SOUTHEAST TEXAS CLASSIC AUTOMOTIVE, INC. 401(K) PROFIT SHARING PLAN 766361 QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

This is an annual notice and only applies to the Plan Year beginning on January 1, 2023.

Right to direct investment/default investment. You have the right to direct the investment of elected deferrals and other accounts allowed by your Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment is:

Name of Investment: Age-appropriate Conservative GoalMaker portfolio

Investment objectives: See enclosed Qualified Default Investment Alternative ("QDIA") Addendum

Fees and expenses: See enclosed Qualified Default Investment Alternative ("QDIA") Addendum

Risk and return characteristics (if applicable): See enclosed Qualified Default Investment Alternative ("QDIA") Addendum

Right to alternative investment. If the Plan invests some or all of your elected deferrals and other accounts in the default investment, then you have the continuing right to direct the investment of your elected deferrals and other accounts allowed by your Plan in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

No transfer fees or expenses will be charged if you elect an alternative investment within 90 days after first being subject to the default investment. However, your account will be adjusted for any investment gains or losses.

Where to go for further investment information.

You can change your contribution level, obtain investment information concerning the other investment alternatives under the plan, change your investments, get daily investment performance information, and perform many other transactions at **www.prudential.com/online/retirement**, or by calling Empower's toll-free phone number **(877) 778-2100** Monday through Friday from 8 a.m. to 9 p.m., ET. You can also find out more about the Plan in the Plan's SPD.