

PLAN HEALTH REVIEW

December 31, 2022

WYNRIGHT INTRALOGISTICS

Bob Rooks

The background features a light blue and white geometric design. A large, faint line graph with multiple peaks and valleys is visible. In the lower-left corner, there is a faint bar chart with several vertical bars of varying heights. A dark blue diagonal band runs from the bottom-left towards the top-right, partially obscuring the other elements.

PLAN REVIEW

The background features a light blue and white abstract design. On the left, there are several thin, overlapping lines in shades of blue and white. On the right, a dark blue diagonal shape contains a faint bar chart with multiple bars of varying heights. The text 'WYNRIGHT 401(K) PLAN & TRUST' is centered on the left side in a bold, dark blue font.

WYNRIGHT 401(K) PLAN & TRUST

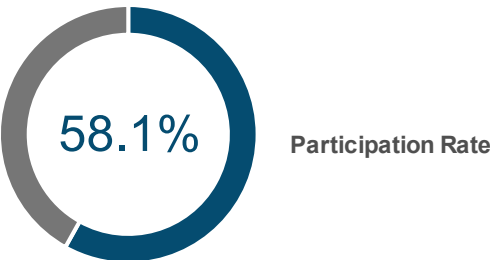
Plan Highlights

Wynright 401(k) Plan & Trust

As of December 31, 2022



PLAN PARTICIPATION



50.8% Pretax participation rate

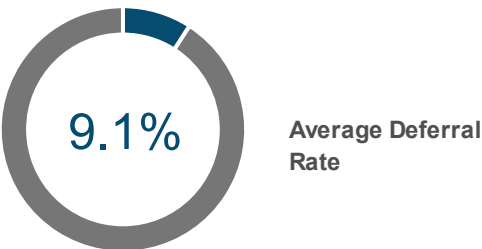
13.7% Roth participation rate

57.1% Participation across NHCEs

82.9% Participation across HCEs



SALARY DEFERRALS



8.4% Pretax average deferral rate

7.6% Roth average deferral rate

88.8% of Active participants are maximizing the company match

9.0% Average NHCE deferral rate

10.5% Average HCE deferral rate



SAVINGS

\$61,903,160

Total Participant Plan Assets

741 Participants with a balance

\$83,540 Average participant account balance

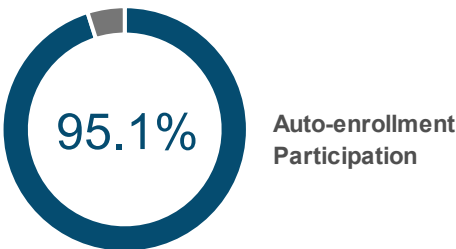
\$23,991 Median participant account balance

\$79,163 Average active participant account balance

\$96,323 Average terminated participant account balance



AUTO-SERVICES



3.9% of Auto-enrolled participants increased deferral rate

94.8% of Auto-enrolled participants stayed at the default deferral rate

1.3% of Auto-enrolled participants decreased deferral rate

4.9% of Applicable participants opted out of auto-enrollment

11.3% Auto-increase participation

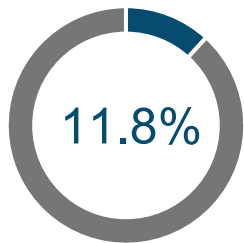
Plan Highlights (continued)

Wynright 401(k) Plan & Trust

As of December 31, 2022



LOANS



of Active
Participants
Have a Loan

65	Loans across active participants
18	New loans issued since 06/30/2022
\$8,289	Average loan amount by loan



DISTRIBUTIONS & WITHDRAWALS

149

Total Distributions & Withdrawals
Processed since 12/31/2021,
Accounting for

-\$4,512,456

7	Hardship withdrawals
16	Non-hardship in-service withdrawals
16	Terminated partial withdrawals
98	Lump-sum distributions
12	Installment distributions
68% / 32%	of Assets rolled over vs. cashed out since 12/31/2021



TERMINATED PARTICIPANTS

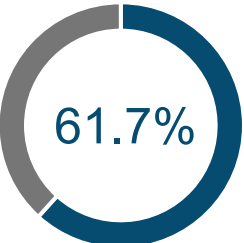
\$18,204,973

Total Balance of
Terminated Participants

189	Total terminated participants with a balance
23	Terminated participants with a balance have been separated from service for over 10 years
29.4%	of Total participant assets are represented by terminated participants
84.4%	of Participants who terminated during 3Q22 that had assets remaining in the plan at the end of 4Q22 (27 participants)
73.9%	Assets from participants that terminated during 3Q22 that remained in the plan at the end of 4Q22



INVESTMENTS & ASSETS



of Participants are
One Fund Investors

5.1%	of Participants are solely invested in one non target date investment
56.5%	of Participants are solely invested in one target date investment
1.3%	of Participants are contributing to multiple target date investments
38.5%	of Plan assets are invested in target date investments, inclusive of 546 participants
7.3%	of Participants made an exchange

Required Minimum Distributions may be categorized within non hardship in-service and/or terminated partial withdrawals.

Plan At A Glance

Wynright 401(k) Plan & Trust

	12/31/2019	12/31/2020	12/31/2021	12/31/2022	Manufacturing Industry Average 12/31/2022	401(k) Plan Type Average 12/31/2022
Total participant plan assets	\$51,189,902	\$61,249,037	\$73,513,715	\$61,903,160	\$265,719,230	\$298,343,380
Average participant account balance	\$104,897	\$109,178	\$115,952	\$83,540	\$110,670	\$100,794
Median participant account balance	\$44,740	\$40,053	\$36,246	\$23,991	\$28,309	\$22,413
Average active participant account balance	\$102,721	\$102,919	\$110,099	\$79,163	\$106,556	\$102,110
Average terminated participant account balance	\$111,149	\$128,931	\$133,293	\$96,323	\$118,867	\$97,820
Number of participants w ith a balance	488	561	634	741	2,401	2,960
PARTICIPATION & CONTRIBUTIONS						
Participation rate	55.8%	48.6%	50.4%	58.1%	86.2%	69.6%
Average deferral rate	9.9%	10.1%	10.0%	9.1%	8.4%	8.4%
Median deferral rate	8.0%	7.0%	7.0%	6.0%	6.0%	6.0%
Average active participant age	45.7	46.2	46.0	45.2	45.5	44.9
Average active participant tenure	11.4	9.3	8.0	6.5	7.7	7.7
% of Participants contributing at or above the company match	83.7%	88.5%	89.7%	88.8%	N/A	N/A
AUTO-SERVICES						
Auto-increase participation	12.9%	12.0%	13.4%	11.3%	9.2% / 61.8%	10.5% / 64.8%
Auto-enrollment participation	0.0%	0.0%	0.0%	95.1%	95.1%	94.6%
LOANS						
# of Active participants w ith loans	62	53	51	65	300	370
% of Active participants w ith loans	17.1%	12.4%	10.8%	11.8%	18.8%	18.1%
Average loan amount by participant	\$8,938	\$10,257	\$9,056	\$8,289	\$9,422	\$9,827
DISTRIBUTIONS & WITHDRAWALS						
# of Hardship w ithdraw als	3	5	5	7	94	102
# of Non-hardship inservice w ithdraw als	25	39	15	16	872	1,029
# of Terminated partial w ithdraw als	5	21	19	16	612	722
# of Lump-sum distributions	66	47	89	98	1,557	2,042
# of Installment distributions	12	12	12	12	879	907
Rollovers/cashouts distributions	85% / 15%	74% / 26%	78% / 22%	68% / 32%	69% / 31%	67% / 33%

Plan At A Glance (continued)

Wynright 401(k) Plan & Trust

	12/31/2019	12/31/2020	12/31/2021	12/31/2022	Manufacturing Industry Average 12/31/2022	401(k) Plan Type Average 12/31/2022
INVESTMENT DIRECTION						
% of Participants with all assets in one investment option	53.1%	59.9%	57.3%	61.7%	72.4%	67.7%
% of Participants with all assets in one investment, excluding target date investments	4.7%	7.1%	5.4%	5.1%	5.2%	4.6%
% of Participants with all assets in one target date investment	48.4%	52.8%	51.9%	56.5%	67.2%	63.1%
% of Participants that made an exchange	7.4%	9.6%	10.6%	7.3%	6.0%	8.4%
PARTICIPANT ASSET ALLOCATION						
Number of investment options	18	20	18	18	15	16
Average number of funds per participant	2.9	2.6	2.7	2.5	1.9	2.3
% of Plan assets in money market funds	5.9%	6.2%	4.9%	7.0%	10.3%	9.4%
% of Plan assets in bond funds	4.1%	3.7%	4.0%	3.8%	4.2%	3.9%
% of Plan assets in multi-class funds	1.7%	0.0%	0.0%	0.0%	0.9%	0.7%
% of Plan assets in target date investments	38.8%	39.0%	38.6%	38.5%	55.0%	44.6%
% of Plan assets in stock funds	47.9%	47.3%	49.4%	46.7%	26.5%	31.4%
% of Plan assets in self-directed brokerage accounts	0.4%	2.7%	2.5%	3.1%	0.8%	0.8%
% of Plan assets in loans	1.3%	1.0%	0.7%	0.9%	1.1%	1.3%
PARTICIPANT ENGAGEMENT						
Average number of contacts per participant	24.5	23.7	19.1	13.5	14.4	13.7
% of Participants accessing participant website via browser	67.9%	71.5%	75.4%	66.5%	58.5%	58.9%
% of Participants accessing participant website via app	16.5%	19.3%	23.8%	22.3%	18.9%	19.7%
# of Emails opened/sent	2,297 / 4,314	3,272 / 5,281	4,396 / 7,995	4,723 / 7,800	1,699 / 2,251	2,155 / 2,848
Average number of contacts to call center per participant	0.4	0.4	0.4	0.4	0.6	0.6

The Manufacturing industry contains 169 total T. Rowe Price plans.

Data is based on all 401(k) plan types within the client universe of T. Rowe Price Retirement Plan Services, Inc.

% of Participants contributing at or above the company match does not include participants who have elected to defer by dollar amount.

Auto-enrollment participation for each time period is based on 6 month data. The industry and plan type averages for auto-increase participation shows opt-in/opt-out statistics.

All Target Date investments and Self-Directed brokerage accounts are included and counted as one option each.

Participant engagement statistics only include participants with a balance.

Asset Activity

Wynright 401(k) Plan & Trust

CASH FLOW— ALL PLAN ASSETS

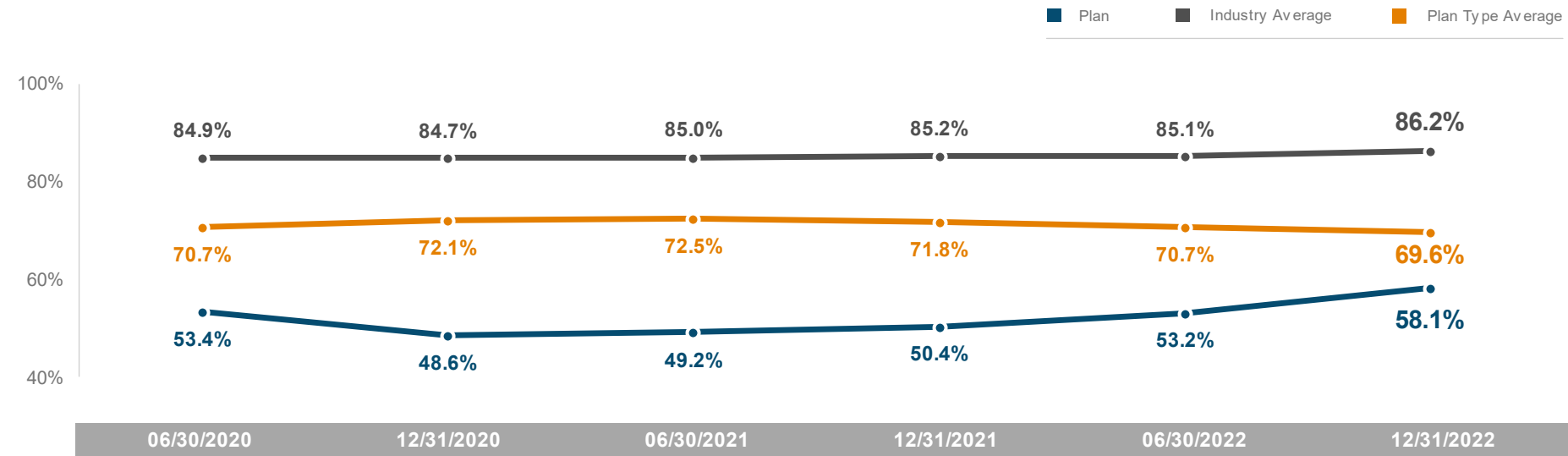
	01/01/2019–12/31/2019		01/01/2020–12/31/2020		01/01/2021–12/31/2021		01/01/2022–12/31/2022	
Beginning Assets	\$41,444,381		\$51,354,978		\$61,294,542		\$73,637,612	
Inflow s	\$5,705,541	13.8%	\$6,190,208	12.1%	\$6,582,395	10.7%	\$7,190,153	9.8%
Outflow s	(\$4,988,056)	-12.0%	(\$4,894,305)	-9.5%	(\$3,470,713)	-5.7%	(\$5,288,715)	-7.2%
Change in loan fund	(\$23,209)	<1.0%	(\$20,743)	<1.0%	(\$121,949)	<1.0%	\$60,345	<1.0%
Market fluctuation	\$9,216,321	22.2%	\$8,664,404	16.9%	\$9,353,336	15.3%	(\$13,653,829)	-18.5%
Ending Assets	\$51,354,978	23.9%	\$61,294,542	19.4%	\$73,637,612	20.1%	\$61,945,565	-15.9%

CONTRIBUTION ALLOCATION

Employee Pretax contributions	\$2,700,089	51.6%	\$2,978,257	52.1%	\$3,491,045	57.7%	\$3,781,635	56.9%
Employee Roth contributions	\$426,461	8.1%	\$493,484	8.6%	\$733,748	12.1%	\$955,184	14.4%
Employer contributions	\$869,068	16.6%	\$972,292	17.0%	\$1,156,473	19.1%	\$1,311,829	19.7%
Rollover contributions	\$1,242,077	23.7%	\$1,271,591	22.2%	\$668,014	11.0%	\$601,668	9.0%
Total Contributions	\$5,237,695	100.0%	\$5,715,623	100.0%	\$6,049,279	100.0%	\$6,650,316	100.0%

Plan Participation

Wynright 401(k) Plan & Trust



PARTICIPATION

Total eligible population	721	825	882	900	938	898
Total contributing	385	401	434	454	499	522
Total contributing by %	340	358	389	407	453	475
Total contributing by \$	45	43	45	47	46	47
Total not contributing	336	424	448	446	439	376

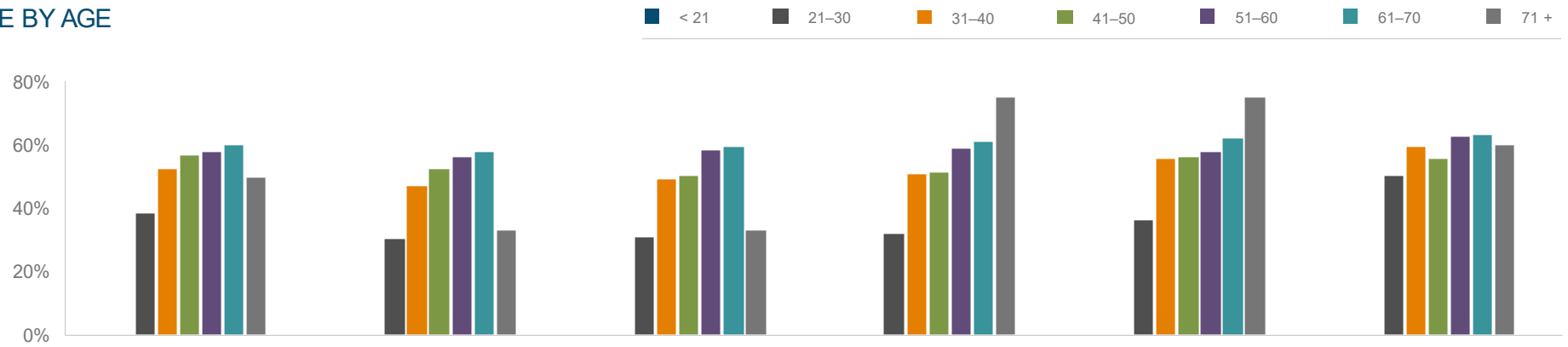
PARTICIPATION BY MONEY TYPE

Pretax	48.5%	43.6%	43.2%	44.0%	45.7%	50.8%
Roth	11.8%	11.2%	13.0%	13.8%	14.6%	13.7%
TOTAL	53.4%	48.6%	49.2%	50.4%	53.2%	58.1%

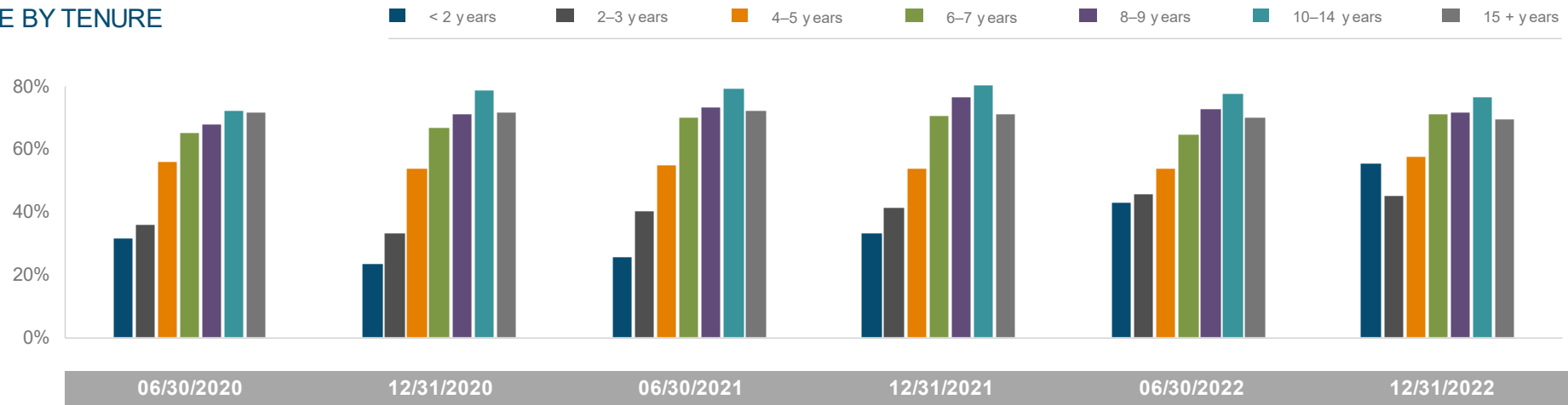
Plan Participation (continued)

Wynright 401(k) Plan & Trust

PARTICIPATION RATE BY AGE



PARTICIPATION RATE BY TENURE

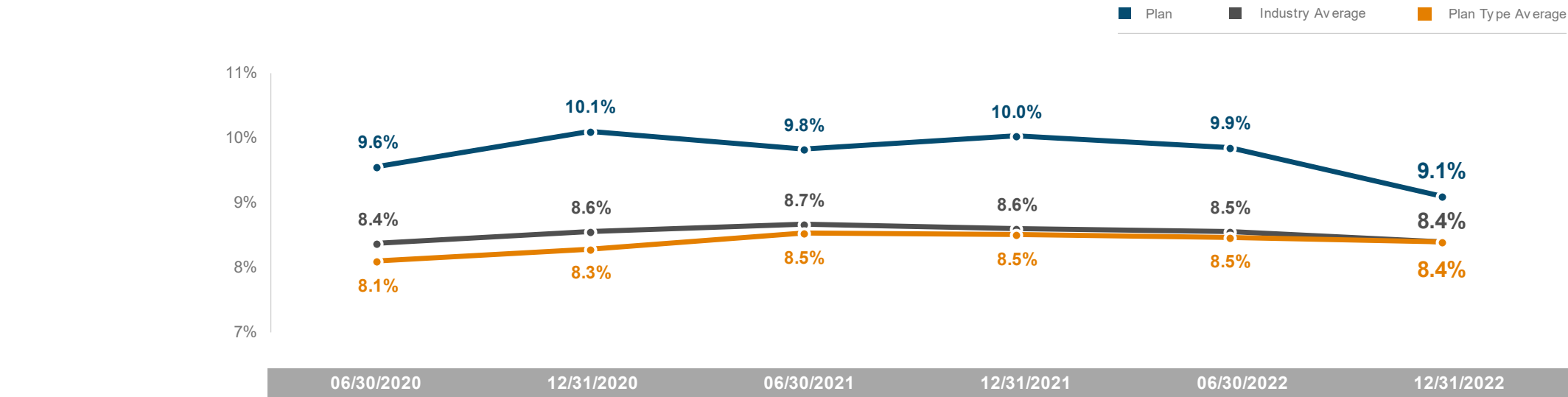


PARTICIPATION BY COMPENSATION CATEGORY

HCE	80.0%	81.0%	84.6%	86.5%	83.3%	82.9%
NHCE	51.6%	46.9%	47.6%	48.9%	52.0%	57.1%

Salary Deferrals — All

Wynright 401(k) Plan & Trust



AVERAGE DEFERRAL RATE
BY MONEY TYPE

Pretax	8.8%	9.5%	9.0%	9.1%	9.0%	8.4%
Roth	7.3%	7.4%	7.5%	7.8%	8.0%	7.6%

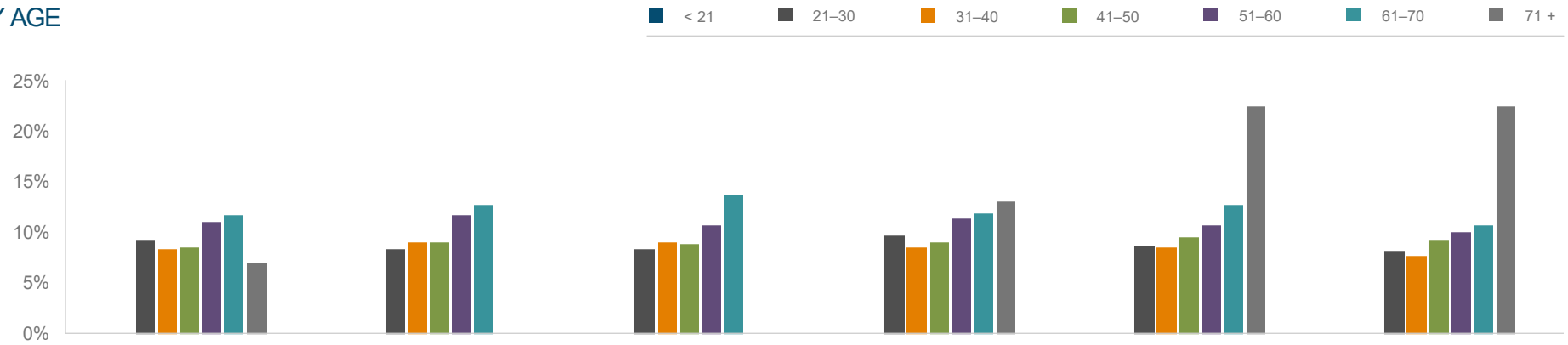
DEFERRAL RATE
AS OF 12/31/2022

	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11–15%	16–20%	21% +	TOTAL
HCE #	1	0	0	0	1	5	2	0	2	2	5	4	0	22
HCE %	4.5%	0.0%	0.0%	0.0%	4.5%	22.7%	9.1%	0.0%	9.1%	9.1%	22.7%	18.2%	0.0%	100.0%
NHCE #	6	8	16	8	13	213	21	8	11	26	78	25	20	453
NHCE %	1.3%	1.8%	3.5%	1.8%	2.9%	47.0%	4.6%	1.8%	2.4%	5.7%	17.2%	5.5%	4.4%	100.0%
Overall #	7	8	16	8	14	218	23	8	13	28	83	29	20	475
Overall %	1.5%	1.7%	3.4%	1.7%	2.9%	45.9%	4.8%	1.7%	2.7%	5.9%	17.5%	6.1%	4.2%	100.0%

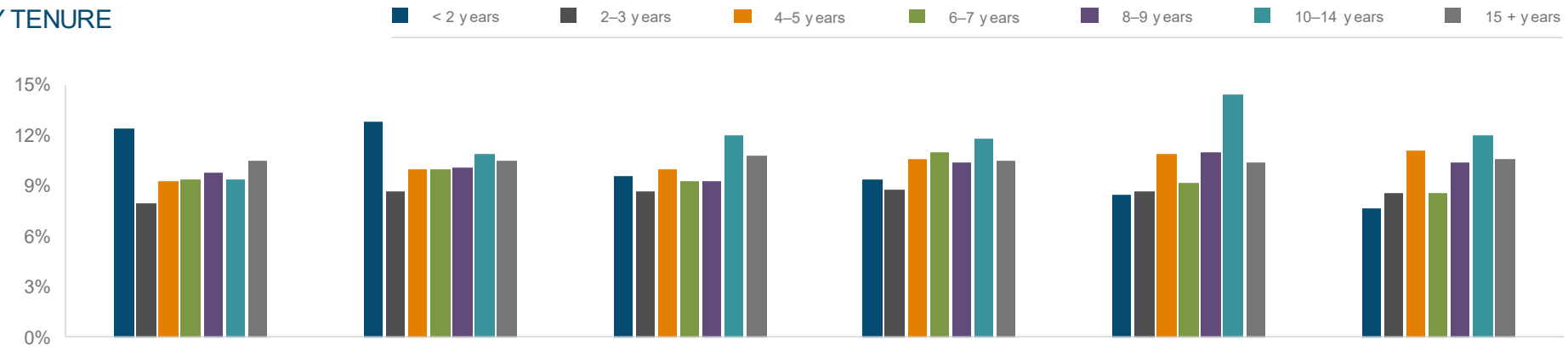
Salary Deferrals — All (continued)

Wynright 401(k) Plan & Trust

DEFERRAL RATE BY AGE



DEFERRAL RATE BY TENURE



AVERAGE DEFERRAL RATE
BY COMPENSATION CATEGORY

	06/30/2020	12/31/2020	06/30/2021	12/31/2021	06/30/2022	12/31/2022
HCE	10.7%	12.9%	11.1%	11.4%	11.6%	10.5%
NHCE	9.5%	9.9%	9.7%	9.9%	9.8%	9.0%

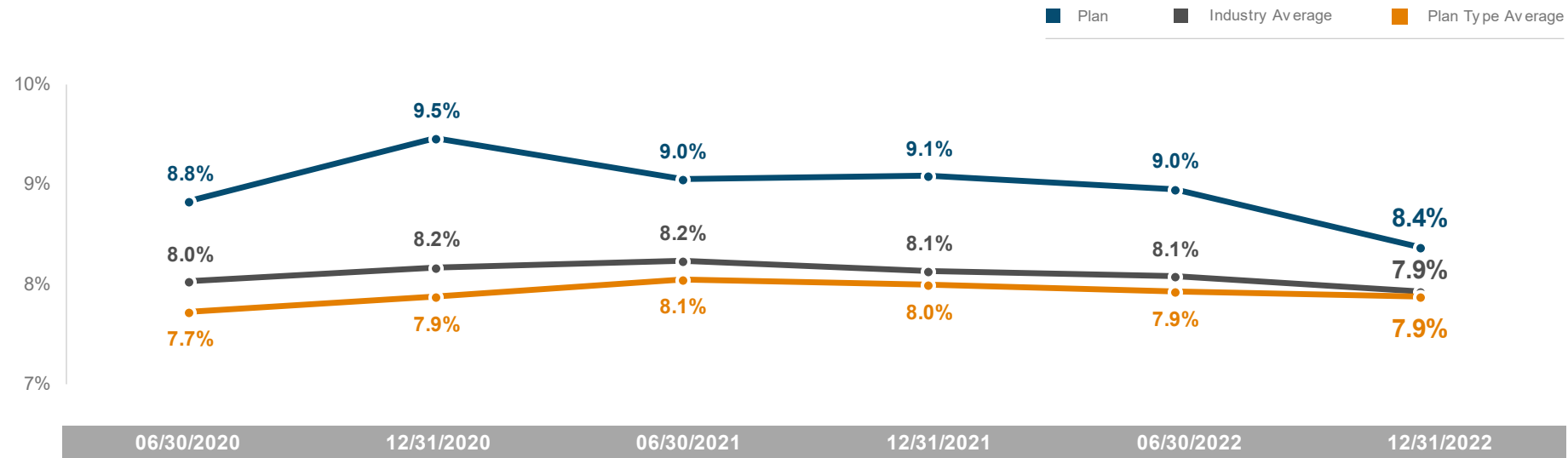
Salary Deferrals — \$ Contributions

Wynright 401(k) Plan & Trust

DEFERRAL RATE AS OF 12/31/2022	\$1–\$50	\$51– \$100	\$101– \$150	\$151– \$200	\$201– \$300	\$301– \$400	\$401– \$500	\$501– \$600	\$601– \$700	\$701– \$800	\$801– \$900	\$901– \$1,000	\$1,000 +	TOTAL
HCE #	0	0	0	0	0	0	0	0	0	3	0	3	1	7
HCE %	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	42.9%	0.0%	42.9%	14.3%	100.0%
NHCE #	6	3	3	6	2	2	2	0	1	2	4	4	5	40
NHCE %	15.0%	7.5%	7.5%	15.0%	5.0%	5.0%	5.0%	0.0%	2.5%	5.0%	10.0%	10.0%	12.5%	100.0%
Overall #	6	3	3	6	2	2	2	0	1	5	4	7	6	47
Overall %	12.8%	6.4%	6.4%	12.8%	4.3%	4.3%	4.3%	0.0%	2.1%	10.6%	8.5%	14.9%	12.8%	100.0%

Salary Deferrals — Pretax

Wynright 401(k) Plan & Trust



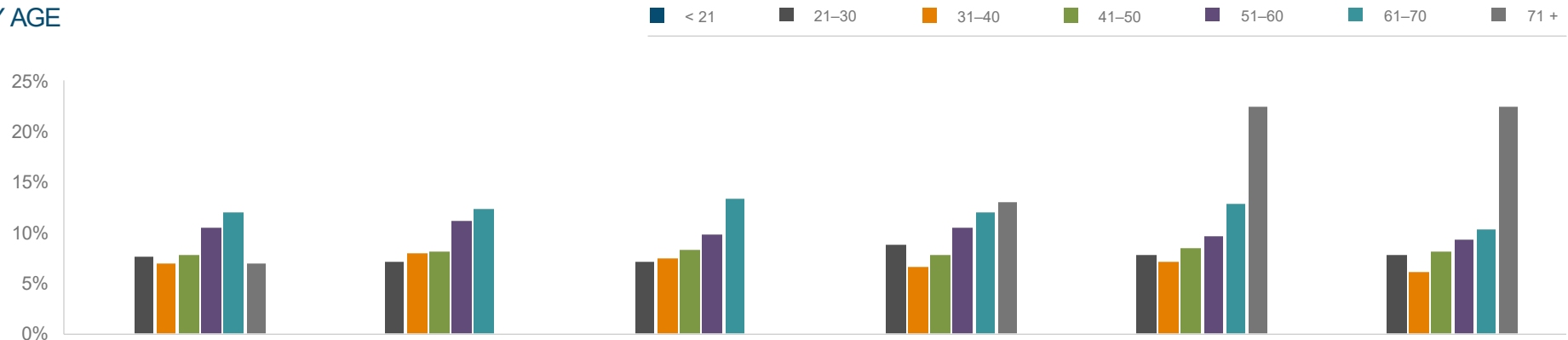
**DEFERRAL RATE
AS OF 12/31/2022**

	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11–15%	16–20%	21% +	TOTAL
HCE #	1	0	0	0	1	5	2	0	2	2	3	4	0	20
HCE %	5.0%	0.0%	0.0%	0.0%	5.0%	25.0%	10.0%	0.0%	10.0%	10.0%	15.0%	20.0%	0.0%	100.0%
NHCE #	7	10	22	7	15	195	19	6	7	23	53	17	13	394
NHCE %	1.8%	2.5%	5.6%	1.8%	3.8%	49.5%	4.8%	1.5%	1.8%	5.8%	13.5%	4.3%	3.3%	100.0%
Overall #	8	10	22	7	16	200	21	6	9	25	56	21	13	414
Overall %	1.9%	2.4%	5.3%	1.7%	3.9%	48.3%	5.1%	1.4%	2.2%	6.0%	13.5%	5.1%	3.1%	100.0%

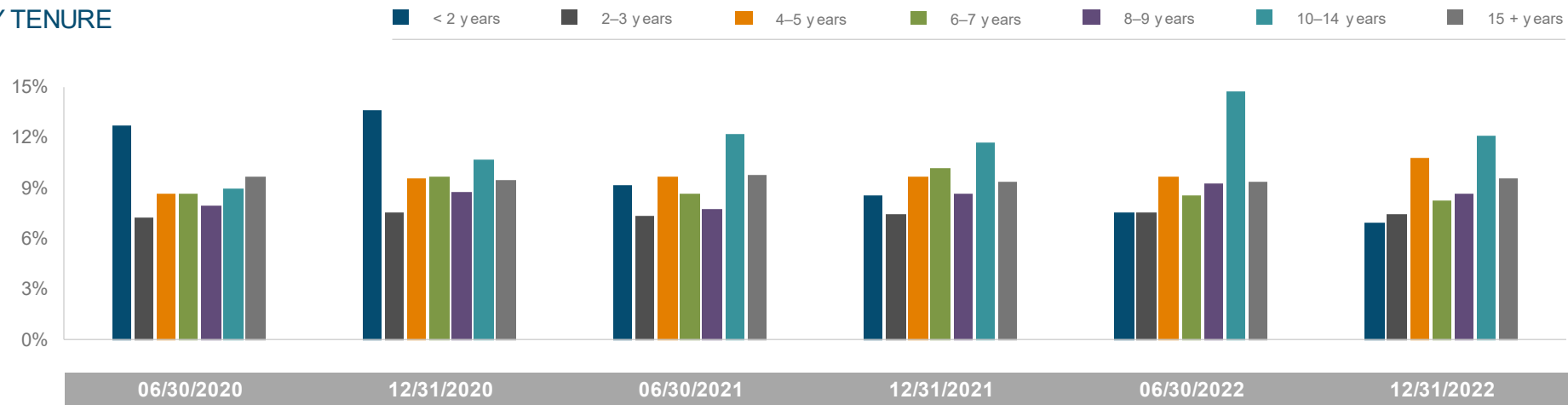
Salary Deferrals — Pretax (continued)

Wynright 401(k) Plan & Trust

DEFERRAL RATE BY AGE



DEFERRAL RATE BY TENURE

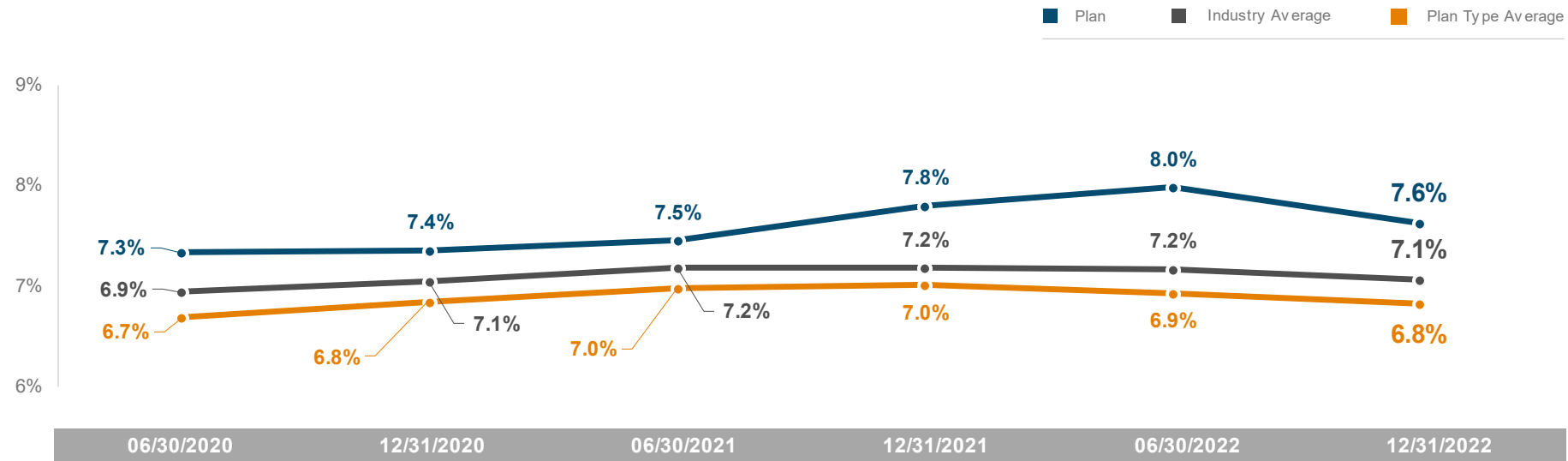


AVERAGE DEFERRAL RATE
BY COMPENSATION CATEGORY

	06/30/2020	12/31/2020	06/30/2021	12/31/2021	06/30/2022	12/31/2022
HCE	10.4%	12.3%	10.4%	10.5%	11.1%	10.2%
NHCE	8.7%	9.2%	8.9%	9.0%	8.8%	8.3%

Salary Deferrals — Roth

Wynright 401(k) Plan & Trust



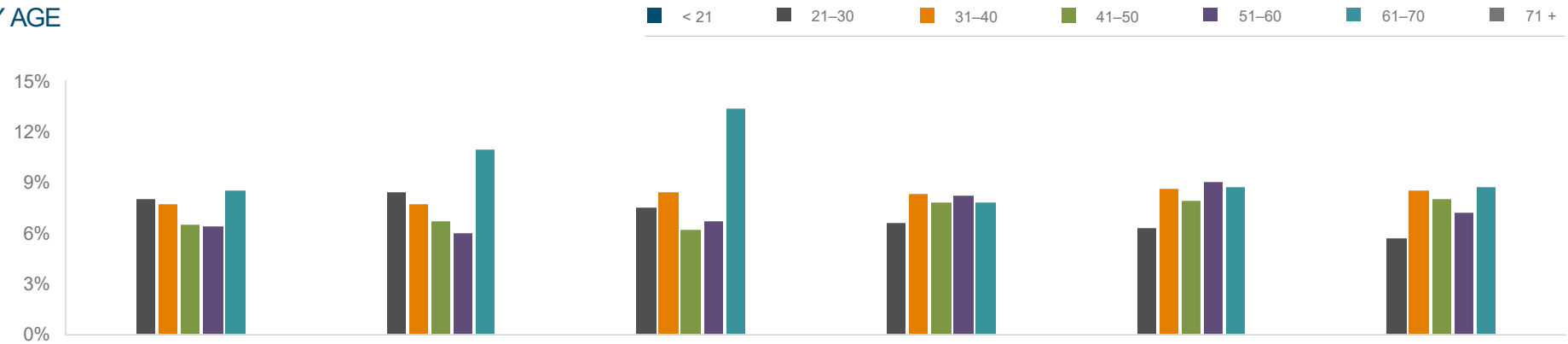
**DEFERRAL RATE
AS OF 12/31/2022**

	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11–15%	16–20%	21% +	TOTAL
HCE #	0	0	0	0	0	0	0	0	0	0	2	0	0	2
HCE %	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
NHCE #	8	5	11	5	8	29	7	1	3	9	16	6	2	110
NHCE %	7.3%	4.5%	10.0%	4.5%	7.3%	26.4%	6.4%	0.9%	2.7%	8.2%	14.5%	5.5%	1.8%	100.0%
Overall #	8	5	11	5	8	29	7	1	3	9	18	6	2	112
Overall %	7.1%	4.5%	9.8%	4.5%	7.1%	25.9%	6.3%	0.9%	2.7%	8.0%	16.1%	5.4%	1.8%	100.0%

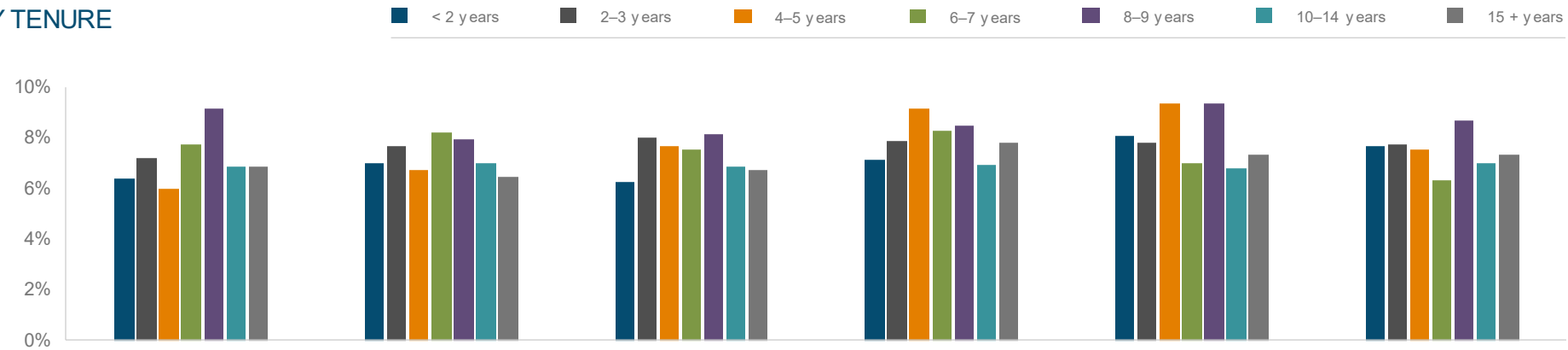
Salary Deferrals — Roth (continued)

Wynright 401(k) Plan & Trust

DEFERRAL RATE BY AGE



DEFERRAL RATE BY TENURE



AVERAGE DEFERRAL RATE
BY COMPENSATION CATEGORY

	06/30/2020	12/31/2020	06/30/2021	12/31/2021	06/30/2022	12/31/2022
HCE	8.5%	9.0%	9.3%	10.8%	11.0%	14.0%
NHCE	7.3%	7.3%	7.4%	7.7%	7.9%	7.5%

Auto-Enrollment

Wynright 401(k) Plan & Trust

PARTICIPANTS ELIGIBLE FOR AUTO-ENROLLMENT



AUTO-ENROLLMENT PARTICIPATION

95.1% of Plan participants were automatically enrolled from July 1, 2022 – December 31, 2022

SALARY DEFERRAL RATES

3.9% of Auto-enrolled participants increased their deferral rate (3 of 77)

94.8% of Auto-enrolled participants stayed at the 6.0% default deferral rate (73 of 77)

1.3% of Auto-enrolled participants decreased to less than 6.0% (1 of 77)

4.9% of Applicable participants opted out of auto-enrollment (4 of 81)

DEFAULT INVESTMENT MIX

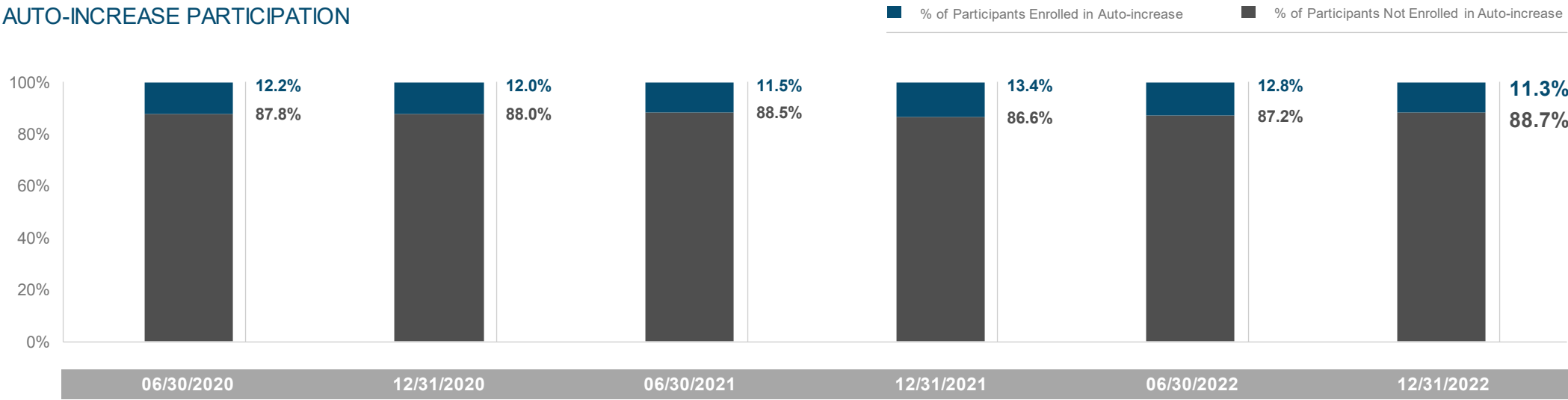
92.2% of Auto-enrolled participants stayed with the default investment option at the end of their grace period (71 of 77)

Auto-enrollment participation for each time period is based on 6 month data

Auto-Increase

Wynright 401(k) Plan & Trust

AUTO-INCREASE PARTICIPATION



AUTO-INCREASE PARTICIPATION

11.3% of Eligible participants are enrolled in the Auto-increase service

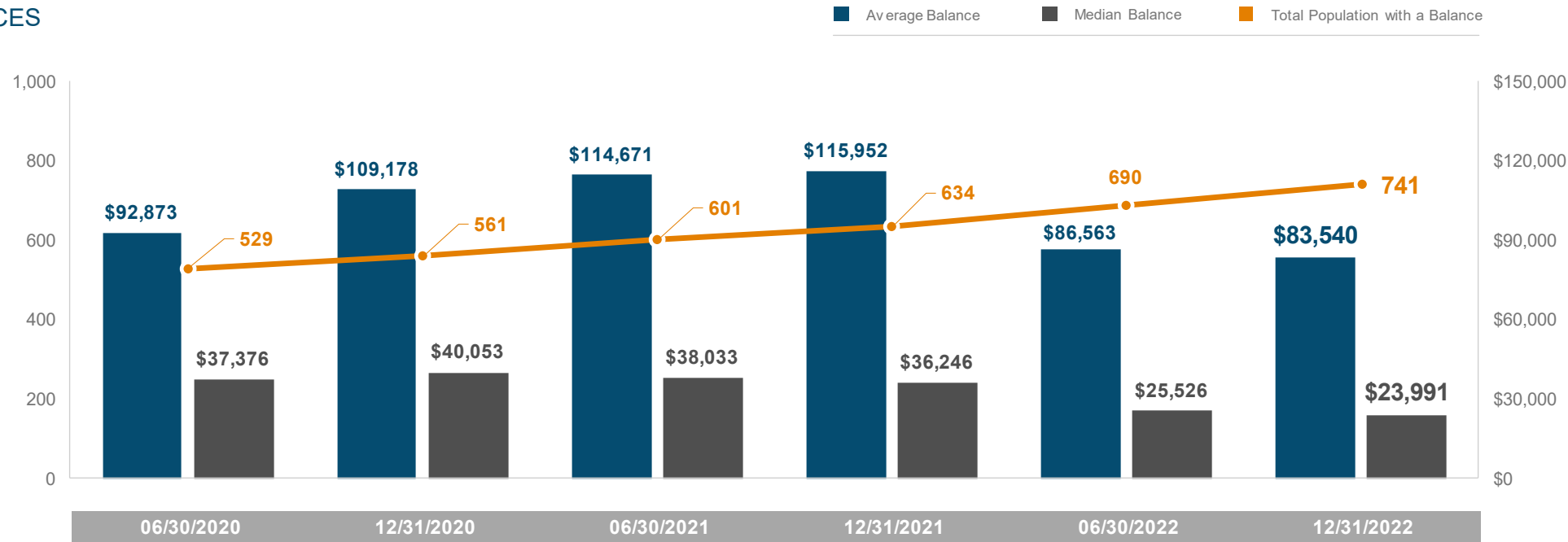
AUTO-INCREASE (OPT-IN) INCREMENT STATISTICS AS OF 12/31/2022

% Increase	0%	1%	2%	5%	7%
# Participants	468	37	15	1	1

Savings

Wynright 401(k) Plan & Trust

PARTICIPANT BALANCES



PARTICIPANTS WITH A BALANCE

Total participants	529	561	601	634	690	741
Total active participants	403	426	454	474	520	552
Total terminated participants	126	135	147	160	170	189

ROLLOVERS

# of Rollovers into the plan	6	7	6	10	6	4
\$ of Rollovers into the plan	\$185,384	\$1,086,207	\$406,469	\$261,544	\$544,293	\$57,376
Total rollover balance in plan	\$5,202,771	\$7,300,679	\$8,362,693	\$8,943,705	\$7,568,649	\$7,398,541

Contribution Allocation: 01/01/2021–12/31/2021

Wynright 401(k) Plan & Trust

Total Contribution: \$6,049,279

			# PARTIC
MONEY MARKET/STABILITY	\$269,306	4.5%	
Stable Value Common Trust Fund, N	\$130,249	2.2%	29
Vanguard Federal Money Market Fund, Inv	\$139,057	2.3%	28
BOND	\$218,639	3.6%	
Baird Aggregate Bond Fund, Instl	\$86,071	1.4%	30
Spectrum Income Fund	\$55,878	<1.0%	34
U.S. Bond Enhanced Index Fund	\$76,690	1.3%	30
TARGET DATE INVESTMENTS	\$3,239,777	53.6%	
Retirement 2005 Fund	\$3,194	<1.0%	2
Retirement 2010 Fund	\$89	<1.0%	1
Retirement 2015 Fund	\$17,812	<1.0%	4
Retirement 2020 Fund	\$177,351	2.9%	21
Retirement 2025 Fund	\$359,246	5.9%	41
Retirement 2030 Fund	\$413,940	6.8%	50
Retirement 2035 Fund	\$471,748	7.8%	54
Retirement 2040 Fund	\$315,832	5.2%	52
Retirement 2045 Fund	\$263,257	4.4%	39
Retirement 2050 Fund	\$594,785	9.8%	56
Retirement 2055 Fund	\$359,473	5.9%	47
Retirement 2060 Fund	\$241,536	4.0%	41
Retirement 2065 Fund	\$11,933	<1.0%	5
Retirement Balanced Fund, Inv	\$9,581	<1.0%	6
STOCK	\$2,243,406	37.1%	
American Funds EuroPacific Grow th Fund®, R6	\$78,312	1.3%	42
American Funds New Perspective Fund®, R6	\$139,415	2.3%	50
Capital Appreciation Fund	\$247,330	4.1%	69
Equity Index 500 Fund	\$494,346	8.2%	100

(CONTINUED)

Grow th Stock Fund	\$323,831	5.4%	105
Institutional Small-Cap Stock Fund	\$217,288	3.6%	58
Mid-Cap Grow th Fund	\$218,446	3.6%	81
Mid-Cap Value Fund	\$93,881	1.6%	47
Putnam Large Cap Value Fund, R6	\$97,459	1.6%	43
Small-Cap Value Fund	\$51,341	<1.0%	36
Vanguard Developed Markets Index Fund, Adm	\$37,074	<1.0%	21
Vanguard Mid Cap Index Fund, Adm	\$72,491	1.2%	29
Vanguard Mid Cap Index Fund, Instl	\$90,075	1.5%	104
Vanguard Small Cap Index Fund, Adm	\$82,117	1.4%	33
SELF-DIRECTED BROKERAGE	\$78,152	1.3%	
Self-Directed Brokerage Account	\$78,152	1.3%	5

Contribution Allocation: 01/01/2022–12/31/2022

Wynright 401(k) Plan & Trust

Total Contribution: \$6,650,316

			# PARTIC
MONEY MARKET/STABILITY	\$235,747	3.5%	
Stable Value Common Trust Fund, N	\$120,733	1.8%	27
Vanguard Federal Money Market Fund, Inv	\$115,014	1.7%	25
BOND	\$173,945	2.6%	
Baird Aggregate Bond Fund, Instl	\$72,127	1.1%	31
Spectrum Income Fund	\$46,113	<1.0%	33
U.S. Bond Enhanced Index Fund	\$55,706	<1.0%	32
TARGET DATE INVESTMENTS	\$3,946,593	59.3%	
Retirement 2005 Fund	\$371	<1.0%	1
Retirement 2015 Fund	\$32,436	<1.0%	2
Retirement 2020 Fund	\$168,522	2.5%	17
Retirement 2025 Fund	\$318,336	4.8%	43
Retirement 2030 Fund	\$463,354	7.0%	50
Retirement 2035 Fund	\$841,910	12.7%	66
Retirement 2040 Fund	\$440,306	6.6%	53
Retirement 2045 Fund	\$317,089	4.8%	47
Retirement 2050 Fund	\$458,140	6.9%	60
Retirement 2055 Fund	\$451,464	6.8%	69
Retirement 2060 Fund	\$400,676	6.0%	66
Retirement 2065 Fund	\$42,432	<1.0%	12
Retirement Balanced Fund, Inv	\$11,557	<1.0%	6
STOCK	\$2,210,156	33.2%	
American Funds EuroPacific Growth Fund®, R6	\$76,146	1.1%	40
American Funds New Perspective Fund®, R6	\$157,069	2.4%	59
Capital Appreciation Fund	\$217,617	3.3%	69
Equity Index 500 Fund	\$534,793	8.0%	108
Growth Stock Fund	\$325,941	4.9%	104

(CONTINUED)

Institutional Small-Cap Stock Fund	\$136,586	2.1%	56
Putnam Large Cap Value Fund, R6	\$132,306	2.0%	52
Small-Cap Value Fund	\$57,983	<1.0%	39
Vanguard Developed Markets Index Fund, Adm	\$52,594	<1.0%	25
Vanguard Mid Cap Index Fund, Instl	\$427,484	6.4%	114
Vanguard Small Cap Index Fund, Adm	\$91,637	1.4%	40
SELF-DIRECTED BROKERAGE	\$83,874	1.3%	
Self-Directed Brokerage Account	\$83,874	1.3%	6

Asset Allocation — All: 12/31/2022

Wynright 401(k) Plan & Trust

Total Assets: \$61,945,565

			# PARTIC
MONEY MARKET/STABILITY	\$4,360,777	7.0%	
Stable Value Common Trust Fund, N	\$2,920,877	4.7%	62
Vanguard Federal Money Market Fund, Inv	\$1,439,900	2.3%	58
BOND	\$2,356,841	3.8%	
Baird Aggregate Bond Fund, Instl	\$977,632	1.6%	61
Spectrum Income Fund	\$825,807	1.3%	46
U.S. Bond Enhanced Index Fund	\$553,402	<1.0%	39
TARGET DATE INVESTMENTS	\$23,803,696	38.5%	
Retirement 2005 Fund	\$199,711	<1.0%	3
Retirement 2010 Fund	\$45,439	<1.0%	3
Retirement 2015 Fund	\$243,078	<1.0%	4
Retirement 2020 Fund	\$3,089,541	5.0%	31
Retirement 2025 Fund	\$3,139,328	5.1%	47
Retirement 2030 Fund	\$4,460,853	7.2%	70
Retirement 2035 Fund	\$3,977,297	6.4%	79
Retirement 2040 Fund	\$2,073,988	3.4%	62
Retirement 2045 Fund	\$1,192,802	1.9%	49
Retirement 2050 Fund	\$2,712,261	4.4%	78
Retirement 2055 Fund	\$1,576,169	2.5%	75
Retirement 2060 Fund	\$938,526	1.5%	69
Retirement 2065 Fund	\$45,506	<1.0%	12
Retirement Balanced Fund, Inv	\$109,196	<1.0%	10
STOCK	\$28,906,017	46.7%	
American Funds EuroPacific Grow th Fund®, R6	\$977,742	1.6%	74
American Funds New Perspective Fund®, R6	\$2,239,013	3.6%	82
Capital Appreciation Fund	\$2,723,237	4.4%	97
Equity Index 500 Fund	\$5,001,033	8.1%	133

(CONTINUED)

Growth Stock Fund	\$4,089,903	6.6%	149
Institutional Small-Cap Stock Fund	\$2,342,746	3.8%	87
Putnam Large Cap Value Fund, R6	\$1,891,054	3.1%	65
Small-Cap Value Fund	\$954,194	1.5%	50
Vanguard Developed Markets Index Fund, Adm	\$575,582	<1.0%	26
Vanguard Mid Cap Index Fund, Instl	\$7,608,952	12.3%	167
Vanguard Small Cap Index Fund, Adm	\$502,563	<1.0%	42
SELF-DIRECTED BROKERAGE	\$1,914,137	3.1%	
Self-Directed Brokerage Account	\$1,914,137	3.1%	11
OTHER	\$561,692	<1.0%	
Outstanding Loan Balance	\$561,692	<1.0%	69
Average Participant Account Balance:	\$83,540		
Number of Participants:			741
Plan Level Accounts:	\$42,405		5

Asset Allocation — Active: 12/31/2022

Wynright 401(k) Plan & Trust

Total Assets: \$43,740,592

			# PARTIC
MONEY MARKET/STABILITY	\$3,646,491	8.3%	
Stable Value Common Trust Fund, N	\$2,472,079	5.7%	43
Vanguard Federal Money Market Fund, Inv	\$1,174,412	2.7%	43
BOND	\$2,048,463	4.7%	
Baird Aggregate Bond Fund, Instl	\$891,847	2.0%	46
Spectrum Income Fund	\$695,099	1.6%	34
U.S. Bond Enhanced Index Fund	\$461,517	1.1%	32
TARGET DATE INVESTMENTS	\$15,600,253	35.7%	
Retirement 2005 Fund	\$17	<1.0%	1
Retirement 2010 Fund	\$26,062	<1.0%	1
Retirement 2015 Fund	\$191,949	<1.0%	2
Retirement 2020 Fund	\$1,812,926	4.1%	17
Retirement 2025 Fund	\$1,812,163	4.1%	36
Retirement 2030 Fund	\$2,047,037	4.7%	45
Retirement 2035 Fund	\$2,963,626	6.8%	62
Retirement 2040 Fund	\$1,586,709	3.6%	46
Retirement 2045 Fund	\$977,347	2.2%	39
Retirement 2050 Fund	\$2,023,171	4.6%	52
Retirement 2055 Fund	\$1,383,991	3.2%	62
Retirement 2060 Fund	\$667,602	1.5%	51
Retirement 2065 Fund	\$42,622	<1.0%	10
Retirement Balanced Fund, Inv	\$65,032	<1.0%	5
STOCK	\$20,415,428	46.7%	
American Funds EuroPacific Grow th Fund®, R6	\$616,010	1.4%	52
American Funds New Perspective Fund®, R6	\$1,427,442	3.3%	59
Capital Appreciation Fund	\$2,027,537	4.6%	69
Equity Index 500 Fund	\$3,871,037	8.9%	105

(CONTINUED)

Growth Stock Fund	\$2,929,118	6.7%	114
Institutional Small-Cap Stock Fund	\$1,638,625	3.7%	58
Putnam Large Cap Value Fund, R6	\$1,299,753	3.0%	50
Small-Cap Value Fund	\$555,986	1.3%	37
Vanguard Developed Markets Index Fund, Adm	\$532,754	1.2%	24
Vanguard Mid Cap Index Fund, Instl	\$5,081,267	11.6%	117
Vanguard Small Cap Index Fund, Adm	\$435,898	<1.0%	36
SELF-DIRECTED BROKERAGE	\$1,448,768	3.3%	
Self-Directed Brokerage Account	\$1,448,768	3.3%	8
OTHER	\$538,783	1.2%	
Outstanding Loan Balance	\$538,783	1.2%	65
Average Participant Account Balance:	\$79,163		
Number of Participants:			552

Asset Allocation — Terminated: 12/31/2022

Wynright 401(k) Plan & Trust

Total Assets: \$18,204,973

			# PARTIC
MONEY MARKET/STABILITY	\$714,286	3.9%	
Stable Value Common Trust Fund, N	\$448,798	2.5%	19
Vanguard Federal Money Market Fund, Inv	\$265,488	1.5%	15
BOND	\$308,378	1.7%	
Baird Aggregate Bond Fund, Instl	\$85,785	<1.0%	15
Spectrum Income Fund	\$130,708	<1.0%	12
U.S. Bond Enhanced Index Fund	\$91,885	<1.0%	7
TARGET DATE INVESTMENTS	\$8,203,442	45.1%	
Retirement 2005 Fund	\$199,694	1.1%	2
Retirement 2010 Fund	\$19,377	<1.0%	2
Retirement 2015 Fund	\$51,128	<1.0%	2
Retirement 2020 Fund	\$1,276,615	7.0%	14
Retirement 2025 Fund	\$1,327,165	7.3%	11
Retirement 2030 Fund	\$2,413,815	13.3%	25
Retirement 2035 Fund	\$1,013,672	5.6%	17
Retirement 2040 Fund	\$487,280	2.7%	16
Retirement 2045 Fund	\$215,455	1.2%	10
Retirement 2050 Fund	\$689,090	3.8%	26
Retirement 2055 Fund	\$192,178	1.1%	13
Retirement 2060 Fund	\$270,925	1.5%	18
Retirement 2065 Fund	\$2,884	<1.0%	2
Retirement Balanced Fund, Inv	\$44,164	<1.0%	5
STOCK	\$8,490,589	46.6%	
American Funds EuroPacific Grow th Fund®, R6	\$361,732	2.0%	22
American Funds New Perspective Fund®, R6	\$811,571	4.5%	23
Capital Appreciation Fund	\$695,700	3.8%	28
Equity Index 500 Fund	\$1,129,996	6.2%	28

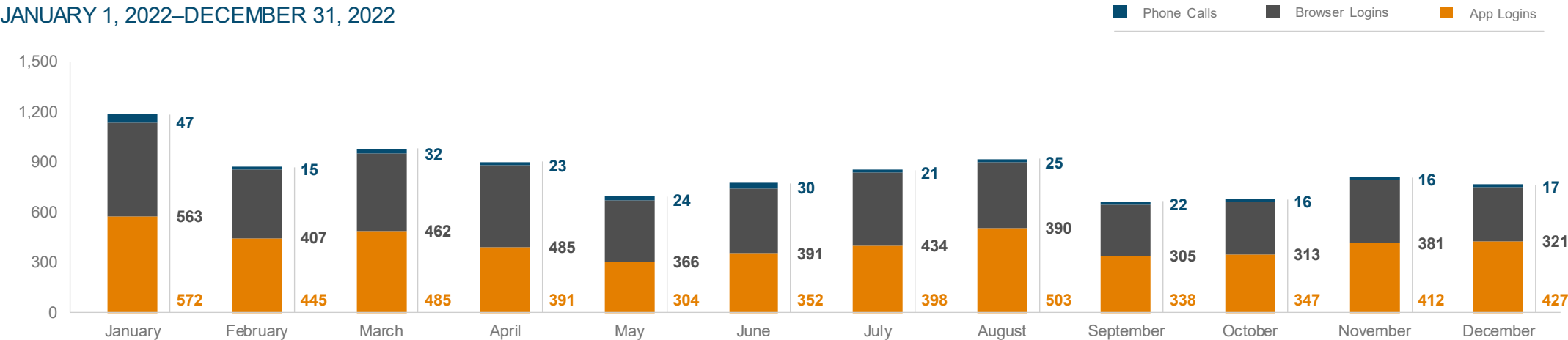
(CONTINUED)

Growth Stock Fund	\$1,160,785	6.4%	35
Institutional Small-Cap Stock Fund	\$704,121	3.9%	29
Putnam Large Cap Value Fund, R6	\$591,300	3.2%	15
Small-Cap Value Fund	\$398,208	2.2%	13
Vanguard Developed Markets Index Fund, Adm	\$42,827	<1.0%	2
Vanguard Mid Cap Index Fund, Instl	\$2,527,685	13.9%	50
Vanguard Small Cap Index Fund, Adm	\$66,666	<1.0%	6
SELF-DIRECTED BROKERAGE	\$465,369	2.6%	
Self-Directed Brokerage Account	\$465,369	2.6%	3
OTHER	\$22,909	<1.0%	
Outstanding Loan Balance	\$22,909	<1.0%	4
Average Participant Account Balance:	\$96,323		
Number of Participants:			189

Participant Engagement

Wynright 401(k) Plan & Trust

JANUARY 1, 2022–DECEMBER 31, 2022



	Phone Calls		Browser Logins		App Logins	
	UNIQUE	TOTAL	UNIQUE	TOTAL	UNIQUE	TOTAL
January	22	47	200	563	83	572
February	9	15	172	407	68	445
March	11	32	180	462	77	485
April	20	23	177	485	79	391
May	14	24	137	366	76	304
June	17	30	133	391	76	352
July	13	21	161	434	87	398
August	18	25	141	390	97	503
September	8	22	133	305	84	338
October	8	16	137	313	92	347
November	7	16	158	381	86	412
December	8	17	127	321	89	427
Annual Total	155	288	1,856	4,818	994	4,974
Average annual contact by participant		1.9		2.6		5.0

YOUR INVESTMENTS

The background features a light blue and white geometric design. A large, faint line graph with multiple peaks and valleys is visible. In the lower right, there is a dark blue triangular area containing a grid of small, semi-transparent numbers. To the left of this triangle, there are several vertical bars of varying heights, resembling a bar chart.

Global Capital Markets Summary Q4 2022

As of December 2022

Most major stock indexes produced gains in the fourth quarter, paring their substantial losses for the full year. Some better-than-expected corporate earnings reports lifted sentiment, as did indications that China, the world's second-largest economy, was easing various pandemic-related restrictions. Arguably the most important factor was that investors hoped weaker-than-expected U.S. inflation readings during the quarter would prompt the Federal Reserve to moderate the pace of its interest rate increases—which it did in December. Nevertheless, the year ended with many investors concerned that ongoing Fed rate hikes would hurt corporate earnings and push the economy into a recession in 2023.

U.S. INVESTMENTS

Mid-cap shares outperformed their small- and large-cap peers.

The S&P MidCap 400 Index returned 10.78% versus 7.56% for the large-cap S&P 500 Index and 6.23% for the small-cap Russell 2000 Index. As measured by Russell indexes, value stocks outperformed growth stocks across all market capitalizations.

In the large-cap universe, as measured by the S&P 500, most sectors produced gains. The cyclical energy, industrials and business services, and materials sectors produced substantial gains and outperformed by a wide margin, helped in part by hopes that demand from a re-opening Chinese economy would help lift global growth.

- Financials, health care, and consumer staples stocks also performed well.
- Utilities stocks outperformed the S&P 500 by a smaller margin.
- Information technology and real estate shares trailed the broad market with moderate gains.
- Communication services stocks fell slightly, whereas the consumer discretionary sector fell sharply—particularly in December, and primarily due to weakness in some major bellwethers—amid concerns that consumer spending could be hurt by additional interest rate increases and a possible economic downturn.

Global Capital Markets Summary Q4 2022

As of December 2022

	S&P 500 Index	S&P MidCap 400 Index	Russell 2000 Index
4Q 2022	7.56%	10.78%	6.23%
Year-to-Date	-18.11	-13.06	-20.44

Past performance is not a reliable indicator of future performance.

Sources: RIMES, As of December 31, 2022; Standard & Poor's, LSE Group. See Additional Disclosures.

Domestic bonds produced positive returns in the fourth quarter, paring losses from earlier in the year.

U.S. Treasury bill yields rose sharply as the Federal Reserve raised the fed funds target rate by 75 basis points (0.75%) in early November and by 50 basis points (0.50%) in mid-December. Long-term U.S. Treasury yields rose to a much lesser degree, and certain intermediate-term yields edged lower, as year-over-year inflation readings declined from 40-year highs and as the Fed began to moderate the size of its fed funds target rate increases. The fed funds target rate range at the end of December was 4.25% to 4.50% versus 0.00% to 0.25% in March. The Treasury yield curve was inverted at the end of the year, as short- and intermediate-term yields had risen above longer-term yields. Historically this has often signaled an approaching recession.

The Bloomberg U.S. Aggregate Bond Index returned 1.87% in the fourth quarter. In the investment-grade universe, corporate bonds performed best. Mortgage-backed securities also performed well. Commercial mortgage-backed securities, asset-backed securities, and Treasuries trailed. Tax-free municipal bonds outperformed the taxable bond market, as intermediate- and long-term muni yields fell considerably. High yield corporate bonds, which have less interest rate sensitivity but greater credit risk than investment-grade securities, outperformed high-quality taxable bonds.

Global Capital Markets Summary Q4 2022

As of December 2022

	Bloomberg Barclays U.S. Aggregate Bond Index	Bloomberg Barclays Municipal Bond Index	JPMorgan Global High Yield Index
4Q 2022	1.87%	4.10%	4.35%
Year-to-Date	-13.01	-8.53	-10.16

Past performance is not a reliable indicator of future performance.

Sources: RIMES, As of December 31, 2022; Bloomberg Index Services Limited, J.P. Morgan. See Additional Disclosures.

NON-U.S. INVESTMENTS

Stocks in developed non-U.S. markets strongly outperformed U.S. shares in the fourth quarter.

Returns to U.S. investors were enhanced by a sharp decline in the U.S. dollar versus other major currencies amid expectations that the U.S. Federal Reserve would moderate its interest rate increases—which it did in December. The MSCI EAFE Index, which measures the performance of large-cap companies in Europe, Australasia, and the Far East, returned 17.40%.

European markets were broadly positive in U.S. dollar terms.

Stocks in Denmark and Austria performed best with returns of about 31%. Markets in several countries, such as Italy, Belgium, France, Germany, and Spain, produced gains exceeding 20%.

- UK shares rose about 17%, while Swiss stocks trailed with a 10% return.
- Asian markets were also broadly higher in dollar terms.
- Shares in New Zealand fared best, surging more than 24%, while stocks in Hong Kong rose 18%, helped in part by the Chinese government's efforts to ease its "zero-COVID" pandemic restrictions and provide more support to the beleaguered property sector.
- Japanese shares climbed 13%.

Global Capital Markets Summary Q4 2022

As of December 2022

Stocks in emerging markets generally rose but underperformed equities in developed markets.

The MSCI Emerging Markets Index returned 9.79%. In emerging Europe, however, most major equity markets produced very strong returns in dollar terms.

- Turkish stocks climbed more than 63% as the central bank reduced short-term interest rates to boost economic growth despite elevated year-over-year inflation exceeding 80%.
- Polish and Hungarian shares advanced 48% and 36%, respectively, while Greek stocks rose 29%.

Emerging Asian markets were mostly higher in U.S. dollar terms.

Shares in the Philippines and South Korea led the region with gains of 21% and 18%, respectively. Markets in Thailand and Malaysia climbed 16% and 14%, respectively. Chinese shares rose more than 13%, while the Chinese A shares market added about 4%, as the government made efforts to support the beleaguered property sector and loosen pandemic-related restrictions.

- Shares in Latin America rose broadly.
- Colombian and Mexican stocks rose about 20% and 13%, respectively.
- Regional heavyweight Brazil trailed with a gain of about 2.5% amid political, economic, and fiscal policy uncertainty following the narrow late-October election victory of former president Lula da Silva over incumbent Jair Bolsonaro.

	MSCI EAFE Index	MSCI Emerging Markets Index
4Q 2022	17.40%	9.79%
Year-to-Date	-14.01	-19.74

Past performance is not a reliable indicator of future performance.

Sources: RIMES, As of December 31, 2022; MSCI. See Additional Disclosures.

Global Capital Markets Summary Q4 2022

As of December 2022

Bonds in developed non-U.S. markets produced solid returns in U.S. dollar terms during the fourth quarter, as the dollar slumped versus major non-U.S. currencies.

The euro rose 9%, as the European Central Bank (ECB) raised its key short-term interest rate to 2.00% by the end of the year and as ECB President Christine Lagarde signaled that eurozone inflation—recently measured at a year-over-year rate of around 10%—has not yet peaked and could continue rising, which could lead to more interest rate increases.

- The British pound strengthened 8%, as the Bank of England raised its key short-term interest rate to a 14-year high of 3.5% by the end of the year amid high inflation and the new UK government proposed tax increases and spending cuts to shore up UK finances.
- The Japanese yen climbed about 10% versus the dollar. Although Japanese monetary policy remained stimulative, the Bank of Japan modified its yield curve control policy in late December so that 10-year Japanese government bond yields could fluctuate in a wider range above and below 0.0%. This action was perceived as a possible first step toward tighter monetary conditions.

Bonds in emerging markets produced strong returns in U.S. dollar terms in the fourth quarter, though full-year returns were sharply negative. Many emerging currencies—especially the Hungarian forint, the Chilean peso, and the South Korean won—strengthened versus the dollar during the quarter. Central banks in a number of emerging countries also continued raising short-term interest rates to fight inflation.

	Bloomberg Barclays Global Aggregate Ex-U.S. Dollar Bond Index	JPMorgan Emerging Markets Bond Index Global Diversified	JPMorgan GBI-EM Global Diversified Index
4Q 2022	-6.81%	8.11%	8.45%
Year-to-Date	-18.70	-17.78	-11.69

Past performance is not a reliable indicator of future performance.
Sources: RIMES, As of December 31, 2022; MSCI. See Additional Disclosures.

Global Capital Markets Summary Q4 2022

As of December 2022

Additional Disclosures

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Global Capital Markets Summary Q4 2022

As of December 2022

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202301-2688903

Market Returns

As of December 31, 2022

Index	03/31/2022	06/30/2022	09/30/2022	12/31/2022	1-Year Ended 12/31/2022
S&P 500 Index	-4.60 %	-16.10 %	-4.88 %	7.56 %	-18.11 %
Russell 1000 Index	-5.13	-16.67	-4.61	7.24	-19.13
Russell 1000 Growth Index	-9.04	-20.92	-3.60	2.20	-29.14
Russell 1000 Value Index	-0.74	-12.21	-5.62	12.42	-7.54
Russell 2000 Index	-7.53	-17.20	-2.19	6.23	-20.44
Russell 2000 Growth Index	-12.63	-19.25	0.24	4.13	-26.36
Russell 2000 Value Index	-2.40	-15.28	-4.61	8.42	-14.48
Russell Midcap Index	-5.68	-16.85	-3.44	9.18	-17.32
Russell Midcap Growth Index	-12.58	-21.07	-0.65	6.90	-26.72
Russell Midcap Value Index	-1.82	-14.68	-4.93	10.45	-12.03
Bloomberg Barclays U.S. Aggregate Index	-5.93	-4.69	-4.75	1.87	-13.01
MSCI EAFE Index¹	-5.79	-14.29	-9.29	17.40	-14.01

S&P 500 Index

The S&P 500 Index is an unmanaged market index generally considered representative of the stock market as a whole. The Index focuses on the large-cap segment of the U.S. equities market.

Russell 1000 Index

The Russell 1000 Index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.

Russell 2000 Index

The Russell 2000 Index measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000 is a subset of the Russell 3000 Index representing approximately 10 percent of total market capitalization of that index.

Russell Midcap Index

The Russell Midcap Index measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25 percent of the total market capitalization of the Russell 1000 Index.

Bloomberg Barclays U.S. Aggregate Index

The Barclays U.S. Aggregate Index measures the performance of U.S. Dollar denominated U.S. Treasuries, government-related and investment grade U.S. corporate securities that have a remaining maturity of greater than one year and less than ten years.

MSCI EAFE Index

The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the U.S. & Canada.

Past performance cannot guarantee future results.

¹ Returns shown with gross dividends reinvested.