

Beatty Lumber & Millwork Co. 401(k) Profit Sharing Plan

Disclosure & Comparative Chart for Retirement Plan Participants

All individuals who have the right to direct investments in an employer-sponsored retirement plan are being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This document is specific to your plan. You will see additional disclosures and an itemization of fees which may be assessed to your individual account on your next quarterly statement (and all future statements).

Why am I receiving this disclosure?

Because you have the right to direct investments under a retirement plan or because you are considered to be one of the following:

- An employee eligible to join your employer's retirement plan
- An active participant in the plan
- A former employee with a vested balance in the plan
- A retiree with a vested balance in the plan
- An active beneficiary of a former employee's plan account
- An alternate payee under a QDRO (qualified domestic relations order), typically as the result of a divorce

What do I need to do?

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

DISCLOSURE & COMPARATIVE CHART
Beatty Lumber & Millwork Co. 401(k) Profit Sharing Plan (Plan)
IMPORTANT INFORMATION REGARDING YOUR PLAN
July 29, 2025

A retirement plan offers a convenient way to save for retirement and often provides unique features and benefits not available elsewhere. Individuals have the opportunity to make the plan work harder for them by committing to consistent savings early, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding how the plan works, including plan investment choices and fees. This document was prepared to aid you in that understanding.

General Plan Information	
Investment Vehicle	A mutual fund investment platform with registered mutual funds, that are distributed by Transamerica Investors Securities Corporation and general account investments (Investment Choices). The general account Investment Choice offered is underwritten by Transamerica Financial Life Insurance Company, 440 Mamaroneck Avenue, Harrison, New York 10528, a New York insurance company (Transamerica).
How to Direct Your Investments and Make Allocation Changes	<u>Direction of investments:</u> You may direct the investment of your Plan account. <u>404(c) Compliance:</u> This plan intends to comply with the administrative requirements of ERISA section 404(c). ERISA section 404(c) was designed to ensure that you have the opportunity to (1) exercise control over the investment of your accounts available for your direction, and (2) choose from a broad range of investment alternatives. <u>Timing for making investment allocation changes:</u> On any business day. To change investment allocations Transamerica participants may go to: transamerica.com/portal or call 1-800-401-8726 . For a complete description of investment direction rights, limitations, or restrictions under your Plan, refer to your Plan's Summary Plan Description (SPD), or similar document provided.
Transfer Restrictions	Some Investment Choices may have transfer restrictions (See Table 1 for details, if applicable).
Voting, Tender and Similar Rights and Restrictions	The Plan sponsor/sponsoring entity/plan administrator shall have the right to exercise voting and tender rights attributable to mutual funds offered under the Program.
List of Investment Choices	For the listing of the Investment Choices active under your Plan, please see the section titled "Comparative Chart" under Table 1 and Table 2.

Investment Manager for Advice Services	Your Plan offers the Managed Advice® service. The Managed Advice service provides you with an asset allocation mix of funds available within your Plan. Managed Advice rebalances and reallocates your account over time as your circumstances change. Transamerica Retirement Advisors, LLC serves as the investment manager for the Managed Advice service. Additional terms and conditions apply to the service, and more detailed information, including the Form ADV of the investment manager, is available at trsretire.com by signing in to your account and selecting Managed Advice in the Manage section. In offering the Managed Advice service, Transamerica Retirement Advisors, LLC relies on the investment methodology developed by Morningstar Investment Management LLC as an independent financial expert: • The annual charge for the combined selection will be 0.45%. Participants may unsubscribe from the service via the website at any time.
---	--

Potential General Administrative Fees	
Services Provided	Qualified retirement plans are governed by a plan document approved by regulators of retirement plans. Services provided to your retirement plan are offered to plan sponsors or to sponsoring entities. Other employers may join the approved plan and become "Participating Employers". Participating employers and participants are all part of the plan and the plan will be referred to the "Program".
Plan Fees and Asset Based Fees	As described below, plan fees and asset based fees under the Program may apply as directed by the Plan sponsor/sponsoring entity/plan administrator. Fees include, but are not limited to • Fees charged for the services provided by the Third Party Administrator (TPA), TAG selected by the plan sponsor/sponsoring entity. A TPA is an independent company that may be engaged by the Plan sponsor/sponsoring entity/plan administrator to perform such tasks as plan administration, plan consulting, document services and nondiscrimination testing. • Asset based plan service fees anywhere between 0.06% and 0.25% are used to pay the cost of providing services under the Program and are deducted from individual participant accounts. • Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; 3) the processing of outside assets, when applicable; and 4) directed trustee and custody services when applicable. Additionally, when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing. • Fees directed by the Plan sponsor/sponsoring entity/plan administrator to be allocated to participants. These could be auditor fees, legal fees, or other third party service provider fees when applicable, and as permitted to be charged to the plan. Any amount deducted, will be reported on the quarterly participant statement.

Potential General Administrative Fees

The service fees shown in the below chart may be paid to the Plan's financial advisor from an expense account established for the plan (if such an account is selected by the Sponsoring entity) or a deduction from each participant account. For those fees deducted from each participant account, the actual amount deducted, will be reported on the quarterly participant statement.

Additionally, at this time, service fees are being paid to the Plan's financial advisor for services rendered to the Plan, as shown below:

Compensation to the Plan's financial advisor for services rendered to the Plan, as follows:

Annual Amount	Based On	Frequency
0.1500%	All Assets	Monthly
\$0.00	Annual Flat Fee	Monthly

Compensation to the Plan's Custodial Services provider for services rendered to the Plan, as follows

Annual Amount	Based On	Frequency
\$50.00	Annual Flat Fee	Monthly

Compensation to the Plan's Directed Trustee Services provider for services rendered to the Plan, as follows:

Annual Amount	Based On	Frequency
\$150.00	Annual Flat Fee	Quarterly

The fees described above may be paid in whole or in part by your employer, from an expense account established for the plan, by a deduction from each participant account on a pro-rata or per capita basis, or from revenue collected from each investment choice selected for the plan. For those fees deducted from each participant account, the actual amount deducted, will be reported on the quarterly participant statement.

Refer to Exhibit A to see details regarding Plan Fees

Potential General Administrative Fees	
Transaction Fees	Transaction fees which may be charged against individual participant accounts include: • Transaction Fees may be charged by Transamerica for providing services related to the establishment and maintenance of loans, distributions and withdrawals. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee. • Transaction Fees may be charged for the services provided by a TPA selected by the plan sponsor/Plan Administrator. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee. Refer to Exhibit A to see a list of the Transaction Fees

Investment Information

The information below is provided to help you compare the Investment Choices under your Plan. If you want additional information about your Investment Choices, including principal risks, current investment performance and a glossary of terms, Transamerica participants may go to: transamerica.com/portal or call 1-800-401-8726 . Total Annual Operating Expenses reduce the rate of return of each Investment Choice.

Table 1 below focuses on Investment Choices that do not have a fixed or stated rate of return, and shows fee and expense information, as well as investment performance for each choice and an appropriate benchmark performance (shown in *italics*). Past performance does not guarantee how the Investment Choice will perform in the future. Your investment in these choices could lose money.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [A Look at 401\(k\) Plan Fees \(dol.gov\)](https://www.dol.gov/ebsa/401k-plan-fees), or call the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) toll free at 1-866-444-3282.

Fees and expenses are only one of many factors to consider when you decide to invest. You may also want to think about whether investing in a particular Investment Choice will help you achieve your financial goals.

Comparative Chart - Table 1 - Variable Choices

Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
					1 Yr.	5 Yr.	10 Yr. or Since Inception	
Fidelity US Bond Index <i>Bloomberg US Aggregate Bond</i>	Interm./Long-Term Bond	Intermediate-Term Bonds	0.03 %	Per \$1,000* \$0.25	5.96% <i>6.08%</i>	-0.79% <i>-0.73%</i>	1.73% <i>1.76%</i>	See Type B note below for transfer restrictions
Loomis Sayles Investment Grade Bond N <i>Bloomberg US Aggregate Bond</i>	Interm./Long-Term Bond	Intermediate-Term Bonds	0.43 %	\$4.30	6.12% <i>6.08%</i>	1.59% <i>-0.73%</i>	3.20% <i>1.76%</i>	N/A
BlackRock Strategic Income Opps K <i>Bloomberg US Universal</i>	Aggressive Bonds	High Yield Bonds	0.62 %	\$6.20	8.52% <i>6.51%</i>	3.89% <i>-0.15%</i>	3.43% <i>2.11%</i>	N/A

Comparative Chart - Table 1 - Variable Choices

Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
					1 Yr.	5 Yr.	10 Yr. or Since Inception	
BrandywineGLOBAL - Global Opportunities Bond IS <i>Bloomberg Global Aggregate</i>	Aggressive Bonds	World/Foreign Bonds	As % 0.55%	Per \$1,000* \$5.50	10.47% 8.91%	0.18% -1.16%	1.49% 1.17%	N/A
Vanguard Windsor II Adm <i>Russell 1000 Value</i>	Large-Cap Stocks	Large-Cap Value Stocks	0.23%	\$2.30	10.22% 13.70%	15.91% 13.93%	10.98% 9.19%	See Type C note below for transfer restrictions
Fidelity 500 Index <i>S&P 500</i>	Large-Cap Stocks	Large-Cap Blend Stocks	0.02%	\$0.15	15.15% 15.16%	16.63% 16.64%	13.63% 13.65%	See Type B note below for transfer restrictions
Vanguard US Growth Admiral <i>Russell 1000 Growth</i>	Large-Cap Stocks	Large-Cap Growth Stocks	0.22%	\$2.20	20.26% 17.22%	13.44% 18.15%	15.01% 17.01%	See Type C note below for transfer restrictions
Allspring Special Mid Cap Value R6 <i>Russell Mid Cap Value</i>	Small/Mid-Cap Stocks	Mid-Cap Value Stocks	0.70%	\$7.00	6.24% 11.53%	14.10% 13.71%	9.08% 8.39%	See Type C note below for transfer restrictions
Fidelity Mid Cap Index <i>Russell Mid Cap</i>	Small/Mid-Cap Stocks	Mid-Cap Blend Stocks	0.03%	\$0.25	15.16% 15.21%	13.11% 13.11%	9.89% 9.89%	See Type B note below for transfer restrictions
Invesco Discovery Mid Cap Growth R6 <i>S&P 500</i>	Small/Mid-Cap Stocks	Mid-Cap Growth Stocks	0.67%	\$6.70	15.95% 15.16%	9.31% 16.64%	11.08% 13.65%	See Type C note below for transfer restrictions
Undiscovered Mgrs Behavioral Value R6 <i>Russell 3000</i>	Small/Mid-Cap Stocks	Small-Cap Value Stocks	0.80%	\$8.00	5.61% 15.30%	18.82% 15.96%	9.05% 12.96%	See Type C note below for transfer restrictions
Fidelity Small Cap Index <i>Russell 2000</i>	Small/Mid-Cap Stocks	Small-Cap Blend Stocks	0.03%	\$0.25	7.84% 7.68%	10.13% 10.04%	7.26% 7.12%	See Type B note below for transfer restrictions
AB Small Cap Growth Z <i>S&P 500</i>	Small/Mid-Cap Stocks	Small-Cap Growth Stocks	0.77%	\$7.70	9.47% 15.16%	5.20% 16.64%	9.62% 13.65%	N/A

Comparative Chart - Table 1 - Variable Choices

Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
					1 Yr.	5 Yr.	10 Yr. or Since Inception	
Fidelity Total International Index (06/2016) <i>MSCI ACWI Ex USA IMI</i>	International Stocks	World/Foreign Stocks	As % 0.06%	Per \$1,000* \$0.60	18.46% 17.83%	10.30% 10.20%	7.58% 7.57%	See Type B note below for transfer restrictions
Transamerica International Equity R6 <i>MSCI EAFE</i>	International Stocks	World/Foreign Stocks	0.76%	\$7.60	21.31% 17.73%	11.86% 11.16%	6.12% 6.51%	N/A
Vanguard International Growth Adm <i>MSCI ACWI Ex USA</i>	International Stocks	World/Foreign Stocks	0.25%	\$2.50	17.94% 17.72%	7.34% 10.13%	9.60% 6.12%	See Type C note below for transfer restrictions
Vanguard International Value Fund <i>MSCI ACWI Ex USA</i>	International Stocks	World/Foreign Stocks	0.36%	\$3.60	13.71% 17.72%	10.70% 10.13%	5.58% 6.12%	See Type C note below for transfer restrictions
American Funds New World R6 <i>MSCI ACWI</i>	International Stocks	Emerging Market Stocks	0.57%	\$5.70	15.53% 16.17%	8.82% 13.65%	7.83% 9.99%	N/A
American Funds American Balanced R6 <i>S&P 500</i>	Multi-Asset/Other	Balanced	0.25%	\$2.50	14.62% 15.16%	10.41% 16.64%	9.27% 13.65%	N/A
American Funds 2010 Trgt Date Retire R6 <i>S&P Target Date 2010</i>	Multi-Asset/Other	Target Date Investment Choices	0.29%	\$2.90	12.10% 9.30%	6.53% 5.32%	5.96% 5.16%	N/A
American Funds 2015 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.30%	\$3.00	12.22% 15.16%	6.91% 16.64%	6.27% 13.65%	N/A
American Funds 2020 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.30%	\$3.00	12.75% 15.16%	7.26% 16.64%	6.68% 13.65%	N/A

Comparative Chart - Table 1 - Variable Choices

Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
					1 Yr.	5 Yr.	10 Yr. or Since Inception	
American Funds 2025 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.31 %	Per \$1,000* \$3.10	12.73% 15.16%	7.78% 16.64%	7.34% 13.65%	N/A
American Funds 2030 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.33 %	\$3.30	13.55% 15.16%	9.07% 16.64%	8.23% 13.65%	N/A
American Funds 2035 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.34 %	\$3.40	14.63% 15.16%	10.64% 16.64%	9.35% 13.65%	N/A
American Funds 2040 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.36 %	\$3.60	16.14% 15.16%	11.95% 16.64%	10.08% 13.65%	N/A
American Funds 2045 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.37 %	\$3.70	16.52% 15.16%	12.23% 16.64%	10.28% 13.65%	N/A
American Funds 2050 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.37 %	\$3.70	16.52% 15.16%	12.27% 16.64%	10.35% 13.65%	N/A
American Funds 2055 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.39 %	\$3.90	16.49% 15.16%	12.25% 16.64%	10.34% 13.65%	N/A
American Funds 2060 Trgt Date Retire R6 <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.39 %	\$3.90	16.50% 15.16%	12.23% 16.64%	10.33% 13.65%	N/A
American Funds 2065 Trgt Date Retire R6 (03/2020) <i>S&P 500</i>	Multi-Asset/Other	Target Date Investment Choices	0.39 %	\$3.90	16.47% 15.16%	12.25% 16.64%	15.73% 20.33%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
					1 Yr.	5 Yr.	10 Yr. or Since Inception	
American Funds 2070 Trgt Date Retire R6 (05/2024) <i>Morningstar Lifetime Allocation Moderate 2060</i>	Multi-Asset/Other	Target Date Investment Choices	As % 0.39 %	Per \$1,000* \$3.90	16.48% 15.49%	N/A N/A	18.20% 16.27%	N/A

*This is the cost of each Investment Choice for a 12-month period of time.

Note Type B: Participants who exchange shares out of an investment choice will not be permitted to exchange shares into the same investment choice for 60 calendar days. The policy will not prevent regular employer or participant contributions into an investment choice, nor will it prevent a participant from exchanging out of an investment choice at any time. Reallocation and rebalancing transactions completed systematically or directly by participants will not be exempt from the frequent-trading policy.

Note Type C: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

Table 2 below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance. The table below shows no Annual Operating Expenses, as the interest rate is net of any operating expenses.

Comparative Chart - Table 2 – Fixed Choices				
Name of Investment Choice	Return/Credited Rate	Term	Other (Explanation of Term)	Shareholder-Type Fees/Comments
Transamerica Stable Value Strategy Account	2.60%	Semi-Annual	Interest rates are reset semi-annually and apply to all assets.	General account stable value investments may be subject to withdrawal or transfer restrictions at the Plan level under specific circumstances. Fees and charges under the group annuity contract or applicable service agreement may change if the Contractholder/Sponsor directs Transamerica to remove the Stable Value Investment Choice from the available Investment Choices for the Plan. Contact your Transamerica Representative for more information. Hold and withdrawal restrictions do not typically apply to participants.

Exhibit A – Summary of Plan Fees and Transaction Fees

- Generally, transaction fees are paid by participants.
- Plan fees may be paid by your employer or divided up among all participants.
- Under certain circumstances, service fee discounts, recordkeeping fee waivers, or the use of plan forfeitures may cover or reduce the fees stated below.
- TPA Charges are administration fees charged by a TAG a Third Party Administrator (TPA), that your employer has selected to provide these services. TPA services may include consulting, compliance, document services, or other plan administration activities.

Type of Service, Feature or Benefit	TPA Charges (Expressed in \$)	Basis
Fees		
▪ Terminations / Lump Sum Distribution**	\$50	Per distribution
▪ Death Benefits	\$50	Per distribution
▪ Disability Benefits	\$50	Per distribution
▪ QDRO Distribution Fee	\$400	Per distribution
▪ Installments		Per distribution
▪ Loan Setup Fee	\$50	Per Loan
▪ Loan Maintenance Fee	\$50	Annually
▪ Hardship Withdrawal	\$50	Per distribution
▪ In-Service/Child Birth/Adoption Withdrawal	\$50	Per distribution
Plan Fees		
Participant Charges		
▪ 0 - 999999999	\$25	Per Participant
Base Fees		
▪ 0 - 999999999		Per Year
**May include Required Minimum Distributions		

Type of Service, Feature or Benefit	Transamerica Charges (Expressed in \$)	Basis
-------------------------------------	---	-------

Fees		
▪ Terminations / Lump Sum Distribution**	\$50	Per distribution
▪ Death Benefits	\$50	Per distribution
▪ Disability Benefits	\$50	Per distribution
▪ QDRO Distribution Fee	\$50	Per distribution
▪ Installments	\$0	Per distribution
▪ Loan Setup Fee	\$50	Per Loan
▪ Loan Maintenance Fee	\$50	Annually
▪ Hardship Withdrawal	\$50	Per distribution
▪ In-Service/Child Birth/Adoption Withdrawal	\$50	Per distribution
▪ Manual Processing Fee Participants may be charged a transaction fee for transactions in the amount shown for transactions not completed online or over the phone.	\$50	Each occurrence