

**Important Notice Concerning Your Rights Under the Beatty Lumber and Millwork  
Company Profit Sharing Plan  
Date of Notice: November 11, 2021**

- This notice is to inform you that the Beatty Lumber and Millwork Company Profit Sharing Plan (the “Plan”) will be changing its record-keeper from Turning Point Associates to Transamerica Retirement Solutions LLC (“Transamerica”) and also changing investment options effective 12/01/21.
- As a result of these changes, you will be temporarily unable to direct or diversify investments in your individual account, obtain a loan, or obtain a distribution from the Plan. This period, during which you will be unable to exercise these rights otherwise available under the Plan, is called a “blackout period.” Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.
- The blackout period for the Plan is expected to begin as of the close of business at 4:00pm Eastern Time on 12/15/2021 and end during the week of 01/21/2022. During these weeks, you can determine whether the blackout period has started or ended by calling your new provider, Transamerica, toll-free at 1-800-401-8726.
- During the blackout period, you will be unable to direct or diversify the assets held in your Plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.
- If you have any questions concerning this notice, you should contact:

Eric Tucker  
Beatty Lumber and Millwork Company  
1835 S State Road  
Upper Darby PA 19082  
484-469-8267

Beatty Lumber and Millwork Company  
Eastern Retirement Trust (“The Plan(s)”)

**NOTICE OF QUALIFIED CHANGE IN  
THE PLAN’S INVESTMENT OPTIONS**

November 11, 2021

Your employer is changing retirement plan providers and, in turn, changing the investment options available in your Plan. If you have any money invested in these funds, and/or if you have directed that your future contributions be allocated to these funds, those amounts/percentages will be automatically transferred/directed to the replacement funds.

If no record of an investment allocation for future contributions is provided for your account, your future contributions will be invested in the Plan’s default investment alternative. Additionally, your employer is adding new investment options to which existing funds will not be transferred/directed, but for you to invest in going forward. This Notice explains your rights and obligations with respect to the automatic transfer. This transaction is intended to comply with section 404(c) of ERISA.

**Description of the Investment Options:** The investment options that are involved in this change are shown in the Replacement Investment Options Chart below. The chart lists each existing fund as well as the replacement fund to which the assets will be transferred and the investment options for future allocations will be directed under the Plan.

Additionally, your current savings rate will automatically transfer to Transamerica.

**When the Transfer Will Take Place:** Please refer to the Sarbanes Oxley Notice provided for additional information on the blackout period. After the blackout period, you will be able to access your account with Transamerica and view the mapping activity.

You should evaluate the appropriateness of your current investment allocations in light of your inability to direct or diversify assets during the mapping period. Please review this communication for information regarding restrictions on your ability to access your account during this period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio taking into account all of your assets, income and investments.

**Your Right To Direct Investments:** Although the investment options in the Plan are determined by your employer, you have the right to direct the investment of your individual account balance and the allocation of your future contributions under the Plan into any of the available investment options. If you do not wish to have your assets and/or your allocation, in an existing fund mapped to a replacement fund, you have the right to transfer your money and/or change the allocation of your future contributions prior to the blackout start date. After the end of the blackout period, you will have the right to transfer any of your assets and/or redirect your contributions allocated to such funds to one or more of the Plan’s other investment options.

**How to Make or Change an Investment Election:** You can make or change your affirmative investment election at Transamerica by:

- Contacting Transamerica during the enrollment process via the website at [transamerica.com/portal/home](https://transamerica.com/portal/home) or via phone at 800-401-8726

Fund information, including investment objectives, risk and return characteristics, as well as fees and other expenses, for each existing investment option under the Plan is made available to you with your Plan materials.

### Replacement Investment Options Chart:

Investment Options		
Turning Point	To	Transamerica
Janus Henderson Triton N	→	AB Small Cap Growth Z
American Funds 2010 Trgt Date Retire R6	→	American Funds 2010 Trgt Date Retire R6
American Funds 2015 Trgt Date Retire R6	→	American Funds 2015 Trgt Date Retire R6
American Funds 2020 Trgt Date Retire R6	→	American Funds 2020 Trgt Date Retire R6
American Funds 2025 Trgt Date Retire R6	→	American Funds 2025 Trgt Date Retire R6
American Funds 2030 Trgt Date Retire R6	→	American Funds 2030 Trgt Date Retire R6
American Funds 2035 Trgt Date Retire R6	→	American Funds 2035 Trgt Date Retire R6
American Funds 2040 Trgt Date Retire R6	→	American Funds 2040 Trgt Date Retire R6
American Funds 2045 Trgt Date Retire R6	→	American Funds 2045 Trgt Date Retire R6
American Funds 2050 Trgt Date Retire R6	→	American Funds 2050 Trgt Date Retire R6
American Funds 2055 Trgt Date Retire R6	→	American Funds 2055 Trgt Date Retire R6
American Funds 2060 Trgt Date Retire R6	→	American Funds 2060 Trgt Date Retire R6
American Funds American Balanced R6	→	American Funds American Balanced R6
American Funds New World R6	→	American Funds New World R6
BlackRock Strategic Income Opps K	→	BlackRock Strategic Income Opps K
Templeton Global Total Return R6	→	BrandywineGLOBAL - Global Opportunities Bond IS
Vanguard 500 Index Admiral	→	Fidelity 500 Index
Vanguard Health Care Adm	→	Fidelity 500 Index
Vanguard Energy Adm	→	Fidelity 500 Index
Vanguard Real Estate Index Admiral	→	Fidelity 500 Index
Vanguard Mid Cap Index Admiral	→	Fidelity Mid Cap Index
Vanguard Small Cap Index Adm	→	Fidelity Small Cap Index
Vanguard Developed Markets Index Admiral	→	Fidelity Total International Index
Hartford MidCap R6	→	Invesco Discovery Mid Cap Growth R6
WT CIT III for Metlife GAC 25554 CL J	→	Transamerica Stable Value Strategy Account
Undiscovered Managers Behavioral Val R6	→	Undiscovered Mgrs Behavioral Value R6
JHancock International Growth R6	→	Vanguard International Growth Adm
Vanguard International Value Inv	→	Vanguard International Value Fund
Principal LargeCap Growth I R6	→	Vanguard US Growth Admiral
Vanguard Windsor™ II Admiral™	→	Vanguard Windsor II Adm
Wells Fargo Special Mid Cap Value R6	→	Wells Fargo Special Mid Cap Value R6
Western Asset Core Plus Bond IS	→	Western Asset Core Plus Bond IS