

Dear Plan Participant:

As the Plan Sponsor for the company's qualified retirement plan, we are providing you required disclosure, which consists of the attached regulatory notices and the information below regarding accessing your quarterly account statements.

Your quarterly participant retirement account statement is delivered in electronic form via your retirement plan account website/mobile app and can be accessed 24 hours a day, 7 days a week. To review your quarterly retirement account statement, log on to your retirement plan website/mobile app and select "Quarterly Statements" from the Account Info tab.

If you wish to receive paper copies of your statement, you can opt-out of electronic delivery by contacting the Participant Service Center at 1-800-716-3742. If you have previously opted to receive a hard copy of your statement, you will continue to receive it in the mail.

Participants Receiving Periodic Payments

You have the right to elect whether federal income tax is withheld from your payments. To make or change your withholding election, you must complete IRS Form W-4P and return it to your plan administrator. Your election will remain in effect until you elect to change it and you may revoke it at any time. If you do not provide a withholding election on Form W-4P, your federal withholding will be determined by treating you as a married individual claiming 3 exemptions. Penalties may be imposed by the IRS under the estimated tax payment rules if your withholding is not sufficient. You should consult with your tax advisor to ensure your withholding election is appropriate for your tax situation.

For more information and to obtain Form W-4P, please visit the IRS website at <https://www.irs.gov/pub/irs-pdf/fw4p.pdf>.

For questions relating to these notices or accessing your account online, a Participant Service Center representative is available Monday through Friday, from 8 a.m. until 8 p.m. EST, by calling 1-800-716-3742.

Thank you.

Kulanu 403(b) Plan

Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact your Plan Administrator: KULANU ACADEMY, 124 MCGLYNN PL, CEDARHURST, NY 11516.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by Kulanu Academy and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, legal, accounting, custodial, trustee, investment advisory, participant education and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$75.00 lump sum distribution fee.
- A \$75.00 in-service distribution fee.
- A \$75.00 hardship distribution fee.
- A \$75.00 required minimum distribution fee.
- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

Kulanu 403(b) Plan

Investment and Fee Notice

The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio			Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
Vanguard Consmr Disc Idx (Fund ID VCDAX)	17.21%	11.95%	14.26%	11.63%	9/30/25	0.09%	0.90	*	
idx:S&P 500 TR USD	17.60%	16.47%	15.30%						
US Fund Consumer Cyclical									
Fidelity Advisor Energy Z (Fund ID FIKAX)	7.06%	30.61%	7.48%	6.01%	9/30/25	0.58%	5.80		
idx:S&P 500 TR USD	17.60%	16.47%	15.30%						
US Fund Equity Energy									
American Funds EUPAC R4 (Fund ID REREX)	14.40%	7.12%	7.91%	7.52%	9/30/25	0.82%	8.20		
idx:MSCI EAFE NR USD	14.99%	11.15%	8.17%						
US Fund Foreign Large Growth									
BlackRock Health Sciences Opp (Fund ID SHSSX)	-5.25%	5.15%	9.49%	11.81%	9/30/25	0.84%	8.40		
idx:S&P 500 TR USD	17.60%	16.47%	15.30%						
US Fund Health									
Principal High Yield (Fund ID PHYTX)	5.86%	5.63%	5.78%	7.09%	9/30/25	0.60%	6.00		
idx:BBgBarc Global High Yield TR Hdg USD	8.63%	5.67%	6.04%						
US Fund High Yield Bond									
Western Asset Core Plus Bond (Fund ID WAPSX)	2.59%	-1.44%	2.07%	4.33%	9/30/25	0.42%	4.20		
idx:BBgBarc US Agg Bond TR USD	2.88%	-0.45%	1.84%						
US Fund Intermediate Core-Plus Bond									
Invesco Equally Wtd S&P 500 (Fund ID VADDX)	7.57%	13.64%	11.81%	9.53%	9/30/25	0.28%	2.80	*	
idx:S&P 500 TR USD	17.60%	16.47%	15.30%						
US Fund Large Blend									
Parnassus Core Equity Investor (Fund ID PRBLX)	10.20%	13.41%	13.67%	11.38%	9/30/25	0.81%	8.10		
idx:S&P 500 TR USD	17.60%	16.47%	15.30%						
US Fund Large Blend									
Vanguard 500 Index (Fund ID VFIAX)	17.55%	16.42%	15.26%	8.63%	9/30/25	0.04%	0.40	*	
idx:S&P 500 TR USD	17.60%	16.47%	15.30%						
US Fund Large Blend									
American Fds Growth Fd Of Amer (Fund ID RGAEX)	23.17%	14.75%	15.78%	11.01%	9/30/25	0.64%	6.40		
idx:S&P 500 Growth TR USD	26.91%	16.88%	17.62%						
US Fund Large Growth									
Janus Henderson Forty (Fund ID JACTX)	20.44%	13.89%	16.75%	15.58%	9/30/25	0.76%	7.60		
idx:S&P 500 Growth TR USD	26.91%	16.88%	17.62%						
US Fund Large Growth									

Kulanu 403(b) Plan

Investment and Fee Notice

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio			Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
Shelton Nasdaq-100 Index (Fund ID NASDX)	23.43%	17.21%	19.83%	7.88%	9/30/25	0.64%	6.40		
idx:S&P 500 Growth TR USD	26.91%	16.88%	17.62%						
US Fund Large Growth									
Parnassus Endeavor (Fund ID PFPWX)	11.55%	15.66%	14.23%	12.91%	9/30/25	0.71%	7.10		
idx:S&P 500 Value TR USD	6.76%	15.33%	12.04%						
US Fund Large Value									
Vanguard Mid Cap Index (Fund ID VIMAX)	13.10%	12.44%	11.38%	10.28%	9/30/25	0.05%	0.50	*	
idx:S&P MidCap 400 TR	6.13%	13.61%	10.82%						
US Fund Mid-Cap Blend									
Oakmark Equity and Income R6 (Fund ID OAZBX)	7.65%	11.31%	8.48%	8.68%	9/30/25	0.56%	5.60		
idx:Morningstar Mod Tgt Risk TR USD	10.43%	7.61%	7.87%						
US Fund Moderate Allocation									
PIMCO Income (Fund ID PONPX)	7.13%	4.18%	4.78%	6.85%	9/30/25	0.64%	6.40		
idx:BBgBarc US Agg Bond TR USD	2.88%	-0.45%	1.84%						
US Fund Multisector Bond									
Baron Real Estate R6 (Fund ID BREUX)	3.42%	9.27%	11.42%	12.59%	9/30/25	1.05%	10.50		
idx:FTSE Nareit Equity REITs TR USD	-1.98%	9.33%	6.61%						
US Fund Real Estate									
Lord Abbett Short Dur Income (Fund ID LDLVX)	5.19%	2.79%	2.91%	2.81%	9/30/25	0.32%	3.20		
idx:BBgBarc US Govt/Credit 1-5 Yr TR USD	4.12%	1.39%	1.99%						
US Fund Short-Term Bond									
Vanguard Small Cap Index (Fund ID VSMAX)	8.67%	12.21%	10.57%	9.23%	9/30/25	0.05%	0.50	*	
idx:S&P SmallCap 600 TR USD	3.64%	12.94%	10.03%						
US Fund Small Blend									
Vanguard Target Retirement 2025 (Fund ID VTTVX)	10.52%	7.38%	7.99%	7.00%	9/30/25	0.08%	0.80	*	
idx:S&P Target Date 2025 TR USD	9.41%	7.47%	7.66%						
US Fund Target-Date 2025									
Vanguard Target Retirement 2030 (Fund ID VTHRX)	11.70%	8.50%	8.78%	7.22%	9/30/25	0.08%	0.80	*	
idx:S&P Target Date 2030 TR USD	10.37%	8.74%	8.53%						
US Fund Target-Date 2030									
Vanguard Target Retirement 2035 (Fund ID VTTHX)	12.84%	9.56%	9.55%	7.93%	9/30/25	0.08%	0.80	*	
idx:S&P Target Date 2035 TR USD	11.72%	10.16%	9.45%						
US Fund Target-Date 2035									
Vanguard Target Retirement 2040 (Fund ID VFORX)	13.90%	10.62%	10.30%	8.03%	9/30/25	0.08%	0.80	*	
idx:S&P Target Date 2040 TR USD	12.96%	11.34%	10.18%						
US Fund Target-Date 2040									
Vanguard Target Retirement 2045 (Fund ID VTIVX)	14.94%	11.66%	10.89%	8.71%	9/30/25	0.08%	0.80	*	
idx:S&P Target Date 2045 TR USD	13.84%	12.10%	10.66%						
US Fund Target-Date 2045									
Vanguard Target Retirement 2050 (Fund ID VFIFX)	16.08%	12.20%	11.16%	8.49%	9/30/25	0.08%	0.80	*	
idx:S&P Target Date 2050 TR USD	14.15%	12.47%	10.93%						
US Fund Target-Date 2050									

Kulanu 403(b) Plan

Investment and Fee Notice

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio			Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
Vanguard Target Retirement 2055 (Fund ID VFFVX)	16.07%	12.20%	11.15%	10.77%	9/30/25	0.08%	0.80	*	
idx:S&P Target Date 2055 TR USD	14.47%	12.63%	11.06%						
US Fund Target-Date 2055									
Columbia Seligman Comms & Info (Fund ID SCMIX)	41.64%	24.41%	23.52%	14.49%	9/30/25	0.89%	8.90		
idx:S&P 500 TR USD	17.60%	16.47%	15.30%						
US Fund Technology									

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Additional information and more recent performance for each of the designated investment alternatives can be accessed through your plan's Retirement Education Center (R.E.C.). To view this information, go to <https://rec.epicrps.com>, enter KUUKUU as the R.E.C. code in the designated R.E.C. field and click 'Enter'. (Please note that your plan's R.E.C. ID is case sensitive so enter the ID using all upper-case characters). To review additional investment information, go to the Investment Information page on the R.E.C. You can access the investments's prospectus by clicking on the "P" icon. If you click on the "F" icon you will be directed to the fund's fact sheet.

Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information, that is available via the R.E.C.

Kulanu 403(b) Plan
Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below.

Name	Gross Annual Expense Ratio	As of
Oakmark Equity and Income R6	0.56 %	09/30/2025
The investment seeks income and preservation and growth of capital. The fund invests primarily in a diversified portfolio of U.S. equity and debt securities. It is intended to present a balanced investment program between growth and income by investing approximately 40-75% of its total assets in common stock, including securities convertible into common stock, and up to 60% of its total assets in debt securities issued by U.S. government or any of its agencies or instrumentalities, non U.S. governments, and corporate entities rated at the time of purchase within the two highest ratings assigned by Moody's Investors Service, Inc. or by S&P Global Ratings.		

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

KULANU ACADEMY
124 MCGLYNN PL
CEDARHURST, NY 11516