

## AMENDMENT NUMBER ONE TO CMA GROUP SALARY DEFERRAL PLAN

### SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

#### I INTRODUCTION

This is a Summary of Material Modifications regarding the CMA Group Salary Deferral Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of July 1, 2023. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

#### II SUMMARY OF CHANGES

##### 1. Automatic Deferrals

The Plan includes an automatic deferral feature. Accordingly, the Employer will automatically withhold a portion of your compensation from your pay each payroll period and contribute that amount to the Plan as a pre-tax 401(k) deferral unless you make a contrary election.

- **Application to existing Participants.** For those Participants in the Plan as of the automatic deferral effective date, the automatic deferral provisions apply to all Participants except those who have a Salary Reduction Agreement in effect on the automatic deferral provisions effective date, provided that the deferral amount under the agreement is at least equal to the automatic deferral amount specified below.

**Automatic deferral provisions.** The following provisions apply as to automatic deferrals:

- You may complete a Salary Reduction Agreement at any time to select an alternative deferral amount or to elect not to defer under the Plan in accordance with the deferral procedures of the Plan.
- The amount to be automatically withheld from your pay each payroll period will be equal to 4% of your compensation, and that amount will increase by 1% each Plan Year until the amount withheld from your paycheck reaches 9% of your compensation unless the Employer amends the Plan or you enter a Salary Reduction Agreement.
- The increase in the amount automatically withheld from your pay will occur each October 1 beginning with the October 1 of the Plan Year following the Plan Year in which automatic deferral first applies to you.

Contact the Plan Administrator if you have any questions concerning the application of the automatic deferral provisions.