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

Date: November, 2026

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

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This is an annual notice which only applies to the 2027 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 (" Manulife John Hancock"). If you wish to contact Manulife 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.*

## LONG-TERM PART-TIME EMPLOYEES

New rules went into effect relating to certain Long-Term Part-Time (LTPT) Employees, that impact the information included in the Notice. This describes the rules in place for 2025 and later.

You are an LTPT Employee if you have 2 consecutive years (beginning back in 2021) of employment with 500 – 999 hours of service with the employer each year and had turned 21 before the end of the second such year. If you have ever had 1,000 hours of service in a year, you are not an LTPT employee. An employee who is eligible to participate in the Plan, outside of the new LTPT rules, is not an LTPT employee.

LTPT employees (other than those excluded from the Plan for reasons other than service) will be eligible to save for retirement by deferring compensation to the Plan, but they are not eligible to receive any employer contributions, including safe harbor or matching contributions, if any. LTPT employees can choose whether to defer and how much to defer to the plan. If an LTPT employee elects to do so, the deferrals will be withheld from the employee's compensation and will be deposited in the employee's account in the Plan.

## IRS SAFE-HARBOR PLAN NOTICE:

For the 2027 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 12/31/24, 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. Beginning in the year you turn 64, the maximum catch-up contribution returns to the regular catch-up contribution limit.

  Effective for taxable years beginning after 12/31/25, 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. In this case, you may need to make a Roth election to make catch-up contributions. However, under certain circumstances, your Plan Administrator may automatically deem your pre-tax catch-up contributions to Roth ("deemed election"). If you do not want the deemed election to apply, you should stop your pre-tax deferrals once they reach the IRS annual deferral limit or make a different pre-tax election that will not exceed that limit. For plans with a separate catch-up election, if you do not want the deemed election to apply, you may need to set your pre-tax catch-up election to zero. If you are not sure whether Roth contributions are right for you, we recommend you speak with a financial or tax advisor.

  The annual deferral and catch-up limits are available by contacting Manulife John Hancock.

  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 Manulife 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 Manulife 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 Manulife John Hancock.

If you have questions concerning your automatic deferral percentage, refer to your pay stub for payroll deductions or contact Manulife 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 Manulife 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), any amounts which transferred from the Ingram Marine Group Retirement Plan, as a result of the termination of the Marine Group Plan 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:

| **Years of Vesting Service** | **Percent Vested** |
|---|---|
| Less than 2 years | 0% |
| 2 years or more | 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.

## 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 Manulife John Hancock. You can also obtain additional information about the Plan by contacting Manulife 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.

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