



Notice to Plan Participants: SIMPLE IRA Plan Termination

Dear Plan Participants,

GreenRubino will discontinue the Simple IRA Plan, effective March 31, 2024.

No further contributions will be made to the Plan after the date of termination, except as necessary to fund any outstanding allocations accrued prior to the Plan termination.

You may do a tax-free rollover of your Plan account to a qualified retirement plan (such as a 401(k) plan), or to another IRA. However, if you have participated in the Plan for fewer than 2 years, your rollover options may be different. Alternatively, you may take a taxable distribution from your account. However, if you are under age 59-1/2, additional taxes may apply.

For further information on your rollover and distribution options, please contact Tina, Director, HR.