SUMMARY ANNUAL REPORT FOR BCF SOLUTIONS, INC. EMPLOYEE BENEFITS PLAN

This is a summary of the annual report of the BCF SOLUTIONS, INC. EMPLOYEE BENEFITS PLAN, a health, life insurance, dental, vision, temporary disability and long-term disability plan (Employer Identification Number 04-3768223, Plan Number 501), for the plan year 01/01/2023 through 12/31/2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BCF SOLUTIONS, INC. has committed itself to pay certain claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Life Insurance Company of North America, Cigna Health and Life Insurance Company and LIFE INSURANCE COMPANY OF NORTH AMERICA to pay certain voluntary AD&D, Health, Dental, Vision, Indemnity Contract, Temporary disability, Long-term disability, Life insurance, VOLUNTARY LIFE, DEPENDENT LIFE, AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2023 were \$1,561,014.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of DINA JOHNS, who is a representative of the plan administrator, at 14325 WILLARD ROAD SUITE 107, CHANTILLY, VA 20151 and phone number, 703-717-9912.

You also have the legally protected right to examine the annual report at the main office of the plan: 14325 WILLARD ROAD SUITE 107, CHANTILLY, VA 20151, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.