



Update to the SPARC Group LLC 401(k) Investment and Savings Plan Merger into the Catalyst Brands Safe Harbor 401(k) Plan

You were recently notified that the SPARC Group LLC 401(k) Investment and Savings Plan would officially merge into the Catalyst Brands Safe Harbor 401(k) Plan. Your investments in the SPARC Group LLC 401(k) Investment and Savings Plan were liquidated as of market close on January 2, 2026, and were reinvested in the Catalyst Brands Safe Harbor 401(k) Plan as of market close on January 5, 2026.

Note that the following funds were not included in the original mapping notice. If you were invested in these funds in the SPARC Group LLC 401(k) Investment and Savings Plan, this will impact your account in the Catalyst Brands Safe Harbor 401(k) Plan.

SPARC Group LLC 401(k) Investment and Savings Plan Funds	Mapping to:	Catalyst Brands Safe Harbor 401(k) Plan Funds	IM Fees
Voya Target Retire 2070 Tr 4 – CIT	Mapping to:	BlackRock LifePath Index 2065 Fund	0.06%
Fidelity Gov't Money Mkt Fd K6	Mapping to:	TRowe Interest Income Fund	0.18%
American Funds American Balanced Fund – Class R-6	Mapping to:	BlackRock LifePath Index (age appropriate)	***
Putnam Large Cap Value Fund – Class R6 (Name Change: Large Cap Growth Fund III – Class R1)	Mapping to:	JPMorgan U.S. Equity Fund CIT	0.44%
AllianceBernstein Large Cap Growth Fund – Class Z (Name Change: Large Cap Value Fund – Class R1)	Mapping to:	JPMorgan U.S. Equity Fund CIT	0.44%

You will be able to view your converted SPARC Group LLC 401(k) balances in your Catalyst Brands Safe Harbor 401(k) Plan account starting Saturday, January 10, 2026. This is a change from the previously communicated date of January 9, 2026, due to an administrative delay outside of the Plan's control. Please note that any transactions requested on Saturday, January 10, will not be processed until Monday, January 12, 2026.

Your first payroll contribution will be posted to your Catalyst Brands Safe Harbor 401(k) Plan account on January 9, 2026. You can view this beginning Saturday, January 10, 2026

Your first loan repayment will be posted to your Catalyst Brands Safe Harbor 401(k) Plan account on Tuesday, January 13, 2026. You can view this beginning Wednesday, January 14, 2026.

If You Have Questions

If you have questions concerning this notice, please contact the Catalyst Brands Benefits Center at 1-888-890-8900, Monday through Friday, 8 a.m. to 8 p.m. Central time.

Legal Information

Any inconsistency between this communication and the terms of an official plan document will be governed by the plan document. Catalyst Brands and its benefit plans are not responsible for any data errors or processing delays. The plan administrator may correct any errors at any time. The information contained in this document is general in nature, is not individual tax advice and may not be used to avoid any tax or tax penalty. Tax laws are complex and may change.