

Founders National Golf LLC 401(k) Profit Sharing Plan

Supplement to 404(a)(5) Participant Fee Disclosure Notice

2026 Annual Notice
Effective January 1, 2026

This information relates to ERISA Services which serves as the Third Party Administrator for the retirement plan referenced above. This notice supplement updates the cost information contained in the 404(a)(5) Notice. The following additional expenses may be charged to a Plan Participant:

Associated Costs	Amount	How Charged
Participant Distributions / Withdrawals	\$ 85	Per Distribution at issuance
Participant Qualified Domestic Relations Order Review (QDRO) *	\$ 500	Per QDRO at review
Participant Loan Setup	\$ 225	Per loan at issuance

The Plan may pay outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the Plan Sponsor / Employer elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services may fluctuate each year based on a variety of factors. If not specified otherwise, these expenses are allocated to participant accounts on a pro-rata basis. For a \$1,000 legal expense, this means that if the Plan's assets total \$1,000,000 and your account balance is \$10,000, you would pay \$10 in legal expenses, and a participant with a \$20,000 account balance would pay \$20. A Plan expense allocated on a per-capita basis charges each participant's account the expense. For example, if the annual expense is \$25, each Plan year, the Plan would deduct the \$25 from each participant's account.

The Plan may impose certain charges against individual participant's accounts, rather than against the Plan as a whole, when individual participants incur the charges. The determination to pass an expense to you is made at the discretion of the Plan Sponsor / Employer. These charges may arise based on your use of a feature available under the Plan (e.g., a participant distribution), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce, QDRO).

It is possible PenChecks will be utilized for various participant distribution services. The PenChecks fees are dependent on the specific service provided and range from \$15 to \$125. These fees are charged on a per transaction basis to the participant impacted.

For employees who have terminated service with the company and have less than \$7,000 (excluding rollover monies) vested assets in their account, the employer may choose to distribute those funds to the employee at any time. In that event, an additional cost of \$ 150 may be charged to the participant's account before liquidation by the third party administrator (ERISA Services) to cover the additional time and work related to the distribution.

* Additional charges may apply in the case of a contested Qualified Domestic Relations Order (QDRO) requiring outside counsel.