

**SOUTHEAST TEXAS CLASSIC AUTOMOTIVE, INC. 401(K) PROFIT SHARING  
PLAN  
(referred to as the “Plan”)  
766361  
QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (“QDIA”) ADDENDUM**

*If you are invested in the Plan’s QDIA, as specified below, this notice applies to you.*

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

**Description of Default Investment**

The Plan Sponsor has designated an age-appropriate Conservative GoalMaker portfolio as the QDIA for the Plan. This notice provides information about this default investment fund. Included with this notice is a description of each of GoalMaker’s underlying investment objectives, risk and return characteristics, and fees and expenses.

GoalMaker automatically invests your account balance across a range of investments to be consistent with (1) a Conservative risk tolerance (which is the risk tolerance chosen by your Plan Sponsor if you don’t make a choice regarding your own investment risk tolerance), (2) your age according to Plan Records, and (3) an assumed retirement age of 65.

GoalMaker also includes a feature called “automatic rebalancing.” This feature automatically rebalances your account investments **annually** so that your account remains diversified across a range of investments, according to specific percentages as shown below. GoalMaker’s automatic rebalancing feature also automatically adjusts your investments as you get closer to retirement, as shown in the following table.

Your investment returns are reduced by various fees and expenses. The expense ratios included in this notice reflect the expenses specific to your Plan.

GoalMaker Allocations		Years TO Retirement			
Asset Class	Investment Name	16+	15-11	10-6	5-0
Diversified Real Assets	Prudential Real Assets Fund	9%	8%	6%	5%
Fixed Income (Long Term & Intermediate)	High Grade Bond / GSAM Fund	18%	25%	29%	34%
International Stock	International Growth / Artisan Partners Fund	11%	8%	5%	3%
International Stock	International Value I Fund (managed by Causeway Capital)	11%	7%	4%	3%
Large Cap Stock - Growth	Large Cap Growth / Jennison Fund	13%	10%	7%	5%
Large Cap Stock - Value	Large Cap Value / Barrow Hanley Fund	7%	5%	4%	3%
Large Cap Stock - Value	Large Cap Value / LSV Asset Management	6%	5%	3%	2%
Small/Mid Cap Stock - Growth	Mid Cap Growth / Artisan Partners Fund	4%	3%	2%	1%
Small/Mid Cap Stock - Growth	SA/Invesco Small Cap Growth Strategy	3%	2%	1%	1%
Small/Mid Cap Stock - Value	Small Cap Value / Silvercrest Asset Management Fund	3%	2%	1%	1%
Small/Mid Cap Stock - Value	Mid Cap Value / Integrity Fund	4%	3%	2%	1%
Stable Value	Guaranteed Income Fund	11%	22%	36%	41%

The GoalMaker portfolios are subject to change including, for example, the replacement of investment options and allocations within the portfolios. You will be notified in writing in advance of such changes.