

**SUMMARY ANNUAL REPORT
FOR OSD MULTIPLE EMPLOYER 401(K) PLAN**

This is a summary of the Form 5500 Annual Return/Report of Employee Benefit Plan for the OSD Multiple Employer 401(k) Plan, EIN 36-3757445, Plan 001, for period January 1, 2024 through December 31, 2024. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a defined contribution, ERISA section 404(c), total participant-directed account, Code section 401(k), Code section 401(m), default investment account, Other multiple-employer (DC), pre-approved, multiple employer type of plan.

Basic Financial Statement

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were \$22,298,556. These expenses included \$44,125 in administrative expenses and \$22,254,431 in benefits paid to participants and beneficiaries. A total of 879 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$261,369,393 as of December 31, 2024, compared to \$237,622,594 as of January 1, 2024. During the plan year, the plan experienced an increase in its net assets of \$23,746,799. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$46,045,355, including employer contributions of \$754,193, employee contributions of \$1,502,612, other contributions of \$17,274, earnings from investments of \$43,771,118 and other income of \$158.

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.

- An accountant's report
- Financial information and information on payments to service providers
- Assets held for investment
- Insurance information, including sales commissions paid by insurance carriers
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates
- A Schedule MEP, including name and EIN of the employers participating in the MEP, each participating employer's percentage of the total contributions (employer and employee) made by all employers participating in the MEP and, for defined contribution pension plans only, the aggregate account balance for each of the employers participating in the MEP

To obtain a copy of the full annual report, or any part thereof, write or call the office of Office of the Special Deputy Receiver, 222 Merchandise Mart Plaza, Suite 400, Chicago, IL, 60654, 312-836-9500.

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, 222 Merchandise Mart Plaza, Suite 400, Chicago, IL, 60654 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, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.