

2024 PLAN YEAR SAFE HARBOR NOTICE FOR PARTICIPANTS IN THE BROADSTREET 401(K) PLAN

This Special Notice provides important information relating to your participation in the **BroadStreet 401(k) Plan** (the “Plan”) for the plan year that begins January 1, 2024. You should consider this information as you decide how much (if any) of your compensation you wish to defer into the Plan for the 2024 plan year.

Employee Contributions

You may elect to contribute up to 50% of your eligible compensation to the Plan on a “pre-tax” basis or as a “Roth” contribution; however, the two combined cannot exceed 50% of your eligible compensation. “Pre-tax” contributions reduce your taxable income by the amount contributed. “Roth” contributions are included in your taxable income when you make the contribution to the Plan, but any investment gain accumulates on a tax-free basis (if certain holding and withdrawal requirements are met). Both types of contributions are subject to dollar limits that are set by law. For 2023, the dollar limit was \$22,500, plus an additional \$7,500 “catch-up” contribution if you were at least age 50 or would be in 2023 and contributed at the maximum level available. For the current dollar limits, visit <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-401k-and-profit-sharing-plan-contribution-limits>. You are 100% vested at all times in contributions you make to the Plan. You can enroll or change your contribution amount virtually any time by logging on to Fidelity NetBenefits at www.401k.com or by calling the Fidelity Retirement Benefits Line at 1-800-835-5097. Your election will take effect as soon as administratively possible.

Automatic Enrollment and Increase of Employee Contributions

Newly-hired associates are automatically enrolled in the Plan with a “pre-tax” contribution rate of 3% of eligible compensation. You have the right to elect to make contributions at a different percentage, or none at all. If you do not elect to make contributions at a different percentage from the initial rate of 3%, then your “pre-tax” contributions will be automatically increased by 1% each year until “pre-tax” contributions reach 6% of eligible compensation. This automatic increase will occur in the first pay period of January each year. However, the automatic enrollment and increase features will not be effective if you make an election to contribute an alternate percentage of your eligible compensation (including a contribution rate of zero percent).

Safe Harbor Employer Matching Contribution Formula

BroadStreet Partners, Inc., (the “Employer”) will make a safe harbor matching contribution to the Plan on your behalf equal to one dollar for each dollar you contribute of the first 1% of your eligible compensation (defined below) and an additional fifty cents for each dollar you contribute of the next 5% of your eligible compensation. This means you can take full advantage of the Employer matching contribution by contributing 6% of your eligible compensation. This safe harbor matching contribution is 100% vested after two years of service.

The safe harbor matching contribution will be invested in the same investment options that you elect for your own employee contributions to the Plan. If you do not make an investment election, all contributions (yours and the Employer’s) will be invested in the Plan’s default investment fund, which is a specific Fidelity Freedom Fund (a target date fund) based on your date of birth.

The Plan may be amended at any time during the plan year to reduce or suspend safe harbor matching contributions. Any reduction or suspension will not apply until at least 30 days after all eligible employees are provided notice of the reduction or suspension.

Eligible Compensation

Eligible compensation generally means your base salary, plus commissions. There is a legal limit on the amount of your compensation that can be taken into account by the Plan (\$330,000 in 2023; for the current compensation limit, visit <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-401k-and-profit-sharing-plan-contribution-limits>).

Withdrawal Provisions

In general, amounts accumulated and vested in the Plan are only available after you terminate employment with the Employer, reach “Normal Retirement Age” (age 60), or die. However, there are some exceptions that permit you to receive distributions from the Plan while actively employed:

- You may elect to receive all or a portion of your “after-tax” contributions (if any) not more than two times per year.
- You may elect to receive all or a portion of your “rollover” contributions (if any).
- You may receive all or a portion of your employee contributions if you meet the Plan requirements of a financial hardship.
- You may elect to receive all or a portion of any non-safe harbor matching employer contributions if you have at least 60 months of participation in the Plan (limited to one such distribution per every 2-year period).
- You may be able to receive a loan pursuant to a participant loan program as established by the Plan.
- You may elect to receive a distribution of your entire vested account balance upon attaining age 59½.
- You may elect to receive a distribution of your entire vested account balance if you become “Disabled” as defined under the Plan.
- You may elect to receive some or all of your vested account balance (1) if you are performing service in the uniformed services or (2) if you are ordered or called to active duty for a period in excess of 179 days or for an indefinite period by reason of being a member of a reserve component.
- If you were a former participant in the Sunflower Bank Wealth Savings Plan prior to January 1, 2011, you may elect to receive all or a portion of any profit sharing contributions if you are at least age 40 and have at least 12 years of service with Sunflower Bank and Employer.

To request further information or if you would like to receive a copy of the Plan’s Summary Plan Description, you may do so by logging on to Fidelity NetBenefits at www.401k.com or by calling the Fidelity Retirement Benefits Line at 1-800-835-5091.

The information contained herein has been provided by the Plan Administrator. Fidelity Investments is not responsible for its content.