

ANNUAL NOTICE FOR THE INGRAM 401(k) RETIREMENT PLAN ("Plan")

Date: November, 2025

Plan Sponsor: Ingram Industries Inc. (the "Company")

This is an annual notice which only applies to the 2026 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review the Plan's Summary Plan Description ("SPD"), a copy of which was provided to you. If you need an additional copy, see "FOR ADDITIONAL INFORMATION" below for information on how you can obtain one.

NOTE: *Many of your Plan elections are made by contacting John Hancock Retirement Plan Services LLC ("John Hancock"). If you wish to contact John Hancock, you may do so:*

- *24 hours a day via either the internet at myplan.johnhancock.com or an automated telephone system at 800.294.3575.*
- *8AM to 10PM Eastern Time by calling 800.294.3575 to speak with a Participant Service Representative.*

IRS SAFE-HARBOR PLAN NOTICE:

For the 2026 Plan Year, the Plan intends to satisfy the IRS's requirements for a "safe-harbor" plan. This notice is designed to inform you of your rights and obligations under the Plan, and satisfy the requirements of the final regulations under Internal Revenue Code Sections 401(k) and 401(m).

➤ **Safe Harbor Contribution.**

To help you make an informed decision about participating in the Plan, the Company must inform you about the contributions it will make to the Plan on your behalf.

If you are eligible under the terms of the Plan to receive Company contributions, the Company will make the following contribution to the Plan on your behalf:

A matching contribution equal to 100% of your deferral contributions (pre-tax and/or Roth) which do not exceed 5% of your pay. The safe harbor matching contribution will be based on your pay and deferrals for each month.

➤ **Type and Amount of Compensation that May Be Deferred.**

As a participant in the Plan, you may elect to contribute a portion of your pay each Plan Year. The Company will contribute this amount (your "deferral contributions") to the Plan.

You may make pre-tax contributions, and/or Roth contributions to the Plan. If you make pre-tax contributions, your pre-tax contributions will not be subject to income tax until distributed from the Plan. If you make Roth contributions, these amounts will be subject to income tax at the time they are made. However, if you satisfy certain distribution requirements, your Roth contributions as well as any earnings on the Roth contributions will not be subject to income tax when distributed from the Plan. Pre-tax and Roth contributions are subject to Social Security taxes at the time they are made. The Company will deduct the Social Security taxes, and, in the case of Roth contributions, will deduct income taxes, from your remaining pay.

You may contribute from 1% to 50% of your pay as pre-tax and/or Roth contributions each Plan Year, but not more than the annual limit in effect each calendar year. Your total pre-tax, and/or Roth contributions may not exceed 50% of your pay. In addition, participants who will be age 50 or older during the calendar year can contribute "catch-up" contributions up to the annual catch-up limit in effect each calendar year. Effective for taxable years beginning after

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December 31, 2024, the catch-up limit for participants aged 60, 61, 62 or 63 is increased to the greater of \$10,000 or 150% of the regular catch-up limit. The specific limit is available by contacting John Hancock. Effective for taxable years beginning after December 31, 2025, catch-up contributions must be Roth contributions for employees whose FICA wages from the employer sponsoring the Plan exceeded \$145,000 (indexed for inflation) in the prior calendar year.

The annual deferral and catch-up limits are available by contacting John Hancock and are updated at the beginning of each calendar year.

You should be aware that under the federal tax laws, pay in excess of the annual compensation limit may not be taken into account for Plan purposes. The annual compensation limit is also available by contacting John Hancock and is updated at the beginning of each calendar year.

Please refer to the section of the Plan's SPD describing the contributions you can make to the Plan for additional information regarding the type and amount of "pay" that may be deferred.

See "FOR ADDITIONAL INFORMATION" below to find out how to get a copy of the current SPD and other information about the Plan.

➤ **How to Make Cash or Deferred Elections.**

The Company is making saving for retirement easier by offering an automatic enrollment feature under the Plan. Currently, once you become eligible to participate in the Plan or again become eligible after rehire, you will automatically be enrolled in the Plan with a pre-tax contribution rate of 5% unless you elect otherwise. In addition, if you were previously automatically enrolled, and your automatic enrollment contribution percentage is less than the Plan's current automatic enrollment contribution percentage, then, unless you otherwise elect, you will be automatically enrolled in the Plan with a pre-tax contribution rate of 5%.

In addition, your initial automatic deferral percentage will automatically increase each year by 1%, until it reaches a maximum of 15%, unless you elect otherwise.

If you want to contribute more or less than 5% of your pay on a pre-tax, basis; if you want to make pre-tax, and/or Roth contributions, or if you do not want to contribute at all, you must contact John Hancock by phone or via the internet prior to satisfying the eligibility requirements described above. In addition, you may stop the automatic increase feature by contacting John Hancock.

If you have questions concerning your automatic deferral percentage, refer to your pay stub for payroll deductions or contact John Hancock.

➤ **Periods Available for Making Cash or Deferred Elections.**

In accordance with Plan rules, you may change your contribution election pre-tax and/or Roth any business day by contacting John Hancock. Your contribution change will be effective as soon as administratively possible thereafter.

➤ **Applicable Vesting Provisions.**

The following is a general explanation of the current vesting provisions of the Plan. More details, including any additional vesting provisions under the Plan, can be found in the section of the Plan's SPD describing vesting provisions and vesting service.

You are always 100% vested in your deferral contributions (pre-tax and/or Roth), and any rollovers you may have made.

However, any Company "safe-harbor" contributions allocated to your account (adjusted for investment gains and losses) will be subject to the following vesting schedule:

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Years of Vesting Service

Percent Vested

Less than 2 years

0%

2 years or more

100%

However, any additional Company contributions allocated to your account (adjusted for investment gains and losses) for Plan Years prior to January 1, 2021 will be subject to the following vesting schedules:

FOR EMPLOYER MATCHING CONTRIBUTIONS

For Employees who complete at least one (1) Hour of Service on or after January 1, 2002 but prior to January 1, 2021:

Years of Service	Vested Percentage
Less than 2 years	0%
2 years but less than 3 years	25%
3 years but less than 4 years	50%
4 years but less than 5 years	75%
5 or more years	100%

For Employees who complete at least one (1) Hour of Service on or after January 1, 1998, but who do not complete an Hour of Service on or after January 1, 2002:

Years of Service	Vested Percentage
Less than 3 years	0%
3 years but less than 4 years	50%
4 years but less than 5 years	75%
5 or more years	100%

For Employees who do not complete an Hour of Service on or after January 1, 1998:

Years of Service	Vested Percentage
Less than 5 years	0%
5 or more years	100%

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FOR EMPLOYER PROFIT-SHARING CONTRIBUTIONS:

Years of Service	Vested Percentage
Less than 2 years	0%
2 years but less than 3 years	20%
3 years but less than 4 years	40%
4 years but less than 5 years	60%
5 years but less than 6 years	80%
6 or more years	100%

You should also be aware that if you terminate employment with the Company on or after your normal retirement date, or as a result of your "permanent and total disability" or death, you will automatically become 100% vested – regardless of your years of vesting service under the Plan.

➤ **Applicable Withdrawal Provisions.**

You generally may not withdraw your deferral contributions (pre-tax and/or Roth) or any safe-harbor contributions except when one of the following events occurs: severance from employment with the Company, death, disability, or attainment of age 59½. You may, however, obtain a "hardship withdrawal" that includes your deferral contributions and safe harbor contributions if you satisfy certain IRS requirements.

You may also withdraw all or any portion of your account attributable to any rollover, and any prior after-tax contributions at any time. You may withdraw all or any portion of your vested account once you have attained age 59½.

You may receive distribution of your vested account after you terminate employment with the Company.

All withdrawals and distributions are subject to rules and procedures as set forth under the Plan. Additional information about withdrawals and distributions available under the Plan, including rules and procedures, can be found in the sections of the Plan's SPD describing in-service withdrawals and post-termination distributions.

See "FOR ADDITIONAL INFORMATION" below to find out how to get a copy of the current SPD and other information about the Plan.

➤ **Plan Amendment and Termination.**

The Company retains the right to amend the Plan, including the right to terminate the Plan and discontinue all contributions (including the safe harbor contribution) under the Plan. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

The Company also may amend the Plan during the Plan year to reduce or suspend safe-harbor contributions for the Plan Year, in which case you will be provided with a 30-day advance notice of the reduction or suspension, as applicable.

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QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan's default investment, the Vanguard Target Retirement Trust II based on the following schedule:

Year of Birth	Default Investment
On or before 1953	Vanguard Target Retirement Income Trust II
1953 – 1957	Vanguard Target Retirement 2020 Trust II
1958 – 1962	Vanguard Target Retirement 2025 Trust II
1963 – 1967	Vanguard Target Retirement 2030 Trust II
1968 – 1972	Vanguard Target Retirement 2035 Trust II
1973 – 1977	Vanguard Target Retirement 2040 Trust II
1978 – 1982	Vanguard Target Retirement 2045 Trust II
1983 – 1987	Vanguard Target Retirement 2050 Trust II
1988 – 1992	Vanguard Target Retirement 2055 Trust II
1993 – 1997	Vanguard Target Retirement 2060 Trust II
On or after 1998	Vanguard Target Retirement 2065 Trust II

This investment is intended to satisfy the requirements for a "qualified default investment alternative" ("QDIA") under the Employee Retirement Income Security Act of 1974 ("ERISA"). A copy of the Fund Fact Sheet for the Plan's default investment is attached to this Notice. Amounts defaulted into the Plan's Stable Value Option prior to December 24, 2007 will also be considered a QDIA pursuant to a special QDIA transition rule.

If you do not make an investment election and your account is invested in the QDIA, you may transfer all or any part of it from the QDIA into any other available investment options by contacting John Hancock. Information regarding all of the Plan's investment options and procedures for changing investment elections is available by contacting John Hancock.

About Risk

All investing involves risk including possible loss of principal. There is no guarantee that the investment objectives of any investment option will be met.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios is designed to become more conservative over time as the target date approaches, (or if applicable passes), the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. Investors should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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The enclosed Fund Fact Sheet for the Plan's QDIA contains a complete description of the fund's investment objectives, specific risk and return characteristics, and fees and expenses.

You should also review the other available investment options within the Plan. Information concerning the other investment options can be obtained by contacting John Hancock via the internet at myplan.johnhancock.com or via phone at 800.294.3575.

Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. Investors should examine these characteristics to ensure it is consistent with their own risk tolerance.

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan's features and for information regarding your rights under the Plan. You may also view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Plan Sponsor.

The Plan Sponsor also serves as the Plan Administrator and may be contacted at:

**Ingram Industries Inc.
One Belle Mead Place
4400 Harding Pike
Nashville, TN 37205-2290**

**Phone: (866) 415-4015
EIN: 62-0673043**

This Notice is not intended to, nor should you construe it as, modifying any aspect of the current Plan document or SPD.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. For any investment fund (including a default fund) that has a fund prospectus, the prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services LLC at 800.294.3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money; the fund's prospectus provides information regarding details for the applicable fee waivers. Prospectus may only be available in English.

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