

THE MAMMINI COMPANY RETIREMENT SAVINGS PLAN PLAN HIGHLIGHTS

IMPORTANT: *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

Eligibility	
Excluded Employees:	All employees may become eligible to participate in the Plan.
401(k) Contributions, Safe Harbor Contributions, Employer Matching Contributions and Non-Elective Contributions:	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> • Attain age 21
401(k) Contributions, Employer Matching Contributions, Safe Harbor Contributions and Non-Elective Contributions:	You will enter the Plan on the first day of the calendar month coincident with or next following the time you meet the eligibility criteria specified above.
Contributions	
401(k):	You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan as of each pay period. Federal law also limits the amount you may elect to defer under the Plan (\$23,500 in 2025). However, if you are age 50 or over, you may defer an additional amount up to \$7,500 (in 2025). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.
Employer Matching Contributions:	The Employer may, in its sole discretion, make an Employer Matching Contribution on your behalf in an amount determined by the Employer.
Safe Harbor Non-Elective Contributions:	The Employer will make Safe Harbor Contributions to the Plan in an amount not less than 3% of your Plan Compensation.
Non-Elective Contributions:	The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated in an amount designated by the Employer to be allocated to similarly situated eligible Participants. You must complete at least 1,000 hours of service during the Applicable Period and be employed by the Employer on the last day of the Applicable Period in order to receive a Non-Elective Contribution. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Non-Elective Contributions will be each Plan Year.
Rollovers:	The Plan may accept a Rollover Contribution made on behalf of any current employee..
Vesting	
Fully Vested Accounts:	You will have a fully vested and nonforfeitable interest in your 401(k) Account, Rollover Contribution Account, Qualified Non-Elective Contribution Account and Safe Harbor Account.
Employer Matching Contribution Account and Non-Elective Contribution Account:	Your interest in your Employer Matching Contribution Account and Non-Elective Contribution Account will vest based on your Years of Vesting Service according to the following vesting schedule - Less than One Year: 0%; One Year but less than Two Years: 33%; Two Years but less than Three Years: 66%; Three Years but less than Four Years: 100%; Four Years but less than Five Years: 100%; Five Years but less than Six Years: 100%; and Six or More

	Years: 100%.
Investing Plan Contributions	
Investments:	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.
Distributions and Loans	
Distributions from the plan:	<p>You may receive a distribution from your account under the following circumstances:</p> <ul style="list-style-type: none"> • Immediately after your employment terminates • Normal Retirement Age (even if you are still working) • Hardship (limited accounts) • After age 59 1/2 • From the Rollover Contribution Account at any time • Death • Disability
Loans:	The minimum loan amount is \$1,000 and the maximum number of loans outstanding is 1. Please see your Loan Procedures for additional details on taking a loan from the Plan.
Contact Information	
Plan Administrator: THE MAMMINI COMPANY Address: 440 STEVENS AVE, SUITE 350, SOLANA BEACH, CA 92075 Phone number: 858-922-6054	
<i>Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.</i>	