SUMMARY ANNUAL REPORT

FOR INFINEUM HEALTH & WELFARE BENEFIT PLAN

This is a summary of the annual report of the Infineum Health & Welfare Benefit Plan, EIN 74-2890923, Plan No. 501, for period January 1, 2025 through December 31, 2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Information Regarding Your Medical and Dental Plans*

All participant contributions and employer contributions are used to pay benefit claims and administrative expenses. For the period January 1, 2025 through December 31, 2025 this included employer contributions of $12,515,756 for medical and $543,213 for dental. For this same period, participants contributed $3,852,357 for medical and $507,318 for dental.

Insurance Information

The plan has contracts with United of Omaha Life Insurance Company, ACE American Insurance Company, and Connecticut General Life Insurance Company to pay Life Insurance, Long-term Disability, Accidental Death & Dismemberment, and Employee Assistance Plan claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2025 were $1,085,026.

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 Infineum USA Inc., 1900 East Linden Avenue, Linden, NJ 07036, (800) 441-1074.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan at Infineum USA Inc., 1900 East Linden Avenue, Linden, NJ 07036 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

** Information provided in this paragraph is not required to be reported to the Department of Labor. It is provided for your information only.*