hedge against market risk or to enhance returns. It may also invest up to 25% of its assets in foreign securities. The fund is non-diversified.

Dodge & Cox Income Fund Class I

Ticker: DODIX
Expense Ratio: 0.41%

Fund Description: The investment seeks a high and stable rate of current income, consistent with long-term preservation of capital; a secondary objective is capital appreciation. The fund invests in a diversified portfolio of bonds and other debt securities. The fund will invest at least 80% of its total assets in (1) investment-grade debt securities and (2) cash equivalents. "Investment grade" means securities rated Baa3 or higher by Moody's Investors Service, or BBB- or higher by Standard & Poor's Ratings Group or Fitch Ratings, or equivalently rated by any nationally recognized statistical rating organization, or, if unrated, deemed to be of similar quality by Dodge & Cox.

PIMCO Income Fund Institutional Class

Ticker: PIMIX
Expense Ratio: 0.51%

Fund Description: The investment seeks to maximize current income; long-term capital appreciation is a secondary objective. The fund invests at least 65% of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It may invest up to 50% of its total assets in high yield securities rated below investment grade by Moody's, S&P or Fitch, or if unrated, as determined by PIMCO.

Vanguard® Total Bond Market Index Fund Admiral™ Shares

Ticker: VBTIX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of the Bloomberg US Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Federated Hermes U.S. Treasury Cash Reserves IS

Ticker: UTIXX
Expense Ratio: 0.20%

Fund Description: The investment seeks current income consistent with stability of principal and liquidity. The fund will operate as a "government money market fund". "Government money market funds" are required to invest at least 99.5% of their total assets in cash; securities issued or guaranteed by the United States or certain US government agencies or instrumentalities; and/or repurchase agreements that are collateralized fully. Government money market funds are exempt from requirements that permit money market funds to impose a liquidity fee and/or temporary redemption gates.

American Funds American Balanced Fund® Class R-6

Ticker: RLBGX
Expense Ratio: 0.25%

Fund Description: The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the US government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

Note: Fund fact sheets and prospectuses with more investment information are available online.

Plan highlights

Eligibility requirements

To begin contributing to the plan, you must meet the following requirements. Continue reading for more details on the types of contributions available.

Your deferral contributions

All contribution requirements

- You are immediately eligible.

Enrollment period (entry date)

If you meet eligibility requirements, you may enroll in the plan on 08/01/2023.

Your deferral contributions

Pretax deferrals

Pretax deferrals are contributed into the plan on a pretax basis. Unlike the compensation you actually receive, pretax deferrals will not be taxed at the time they are paid by your employer. Instead, these deferrals and any earnings accumulated while invested in the plan will be taxable to you when withdrawn from the plan. This will reduce your taxable income for each year that you make a contribution. Through payroll deduction, you can contribute from 1% up to 100% of your salary pretax as long as the amount does not exceed \$22,500, which is the maximum limit for 2023 set by the Internal Revenue Service (IRS).

Roth deferrals

Roth deferrals are contributed to the plan from amounts that have already been treated as taxable income. Roth deferrals will not reduce your taxable income in the year in which you contribute a portion of your compensation into the plan. You may contribute from 1% up to 100% of your salary as a Roth deferral as long as the total amount, when combined with any pretax deferrals, does not exceed the IRS contribution limit of \$22,500 for 2023.

When Roth deferrals are withdrawn, distributions—including contributions and any earnings—are tax free as long as certain requirements are met. In order to receive tax-free withdrawals, generally your money must remain in the account for five years and you must have reached age 59½, die, or become disabled.

Catch-up contributions

If you are age 50 or older, you are entitled to contribute an additional “catch-up contribution” beyond the maximum IRS limit of \$22,500 for 2023. This is intended to help employees boost their savings prior to retirement. The maximum catch-up contribution is \$7,500 for 2023.

Employer contributions

Profit sharing contributions

Your employer may make profit sharing contributions on your behalf.

Safe harbor 401(k) contributions

You will receive what is known as a “safe harbor” contribution from your employer of at least 3% of your salary without having to make a contribution.

Rollovers

You are allowed to roll over money from other qualifying retirement accounts into this account using the form on page 19.

There are important factors to consider when rolling over assets from an IRA or an employer retirement plan account. These factors include, but are not limited to, investment options in each type of account, fees and expenses, available services, potential withdrawal penalties, protection from creditors and legal judgments, required minimum distributions, and tax consequences of rolling over employer stock.

Plan highlights

Vesting

Vesting refers to the amount of your retirement account savings that belongs to you.

- The money that you contribute from your salary and the money it earns are always 100% vested.
- Any rollover contributions you make are always 100% vested.
- The money contributed on your behalf by your employer becomes vested based on the schedule (s) below:

Profit sharing contribution vesting schedule

Years of employment	Vesting %
0	0%
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Safe harbor nonelective contribution vesting schedule

You are immediately vested

Contribution changes

As you review and refine your savings strategy over time, you may choose to change the amount you save or how you invest your money. You may stop making or change contributions by going online or by contacting your employer. Once stopped, you have the option to begin contributing again in accordance with your plan's policy.

Withdrawals

Money can be withdrawn from your account if:

- You are age 59½ or older.

- You have reached the normal retirement age of 65.
- You request an in-service withdrawal as defined by your plan.
- You no longer work for Consoliplex Holding, LLC.
- Death
- Disability
- You experience a qualifying financial hardship, which, in general, can include the following:
 - the purchase of your primary residence
 - payment of tuition and related costs for you, your spouse, dependents, or children who are no longer your dependents for post-secondary education
 - payment of certain medical expenses
 - prevention of eviction from or foreclosure on your primary residence
 - funeral/burial expenses for a parent, spouse, child, or dependent
 - repair of qualifying damages to your primary residence

Note: Withdrawals of certain types of elected deferrals and employer contributions may be subject to restrictions.

There are certain penalties and tax implications you should consider before making a withdrawal. In general, if you take a distribution from the plan before you are age 59½, a 10% early distribution penalty will apply to the taxable portion of your distribution. There are some exceptions to the 10% penalty.

In addition, if your distribution is eligible to be rolled over into another qualifying retirement account (e.g., an individual retirement account or IRA) and you choose to take the distribution rather than roll over the amount, 20% of the distribution must be withheld and remitted to the IRS as a credit toward the taxes you will owe on the distribution amount.

Your tax professional can provide guidance on potential outcomes of withdrawing money from your account.

Plan highlights

Summary Plan Description

This enrollment guide offers an overview of The CONSOLIPLEX HOLDING, LLC 401(K) PS PLAN. Greater detail and other important information about the plan's features and benefits are available in the Summary Plan Description (SPD), which will be provided to you separately. You are encouraged to review the SPD carefully and contact your employer with any questions. You may also examine a copy of the plan document, which contains all of the provisions that the IRS requires, by making arrangements with your employer. If there are any inconsistencies between this enrollment guide, the SPD, and the plan document, the plan document will be followed.

What's next?

Enrollment is only the first step in getting the most from your plan. Use this checklist to make sure you take advantage of all that is available to you. To access a wide range of planning resources designed to help you succeed, register online at <https://my.vanguardplan.com>.

Your retirement account checklist

- Join the plan quickly and conveniently** – Just go to <https://my.vanguardplan.com>.
- Download the READYSAVE™ mobile app** – Access your retirement account, manage contributions, and stay on track for retirement – whenever, wherever.
- Review** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- Learn more** – Go to your plan website for easy access to planning tools, investment information, and details on how your plan works.
- Consider professional support** – Get the backing of the experts at Morningstar, a leading and trusted source for investment guidance and expertise. Through *Morningstar Retirement Manager*, you can:
 - use Morningstar's resources to create a personalized investment strategy recommended for you at no cost.
- Track your progress** – Review your retirement outlook regularly via the READYSAVE™ app, where you can check your balance, see activity history, and adjust your savings rate.
- Stay informed** – Get account updates through our online Message Center.
- Update your strategy** – At least once a year, make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as a raise, marriage, a change in your beneficiaries, or the birth of a child.

Download **READYSAVE™**



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Rollover form instructions

Review this information before completing the rollover form on the following pages.

- **How do I roll over my assets?**

By completing Part 1 and 2 of this rollover form and writing (or endorsing) your rollover check to the trustee or custodian, you can complete a rollover contribution to this plan.

- Part 1 of the form (on the back of this page) is what you will need to request a check to transfer your assets. The check should be returned to the Trust company per the instructions on the form.
- Part 2 of the form provides instructions on how to treat your rollover contribution. This form should be returned to your employer.

Important:

Review both Part 1 and Part 2 of the form carefully before taking action. Knowing what information you will need at each point will be helpful when you begin the process of rolling over your account. Your employer may ask you for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.

Rollover form – Part 1

Check request

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 259464

Request a check and have it sent to Ascensus Trust Company.

- Contact your retirement plan/account service provider to request a withdrawal of your account assets in the form of a check.
- The check should be payable to Ascensus Trust Company and include the Plan ID (provided above).
- Mail the check to:

Ascensus Trust Company
1655 43rd Street South
Suite 100
Fargo, ND 58103

- Your prior retirement plan/account service provider can send the check directly to Ascensus Trust Company. If instead the check is being returned to you, you must complete Part 1 of the rollover form (i.e., this page) and send it along with your check to Ascensus Trust Company. If you are sending more than one rollover check, use a separate form for each check.

My check details

Dollar amount on check: \$ _____

Date sent to Ascensus Trust Company (mm/dd/year): _____

Submitted by _____ Date _____
First middle initial last

Important:

- If the check is payable to you, you have 60 days to roll over the funds (i.e. have the check deposited into your retirement plan) or the entire amount becomes taxable.
- If you have any questions, please contact Participant Services at 866-794-2145.

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 259464

Employer use only: Upon receipt of this form, verify that the plan document permits rollover contributions and that the rollover contribution qualifies for rollover treatment and that all information provided by the participant is accurate and complete.

Complete and return Part 2 of the Rollover form to your employer.

Important:

- This form may only be used to move (i.e., roll over) retirement plan assets from a retirement plan, traditional IRA, or SIMPLE IRA into your employer's plan.
- This form may not be used to request a rollover from this plan to another retirement plan.
- If more than one rollover contribution is being sent, use a separate form for each rollover contribution.
- If this rollover contribution is being made during or after the first year for which you must take a required minimum distribution, you cannot roll over any amount which constitutes a required minimum distribution. Please check with your employer for more information about this rule.

My savings

1. The amount of my rollover contribution attributable to pre-tax contributions is \$ _____ (amount on check)
2. The amount of my rollover contribution attributable to Roth contributions is \$ _____
 - a. The amount of the Roth contribution that is attributable to basis is \$ _____
 - b. The first year in which I made a Roth contribution to the plan from which my rollover is being made was _____ (specify)
3. The amount of my rollover contribution attributable to after-tax (non-Roth) contributions is \$ _____
 - a. The amount of the after-tax contribution attributable to basis is \$ _____
4. The rollover contribution is from the following type of plan:

<input type="checkbox"/> QP/401(k)/Roth401(k) plan	<input type="checkbox"/> 403(a) plan
<input type="checkbox"/> 403(b) plan	<input type="checkbox"/> Governmental 457(b) plan
<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> SIMPLE IRA
<input type="checkbox"/> Current plan	

Note: If necessary, the retirement plan/account service provider can provide the information requested above.

Continued on back

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 259464

My investments

You have choices for investing your rollover assets. Helpful information on choosing investments is available in the **What ways can you invest?** section of this guide and on your plan’s retirement website.

Important: If you don’t make any investment elections but complete the rest of this form, you will be invested in a target date allocation investment based on when you reach a target retirement age. More information on this investment is available in the **What ways can you invest?** section of this guide and on your plan’s retirement website.

Invest my rollover contribution according to my current investment elections.

Check this box to invest your entire rollover contribution in the same funds and percentages you previously selected for your retirement plan contributions.

Make new investment elections for my rollover contribution.

Check this box if you choose to invest your rollover contribution in different funds and/or percentages than you previously selected. Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%.

Create a custom mix

Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%. Information on each Investment’s performance is available on your plan’s retirement website and in the **Investment options** section of this guide.

Investment name	Investment %	Investment name	Investment %
Target date allocation		Equity	
Jpmorgan Smartretirement 2065 Fund Class R6	_____ %	Carillon Scout Mid Cap Fund Class R-6	_____ %
JPMorgan SmartRetirement® 2020 Fund Class R6	_____ %	Delaware Small Cap Core Fund Class R6	_____ %
JPMorgan SmartRetirement® 2025 Fund Class R6	_____ %	JPMorgan Equity Income Fund Class R6	_____ %
JPMorgan SmartRetirement® 2030 Fund Class R6	_____ %	The Hartford International Opportunities Fund Class R6	_____ %
JPMorgan SmartRetirement® 2035 Fund Class R6	_____ %	Vanguard® FTSE All-World ex-US Index Fund Admiral™ Shares	_____ %
JPMorgan SmartRetirement® 2040 Fund Class R6	_____ %	Vanguard® Large Cap Index Fund Admiral™ Shares	_____ %
JPMorgan SmartRetirement® 2045 Fund Class R6	_____ %	Vanguard® Mid-Cap Index Fund Admiral™ Shares	_____ %
JPMorgan SmartRetirement® 2050 Fund Class R6	_____ %	Vanguard® Small-Cap Index Fund Admiral™ Shares	_____ %
JPMorgan SmartRetirement® 2055 Fund Class R6	_____ %	Voya Large-Cap Growth Fund Class R6	_____ %
JPMorgan SmartRetirement® 2060 Fund Class R6	_____ %	Bond	
JPMorgan SmartRetirement® Income Fund Class R6	_____ %	Dodge & Cox Income Fund Class I	_____ %
		PIMCO Income Fund Institutional Class	_____ %
		Vanguard® Total Bond Market Index Fund Admiral™ Shares	_____ %
		Money market/Stable value	
		Federated Hermes U.S. Treasury Cash Reserves IS	_____ %

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Join your retirement plan today!

Enroll online in minutes:

<https://my.vanguardplan.com>

Or call: 866-794-2145

For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus or, if available, a summary prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest. You can also download Vanguard fund prospectuses at vanguard.com.

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