



Agropur inc. 401(k) Retirement Savings Plan

Plan Highlights

Welcome to the Agropur inc. 401(k) Retirement Savings Plan (the "Plan")! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future—and yourself—today with help from the Plan and Fidelity.

Enroll in the Plan!

Once eligible, you can enroll in the Plan by logging on to Fidelity NetBenefits® at www.netbenefits.com, clicking "Enroll" and following the step-by-step instructions, or call a Fidelity representative at **800-835-5095**. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, go to www.netbenefits.com/easy.

Plan Features	
Eligibility	<p>You are eligible to participate in the Plan after 30 days of service. You can enroll in the Plan at any time. Your enrollment will be effective as soon as administratively possible.</p> <p>Seasonal employees and interns are eligible to participate in the Plan after completing one year (at least 1000 hours) of service.</p> <p>You must be at least 18 years old to participate in the Plan.</p>
Automatic Enrollment	<p>If you do not enroll in the Plan or do not elect to opt out after 30 days, you will be automatically enrolled at a 4% pretax contribution rate. Your contributions will be invested in the Plan's default fund, one of the Vanguard Target Retirement Funds Investor Shares. Your contribution rate will automatically increase by 1% each year, up to a maximum rate of 7%.</p> <p>Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.</p> <p>We encourage you to choose a contribution rate and investment options that are appropriate for you. If you don't want to contribute to the Plan, you must change your contribution rate to 0%. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time.</p>
Your Contributions	<p>You can contribute from 1%–85% of your eligible base pay as pretax or Roth contributions, or a combination, up to the annual IRS dollar limits.</p> <p>A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die.</p>
Employer Contributions	<p>Effective on the first of the month following six months of Eligibility Service, Agropur will match 100% of the first 4% of pretax and/or Roth contributions you make to the Plan. Once match eligible, Agropur will also make an additional 3% lump sum contribution to your Plan account annually.</p>
Contribution Limits	<p>The IRS contribution limit for 2023 is \$22,500.</p> <p>If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pretax contribution, you may make an additional "catch-up" contribution each pay period. The maximum annual catch-up contribution for 2023 is \$7,500.</p>

Investments	<p>The Plan offers you a range of options to help you meet your investment goals.</p> <p>You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Complete descriptions of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at www.netbenefits.com.</p>														
Vesting	<p>You are always 100% vested in your own contributions and any employer Safe Harbor matching contributions to your Plan account, as well as any earnings on them.</p> <p>Employer non-discretionary lump sum contributions will vest according to the following schedule:</p> <table> <tr> <th></th><th></th></tr> <tr> <td>0–1</td><td>0%</td></tr> <tr> <td>1–2</td><td>20%</td></tr> <tr> <td>2–3</td><td>40%</td></tr> <tr> <td>3–4</td><td>60%</td></tr> <tr> <td>4–5</td><td>80%</td></tr> <tr> <td>5+</td><td>100%</td></tr> </table>			0–1	0%	1–2	20%	2–3	40%	3–4	60%	4–5	80%	5+	100%
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1–2	20%														
2–3	40%														
3–4	60%														
4–5	80%														
5+	100%														
Loans	<p>Although your Plan account is intended for the future, you may borrow from your account for any reason. You can have up to one outstanding loan at a time. Log on to NetBenefits for more details or to request a loan.</p>														
Withdrawals	<p>Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan. Refer to the Summary Plan Description or call Fidelity for more details.</p>														
Rollovers	<p>You are permitted to roll over eligible pretax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pretax contributions from conduit or non-conduit individual retirement accounts (IRAs). Rollovers from Roth sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</p>														
Online Beneficiary Designation	<p>It's important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com. Select <i>Profile</i>, then <i>Beneficiaries</i>, and follow the steps to designate your beneficiary online.</p>														
One-on-one consultations	<p>Fidelity representatives are available and can help with enrollment, asset allocation, retirement planning, and other questions you have about the Plan.</p>														

Accessing your account

Access your Plan account online at www.netbenefits.com or call **800-835-5095** to speak with a Fidelity representative Monday through Friday, 8:30 a.m. to 8 p.m. (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week.

When calling to speak with a Fidelity representative, the automated system will prompt you to enter your *Username* or *Social Security Number* and *Password*. If you fail to enter your username or social security number and password correctly, you will be asked a series of personal and account related questions by the Fidelity Representative in order to verify your identity as well as maintain the security and integrity of your retirement account.

Eliminate the need for passwords with your personal encrypted voiceprint.

The next time you call, a Fidelity Representative will offer to enroll you—you'll need to provide Fidelity consent to create your unique voiceprint.

Online Access

Set up online access for your Fidelity NetBenefits account with a unique username and password. You may also sign up for 2-factor authentication at login to further protect your Fidelity NetBenefits account. 2-factor authentication at login allows you to enable a challenge every time you log in OR whenever you log in from a new device. Visit NetBenefits.com > *Profile* > *Security Center* to sign up. Note: You must have a phone number on file in NetBenefits to be eligible for this service.

Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device.

Fidelity is here to help! If you have questions, call 800-835-5095.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Agropur inc. 401(k) Retirement Savings Plan, and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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