



Ditta Enterprises Inc.

Notice to Eligible Employees
INFORMATION CONCERNING YOUR PARTICIPATION IN THE DITTA ENTERPRISES, INC. 401(K) PLAN

This notice provides important information relating to your participation in Ditta Enterprises, Inc. 401(k) Plan ("the Plan") for the plan year that begins 01/01/2026.

This notice covers the following points:

- What types of contributions and how much you may contribute to the Plan;
- Whether the Plan's automatic contribution feature applies to you and, if so, the amounts that will be taken from your pay and contributed to the Plan; **(AUTOMATIC ENROLLMENT NOTICE)**
- What amounts the Company will contribute to your Plan account, i.e., Employer Contribution; **(SAFE HARBOR NOTICE)**
- When your Plan account will be vested (that is, not lost when you leave your job);
- When you can receive a distribution of your Plan account;
- How your Plan account will be invested; **(QDIA NOTICE)**
- How you can manage your Plan account; and
- Who to contact about your Plan account.

Note: If you are not currently enrolled, are not eligible to contribute, and/or do not have an account balance in your Plan, parts of the information on the following pages may not pertain to you. Also, if you would like more information about your Plan than what is outlined below, review the Summary Plan Description (SPD) that has been provided to you.

WHAT TYPE OF CONTRIBUTIONS MAY I MAKE TO THE PLAN?

If you are eligible to participate, you may contribute a portion of your compensation to the Plan. These amounts are referred to as **elective contributions**, and they are held in an account for you.

Through payroll deductions, you may make 401(k) contributions (i.e., before tax) to the Plan up to a maximum of 90% of your compensation. You may also make Roth contributions (i.e., after-tax) up to a maximum of 90% of your compensation. Your contributions are limited by the annual Internal Revenue Service (IRS) limit on contributions to defined contribution plans: \$25,500 in 2025. For your reference, you may change your elective contribution election effective the 1st of each calendar quarter.

If you are at least age 50 or will attain age 50 during the calendar year, then you may elect to contribute additional amounts, called "catch-up" contributions, to the Plan. You may make catch-up contributions up to an annual limit imposed by law: \$7,500 in 2025. This amount is in addition to any other limits imposed by the Plan.

Your election regarding the amount and type of contribution is irrevocable with respect to any elective contributions already withheld from your compensation.

If you make 401(k) contributions, your contributions are not subject to income tax until distributed from the Plan. If you make Roth contributions, they are subject to income tax at the time of deferral. These contributions, however, are not taxed when you receive a distribution from the Plan. In addition, if the distribution of Roth contributions is considered qualified, then the earnings on the contributions will not be subject to income tax when distributed from the Plan.

For more information on the types of contributions you can make to the Plan and on the Plan's definition of compensation, review the Plan's SPD. This information may be found at dittaent.com

DOES THE PLAN'S AUTOMATIC CONTRIBUTION FEATURE APPLY TO ME?

The Plan's automatic contribution feature applies to you:

- If you are eligible for the Plan and have not elected to make or opt out of making contributions.

More information about the Plan's automatic contribution feature is noted in the next section.

IF I DO NOTHING, HOW MUCH WILL BE TAKEN FROM MY PAY AND CONTRIBUTED TO MY PLAN ACCOUNT?

The effective date of the Plan's automatic contribution feature is January 1, 2026.

If you are newly eligible to participate in the Plan, or if the Plan's automatic contribution feature is newly effective, contributions will begin to be withheld from your pay and contributed to your Plan account as described below, unless you make or have already made an election regarding the level of your contributions to the Plan (or elect not to contribute to the Plan).

The Plan's current automatic deferral percentage, which will be contributed to the Plan each pay period, is **6% of your pay** (compensation). Such contributions will be withheld from your pay and contributed to your Plan beginning the earlier of the next pay date after the next Plan entry date (January 1st or July 1st). If you want to confirm the date on which contributions will begin to be withheld from your pay, contact your Plan Administrator.

As stated above, contributions will be taken out of your compensation **if you do nothing and cannot be refunded or withdrawn without a hardship (see withdrawal information in SPD).**

The Plan's automatic contribution feature will not change your contribution level if you make or have made an election regarding the level of your contributions to the Plan or elect not to contribute to the Plan. In addition, you have the continuing right to elect not to have automatic contributions made on your behalf to the Plan, and you have the continuing right to choose a different amount or percentage of compensation to contribute to the Plan. For more information regarding how to make such elections, see the section below, *"How Do I Manage or Make Changes to My Plan Account and/or Plan Participation?"*.

IN ADDITION TO THE CONTRIBUTIONS TAKEN OUT OF MY PAY, WHAT AMOUNTS WILL THE COMPANY CONTRIBUTE TO MY PLAN ACCOUNT?

The Company will make contributions on behalf of each employee in an amount equal to 100% of their contributions that do not exceed 1% of their compensation, plus 50% of their contributions between 1% and 6% of their compensation. The match will also apply to their Roth contributions. This matching contribution is a pay-period contribution and will be made to your John Hancock account along with your deferrals during each payroll period.

This Notice only describes the safe harbor contributions that will be made to your Plan account by the Company. The Company may also elect to provide additional contributions to your Plan account. More information about these additional contributions may be found in the Plan's SPD.

WHEN WILL MY PLAN ACCOUNT BE VESTED?

You will always be fully vested in your contributions to the Plan. To be fully vested in Plan contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them if you leave your job.

Your "vested percentage" for safe harbor match contributions is based on vested 'Years of Service', as shown in the table:

Years of Service	Percentage
Less than One Year	0%
One year, but less than Two Years	0%
Two or more Years	100%

The Company's contributions to your Plan account will be vested based on the following schedule:

Vesting Schedule for Employer Contribution(s)							
Name of employer, money type	Completed years of service						
	0	1	2	3	4	5	6
Match & Profit Sharing	0%	0%	20%	40%	60%	80%	100%

Your "vested percentage" is based on vested 'Years of Service' as noted. This means that at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will receive from the Plan.

Note: You will always be 100% vested in these contributions if you are employed on or after your Normal Retirement Age as defined in the Plan's SPD, or if you die or become disabled.

WHEN CAN I MAKE A WITHDRAWAL?

Even if you are vested in your Plan account, there are limits on when you may withdraw the money from your account. These limits may be important to you in deciding how much, if any, to contribute to the Plan.

Generally, your vested account balance may only be withdrawn after you leave your job, if you become disabled, or upon your death. Upon your death, it's your beneficiary that will receive your remaining vested balance, which is why it's essential to ensure your beneficiary information is current. A withdrawal of moneys you previously rolled into the Plan from an IRA or prior employer's Plan, however, can be obtained at any time. In-service withdrawals are also permitted by the Plan after age 59 ½. More information regarding when you may withdraw your vested account balance may be found in the Plan's SPD.

Additionally, loans are not permitted under the Plan.

You may also be able to withdraw certain vested funds if you experience a hardship. Generally, hardship distributions are limited to the dollar amount of your elective contributions and/or your rollover account balance and may not be taken from earnings or matching contributions. Hardship distributions must be for specified reasons. Examples may include qualifying medical expenses, costs (other than mortgage payments) of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence), or repairing qualifying damages to your principal residence. Additionally, qualifying post-secondary education expenses and burial or funeral expenses are also eligible. Before you can take a hardship distribution, you must have exhausted all other permitted withdrawals. More information regarding hardship withdrawals may be found in the Plan's SPD.

HOW WILL MY PLAN ACCOUNT BE INVESTED?

The Plan allows you to invest your account in various investment options. As a Plan participant, you have the right to decide how to invest your account. **If you made an investment election with respect to your Plan account, the following information may not apply to you.**

Unless you choose or have chosen a different investment option, your Plan account may be invested in a default investment. Additionally, all your future contributions to your account that you have not directed to a specific investment option in the Plan may be invested in this default investment. This default investment is known as the Qualified Default Investment Alternative (QDIA).

The Plan's QDIA is **Vanguard Target Retirement Funds Portfolios**. To learn about the fund's objective, review the attached fund sheet.

HOW DOES A TARGET DATE FUND WORK?

Generally, a Target Date Fund* is an investment option that automatically resets its asset allocations and associated risk levels over time with the objective of becoming more conservative (i.e., decreasing risk of losses) as it approaches the target date. The target date is the year in which investors in the investment option plan to retire and no longer make contributions. The asset mix is comprised of a combination of investment products, like stocks or bonds.

*A target-date portfolio is an investment option comprising a fund of funds that allocates its investments among multiple asset classes that can include U.S. and foreign equity and fixed-income securities. The target date is the approximate date an investor plans to start withdrawing money. The portfolio's ability to achieve its investment objective will depend largely on the ability of the subadvisor to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. The portfolio managers control security selection and asset allocation. There can be no assurance that either a fund or the underlying funds will achieve their investment objectives. Investors should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance. A fund is subject to the same risks as the underlying funds in which it invests. Because target-date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target-date funds generally shift to a more conservative investment mix over time. While this may help manage risk, it does not guarantee earnings growth. An investment in a target-date fund is not guaranteed, and you may experience losses, including principal value, at, or after, the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. For a more complete description of these and other risks, please see the fund's prospectus.

WHAT TARGET DATE FUND WAS SELECTED FOR ME?

The name of each Target Date Fund includes the name of the target date, also referred to as the retirement date. And your contributions will be invested in the Target Date Fund that corresponds to or is closest to the year in which you attain the age of 67.** **For example**, Joe was born in 1971. Looking at the years available for the suite of Target Date Funds available to him, the Fund with a target date of **2040** is selected. If the birth year is not provided to John Hancock, you will be defaulted into the most conservative investment option in the suite of Target Date Funds. For example, using the same table, the Fund with the year **2010** as its target date would be selected.

BIRTH YEAR	NAME OF FUND BASED ON TARGET DATE
1996 or later	2065 Fund
1991 – 1995	2060 Fund
1986 - 1990	2055 Fund
1981 - 1985	2050 Fund
1976 - 1980	2045 Fund
1971 - 1975	2040 Fund
1966 - 1970	2035 Fund
1961 - 1965	2030 Fund
1956 - 1960	2025 Fund
1951 - 1955	2020 Fund
1946 - 1950	2015 Fund
1945 or earlier	2010 Fund

**The Target Date Fund that corresponds to or is closest to the year in which you attain age 67 is determined based on the Target Date Funds that were available on the date of your first default investment. Your account balance in the Plan and all future contributions will be invested in such Target Date Fund until you provide investment directions for your Plan account, regardless of whether a Target Date Fund later becomes available that is closer to the year in which you attain age 67. Please refer to your quarterly participant statement to confirm the Target Date Fund in which your Plan account is invested.

WHERE CAN I LEARN MORE ABOUT MY INVESTMENT OPTIONS?

For more information about the Plan, the default investment option, as well as a listing of all of the investment options available under the Plan, review the enclosed "404a-5 Plan & Investment Notice". It is comprised of two sections. Below is an overview of each:

General Plan Information:

- General operational and identification information about the Plan, like how to make investment elections;
- Information on the administrative expenses that are deducted from your account to pay for services like record keeping and consulting; and
- Information on the individual fees that may be deducted from your account if a particular service is used.

Investment Comparative Chart:

- A link to a glossary to help you understand commonly used investment terms;
- Year-to-date and average annual total returns for each Fund, along with appropriate benchmark for comparison purposes;
- The type or category of the investment (e.g., equity, bond, other);
- Total Annual Operating Expenses, also known as expense ratio, expressed as both a percentage of assets and a dollar amount per \$1000 invested;
- Shareholder type fees (e.g., redemption fees); and
- Access to the Fund sheet through a specific URL that is listed under the name of each investment option. (Simply enter the website address into your browser to access the information.)

MAKING CHANGES TO YOUR INVESTMENTS

If you decide that you want to invest your account differently than described above, you may move all or any part of your account balance to other investment options offered under the Plan. To access and update your account information or to make changes to your investments, go to John Hancock's participant website: www.myplan.johnhancock.com. There, you can also access information on all the investment options available under the Plan from the "Investment Options" page, including Fund sheets and an electronic version of the enclosed "404a-5 Plan & Investment Notice". You can also call the John Hancock toll-free line at 1-800-395-1113 (or 1-800-363-0530 for Spanish), Monday to Friday from 7 a.m. to 8 p.m.

IMPORTANT CONSIDERATIONS WHEN MAKING INVESTMENT DECISIONS

When making investment decisions, it is important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile. The principal value of your investment in any investment option, as well as your potential rate of return, is not guaranteed at any time. Also, neither asset allocation nor diversification ensures a profit or protects against a loss. Investment options can suffer losses at any time, and there is no guarantee that any investment option will provide adequate income at and through your retirement. Also, past performance is no guarantee of future results.

HOW DO I MANAGE OR MAKE CHANGES TO MY PLAN ACCOUNT AND/OR PLAN PARTICIPATION?

You have many options at John Hancock to manage your Plan account and make changes to your elective contributions or your Plan investments. For example, you can log onto John Hancock's participant website at www.myplan.johnhancock.com, or call toll-free at 1-800-395-1113 (or 1-800-363-0530 for Spanish), Monday to Friday from 7 a.m. to 8 p.m.

To register for the website, have on hand the Contract number (noted below) and your SSN. If you are enrolling into the Plan for the first time, have the following information on hand:

- Your Contract Number: 168619
- Your Enrollment Access Number (EAN): 263649

WHOM DO I CONTACT IF I HAVE QUESTIONS?

If you have additional questions about the information in this Notice, how the Plan works, your rights and obligations under the Plan, or if you would like to obtain a copy of the Plan's SPD or other Plan documents, contact your Plan Administrator as noted below. For your reference, this and other notices made available by the Plan may be available to you from the "My Plan Notices" page of John Hancock's participant website.

Plan Administrator:
 Scott Fletcher
 Ellis & Ward Consulting Group, Inc.
 PO Box 2470
 Cordova, TN 38088-2470
 901-756-9925
sfletcher@ellisbenefits.com

Financial Representative:
 Susan Naylor
 Merrill – The Naylor Group
 2000 Browns Lane Access
 Jonesboro, AR 72401
 870-933-1336

Plan Sponsor:
 Anna Ditta
 Ditta Enterprises, Inc.
 Po Box 2265
 Jonesboro, AR 72402
 870-972-0200
amditta@dittainc.com

For 401(k) Information, documents or links - dittaent.com/401k-plan





Target Date Portfolios

Vanguard Target Retirement Funds

Your qualified retirement plan offers a range of different investment options, including a series of asset allocation portfolios referred to as Vanguard Target Retirement Funds, managed by Vanguard Group, Inc. If you have not provided John Hancock with an affirmative investment election, the Vanguard Target Retirement Fund in which your account is invested is the Portfolio whose stated target date is closest to the date that you will turn 67.*

INVESTMENT OBJECTIVES AND GOALS

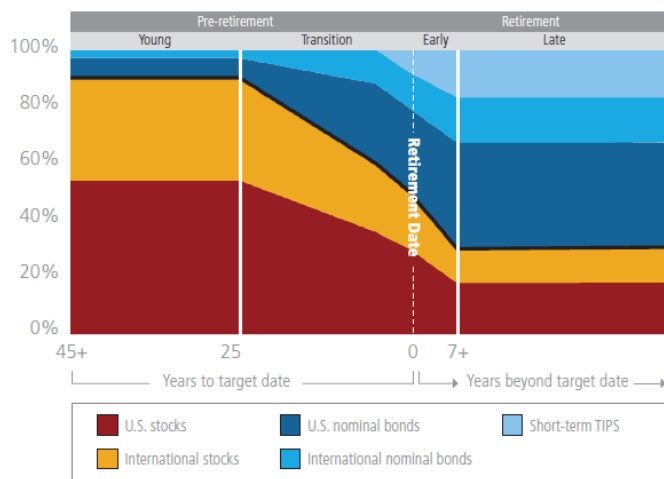
Vanguard Target Retirement Funds, a Target Date asset allocation option, are designed to take you **through** retirement.

The asset mix of each Portfolio is based on a target date. This is the expected year in which participants in a Portfolio plan to retire and no longer make contributions. A team of asset allocation professionals adjusts each Portfolio's make-up over time to ensure a noticeable and steady shift from equities to fixed income in the years leading to retirement.

The Vanguard Target Retirement Funds are composed of passively managed funds and are managed to help retain your potential for growth, and aim to preserve the value of your assets at and after retirement.

As each Portfolio 'glides' over time, its asset mix is adjusted. Looking at the image below:

- Designed to take you 'through' retirement.
- Glidepath is designed to continue to generate income in the years after the retirement date.
- The most conservative point on the glide path occurs 7 years after the retirement date.
- Underlying portfolio is comprised of 100% index funds.
- Vanguard's embedded diversification approach provides balance against the natural ups and downs in the market.



ASSUMPTIONS ABOUT THE GLIDE PATH

In developing the glide path, it was assumed that participants would make ongoing contributions during the years leading up to retirement, and stop making those contributions when the target date is reached. It is assumed investors will select the fund with the year closest to the time they expect to retire and begin taking withdrawals.

WHICH VANGUARD TARGET RETIREMENT FUND IS RIGHT FOR YOU

The following table shows the default Fund that corresponds to your birth year** and details the way in which each Fund's portfolio is allocated among the various asset classes. The table also lists the expense ratio for each Fund.

If John Hancock has not been provided with your date of birth, the QDIA that is used for your default assets will be put into the Target Date Portfolios having the most immediate target date.

If John Hancock has been provided with your date of birth, the QDIA that is used for your account balance is the Target Date Portfolio that most closely corresponds to your birth year in accordance with the following table:

Birth Year	Portfolio	Your default Fund's target investment allocation*		Sig Menu
		Equity Allocation	Fixed Income Allocation	Expense Ratio** (as of 30/06/24)
1996 or later	Vanguard Target Retirement 2065**	90%	10%	0.08
1991-1995	Vanguard Target Retirement 2060	90%	10%	0.08
1986-1990	Vanguard Target Retirement 2055	90%	10%	0.08
1981-1985	Vanguard Target Retirement 2050	90%	10%	0.08
1976-1980	Vanguard Target Retirement 2045	90%	10%	0.08
1971-1975	Vanguard Target Retirement 2040	81%	19%	0.08
1966-1970	Vanguard Target Retirement 2035	74%	26%	0.08
1961-1965	Vanguard Target Retirement 2030	66%	34%	0.08
1956-1960	Vanguard Target Retirement 2025	59%	41%	0.08
1951-1955	Vanguard Target Retirement 2020	50%	50%	0.08
1950 or earlier	Vanguard Target Retirement Income	30%	70%	0.08

*Allocations may vary as a result of market swings or cash allocations held during unusual market or economic conditions.

Please note that the QDIA in which you were default enrolled was based on your date of birth and a retirement age of 67, and was subject to the Vanguard Target Retirement Funds in existence at the time of your enrollment, and therefore the QDIA in which you were enrolled may differ from the above description. Please refer to your quarterly participant statement to confirm the QDIA that was selected for you.

IMPORTANT CONSIDERATIONS

When making investment decisions, it's also important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile. The principal value of your investment in any of our Vanguard Target Retirement Funds, as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. Also, neither asset allocation nor diversification ensures a profit or protection against a loss. These Portfolios can suffer losses at any time (including near, at, or after the target retirement date), and there is no guarantee that any of them will provide adequate income at and through your retirement.



Ditta Enterprises Inc.



401(k) Opt-Out Form

Complete, sign, and return this form to the Ditta Enterprises Payroll department to not be automatically enrolled once eligibility is met. Automatic enrollment in the plan is required if you do not opt-out.

Employer: Ditta Enterprises, Inc.

Contract Number: 168619

Plan Name: Ditta Enterprises, Inc. 401(k) Plan

Employee Information

Last Name

Suffix

Social Security Number

First Name

M Initial

Date of Birth (mm/dd/yyyy)

Date of Hire (mm/dd/yyyy)

☐ I elect NOT to contribute to my employers retirement plan at this time.

If you decide to contribute at a later date, please contact your plan administrator. You may enroll at johnhancock.com/myplan. Contributions start July 1 or January 1. See plan notices for more information.

 Employee Signature

 Date

Ditta Enterprises, Inc. ~ PO Box 2265, Jonesboro, AR 72402 ~ (870)972-0200 or (870)935-1260

Benefits website: dittaent.com