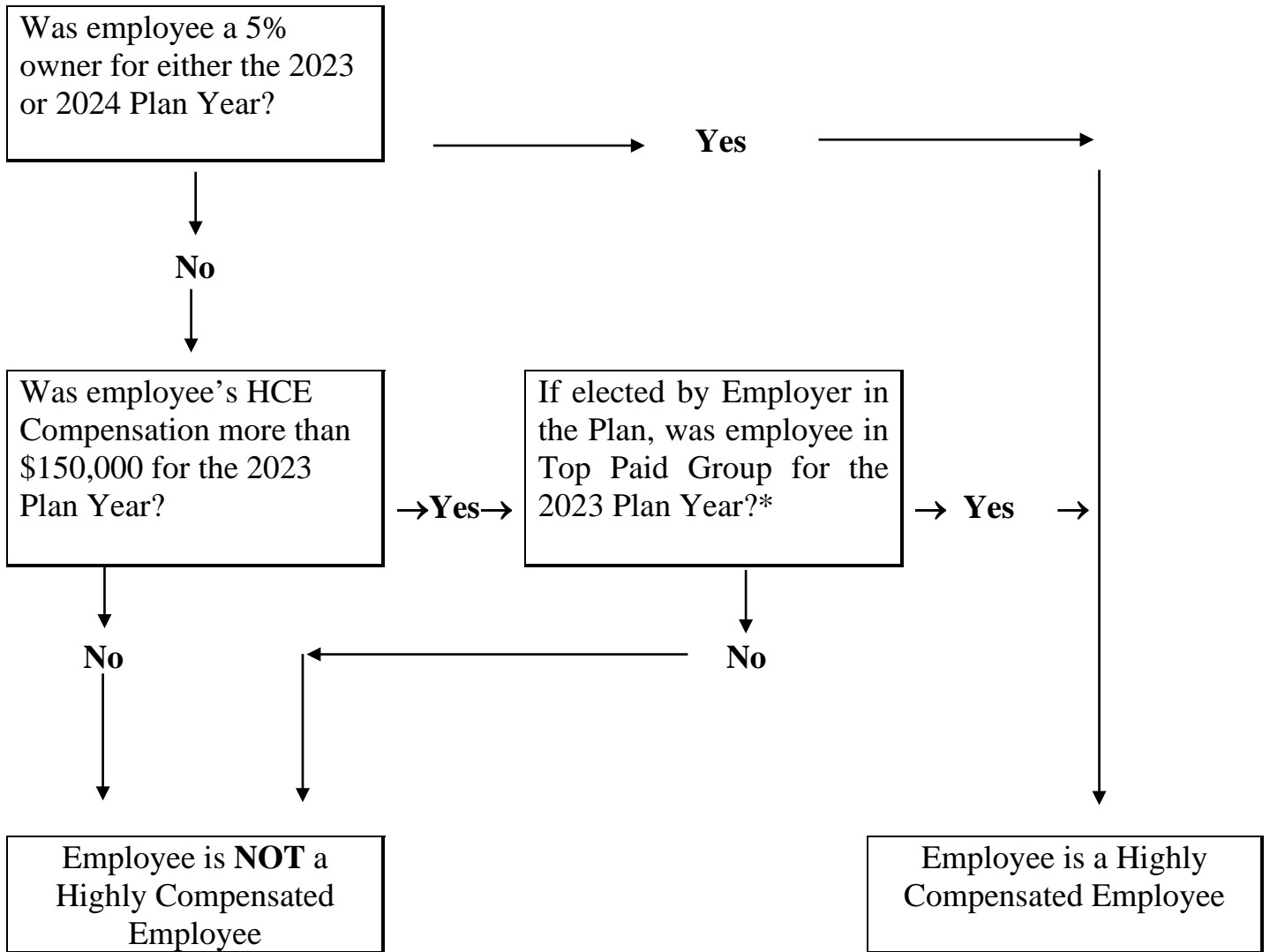


# Determining HCEs for the 2024 Plan Year

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- \* Basically, the "Top Paid Group" is the top 20% of employees ranked on the basis of the compensation paid during the applicable year. For some employers, this election may limit the number of HCEs. If you would like more information regarding this election, contact the Compliance Department.