



September 27, 2024

Required Disclosure Notice: 401(k) Plan Default Investment

Dear Participant or Eligible Employee:

This notice is to inform you that any contributions you do not direct will be invested in the Plan's default option for Omaha Track, Inc.'s 401(k) Plan. Please refer to the attached Default Fund Information Sheet for more details.

Automatic Enrollment:

Eligible employees who do not actively enroll may be automatically enrolled at a 4% pre-tax contribution rate, invested in the default option, unless you choose not to participate. You will be notified if automatic enrollment applies to you, with instructions on how to set your own deferral rate.

Annual Increase Program:

If automatically enrolled, your contributions may increase by **1% annually**, capped at 10%, unless you opt out or choose a different rate.

You have the right to:

- Change your contribution rate or stop contributions at any time.
- Manage your investments by directing future contributions and reallocating existing balances to any of the Plan's available options.

If you do not make an investment election, your contributions will default to the Plan's designated option. You can transfer out of the default investment at any time.

To learn more or make changes, visit NetBenefits® at www.netbenefits.com or call (800) 835-5097. We encourage you to regularly review your investment choices and contribution rates to ensure they meet your financial goals.

Sincerely,

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