

Dear Participant:

You are receiving the attached notification based upon Department of Labor (DOL) regulations, or if your plan is not subject to ERISA, for general information purposes. The DOL regulations, sometimes referred to as ERISA 404(a)(5), require plan sponsors of ERISA plans that are participant-directed to make specific disclosures about plan fees and investments to participants, beneficiaries, and employees eligible but not yet participating in their retirement plan.

**No action is required on your part** - this document is being sent to you for informational purposes only. You will receive an updated document on an annual basis.

To assist you with understanding the disclosure document, a reference guide titled: “Understanding Retirement Plan Fees and Services An Overview of the Plan Investment Options and Fees Report” is available at the following address: [www.prudential.com/404aUserGuide](http://www.prudential.com/404aUserGuide).

If you have questions about this disclosure, please refer to Part IV for information on who to call.

SOUTHEAST TEXAS CLASSIC AUTO  
PLAN 766361 ("Plan")  
OVERVIEW OF PLAN INVESTMENT OPTIONS AND  
FEES  
AS OF: December 31, 2023

As a participant in the Plan, you have the right to choose how your contributions will be invested. This overview of investment options is an important starting point for helping you decide which plan investments might be best for you. This document is for informational purposes only; no action is necessary.

### Getting Started

As you make your investment choices, you should think about how much money you'll need after retirement, your long-term investment goals, and how comfortable you are with risk. All investments have some level of risk and your account balance will increase and decrease as market conditions change. For these reasons, you should consider the benefits of a well-balanced and diversified portfolio.

This document enables you to compare investment performance and investment-related expenses and fees for each of the Plan's investment options. You can access additional information about each investment option, including the most recent performance information, and a glossary of investment-related terms as follows:

If you have a Prudential account, log into [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)

If you do not have an account, see [www.prudential.com/planinfo](http://www.prudential.com/planinfo)

### What you should know about investment performance

Investment performance is the investment's return after expenses are deducted. This overview shows the average yearly total return for each investment over the past 1, 5, and 10 years, or since the beginning of the investment. For each investment with a variable return, the overview also provides a benchmark which enables you to compare the performance of the investment with a broad based securities market index. Broad based securities market indices may

not always correlate well to an individual option. For example, an employer stock investment option is not diversified and is not managed to perform similarly to a benchmark, and therefore its performance should be expected to deviate from the benchmark performance. Performance for investment options that invest in a blend of both stocks and bonds (e.g. lifestyle funds or balanced funds) may also be expected to deviate from the benchmark performance. Past performance is not a reliable indicator of future performance, but it may help you assess an investment's volatility over time.

### What you should know about investment fees and expenses

As with any business, there are costs to manage investments. Investment options typically pay their operating expenses, including expenses for investment management and distribution fees, out of assets of the investment. To help you compare fees and expenses, the overview includes each investment's total annual operating expense expressed as a percentage of the investment's net assets, but also as a dollar cost for each \$1,000 invested. Some investments have additional fees that may be charged directly to the investor, such as sales charges (load), purchase fees, redemption fees and exchange fees. These fees, if applicable, will be described in the column titled Additional Fees, Restrictions, and Notes.

*The cumulative effect of investment fees and expenses can substantially reduce the return on investments and, therefore, your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you.* For more information about the long-term effect of fees and expenses, visit the U.S. Department of Labor's Web site at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>

### Overview of the Disclosure Document

- Part I Variable Return Investment Comparison.
- Part II Fixed Return Investments
- Part III Annuities and other guaranteed lifetime income options
- Part IV Contact information for questions and paper copies
- Part V Plan Administrative Service Fees.

**PART I: VARIABLE RETURN INVESTMENTS COMPARISON**

Variable Return Investments	Average Annual Returns as of 12/31/2023			Fee and Expenses		
				Total Annual Operating Expense +	Additional Fees, Restrictions and Notes	
	1 Year	5 Year	10 year or {Since Inception}	As a %	Per \$1000	
<b>Allocation - Balanced Blend</b>						
Vanguard Wellington Fund Admiral Shares (inception date 05/14/2001)	14.43%	9.66%	7.96%	0.17%	\$1.70	
Morningstar Moderate Target Risk TR USD*	13.22%	7.38%	5.72%	N/A	N/A	Benchmark
<b>Allocation - Target-Date Retirement Income (With Income Guarantee)</b>						
Day One IncomeFlex Target Balanced Fund (inception date 06/30/2009)	11.23%	7.00%	5.09%	1.34%	\$13.40	▪ This Investment is only offered with the Prudential IncomeFlex guaranteed lifetime income option described in Part III. Returns shown are net of the guarantee fee of 1.0%
Morningstar Lifetime Allocation Mod Inc*	10.07%	5.42%	4.17%	N/A	N/A	Benchmark
<b>Fixed Income - Intermediate Core Bond</b>						
Fidelity U.S. Bond Index Fund (inception date 05/04/2011)	5.56%	1.06%	1.78%	0.03%	\$0.30	
Bloomberg Barclays US Aggregate Bond Index*	5.53%	1.10%	1.81%	N/A	N/A	Benchmark
High Grade Bond / GSAM Fund (inception date 09/30/1999)	5.99%	1.32%	1.85%	0.37%	\$3.70	
Bloomberg Barclays US Aggregate Bond Index*	5.53%	1.10%	1.81%	N/A	N/A	Benchmark
<b>International - Large Blend</b>						
Fidelity Total International Index Fund (inception date 06/07/2016)	15.51%	7.20%	{6.00%}	0.06%	\$0.60	▪ See Endnote(s) (01JZ)
MSCI ACWI ex USA Index*	15.62%	7.08%	{6.08%}	N/A	N/A	Benchmark
<b>International - Large Growth</b>						
International Growth Fund II Class R1 (inception date 11/17/2020)	15.23%	N/A	{3.94%}	0.48%	\$4.80	
MSCI ACWI ex US Growth NR USD*	14.03%	7.49%	{-0.65%}	N/A	N/A	Benchmark

Variable Return Investments	Average Annual Returns as of 12/31/2023			Fee and Expenses		Additional Fees, Restrictions and Notes
	1 Year	5 Year	10 year or {Since Inception}	Total Annual Operating Expense +		
				As a %	Per \$1000	
<b>International - Large Value</b>						
International Value I Fund (managed by Causeway Capital) (inception date 04/01/1996)	24.40%	5.37%	1.90%	0.83%	\$8.30	
MSCI ACWI ex US Value NR USD*	17.30%	6.34%	2.92%	N/A	N/A	Benchmark
<b>Large Cap - Blend</b>						
Fidelity 500 Index Fund (inception date 05/04/2011)	26.29%	15.68%	12.02%	0.02%	\$0.20	
Russell 1000 Index*	26.53%	15.52%	11.80%	N/A	N/A	Benchmark
<b>Large Cap - Growth</b>						
Large Cap Growth / Jennison Fund (inception date 10/17/2004)	52.52%	17.70%	13.97%	0.56%	\$5.60	
Russell 1000 Growth Index*	42.68%	19.50%	14.86%	N/A	N/A	Benchmark
<b>Large Cap - Value</b>						
Large Cap Value / Barrow Hanley Fund (inception date 03/21/2002)	11.51%	12.27%	9.18%	0.51%	\$5.10	
Russell 1000 Value Index*	11.46%	10.91%	8.40%	N/A	N/A	Benchmark
<b>Mid Cap - Blend</b>						
Fidelity Mid Cap Index Fund (inception date 09/08/2011)	17.21%	12.68%	9.41%	0.03%	\$0.30	
Russell MidCap Index*	17.23%	12.68%	9.42%	N/A	N/A	Benchmark
<b>Mid Cap - Growth</b>						
Mid Cap Growth / Artisan Partners Fund (inception date 09/29/2000)	24.55%	13.85%	9.30%	0.77%	\$7.70	
Russell MidCap Growth Index*	25.87%	13.81%	10.57%	N/A	N/A	Benchmark
<b>Mid Cap - Value</b>						
Mid Cap Value / Integrity Fund (inception date 05/23/2005)	12.65%	12.74%	8.66%	0.70%	\$7.00	
Russell MidCap Value Index*	12.71%	11.16%	8.26%	N/A	N/A	Benchmark
<b>Sector - Domestic Real Estate</b>						

Variable Return Investments	Average Annual Returns as of 12/31/2023			Fee and Expenses		Additional Fees, Restrictions and Notes
	1 Year	5 Year	10 year or {Since Inception}	Total Annual Operating Expense +		
				As a %	Per \$1000	
Prudential Real Assets Fund (inception date 12/03/2012)	3.25%	7.68%	3.50%	2.10%	\$21.00	
Morningstar Moderate Target Risk TR USD*	13.22%	7.38%	5.72%	N/A	N/A	Benchmark
Small Cap - Blend						
Fidelity Small Cap Index Fund (inception date 09/08/2011)	17.12%	10.07%	7.32%	0.03%	\$0.30	
Russell 2000 Index*	16.93%	9.97%	7.16%	N/A	N/A	Benchmark
Small Cap - Growth						
SA/Invesco Small Cap Growth Strategy (inception date 12/30/2001)	12.97%	8.97%	7.65%	0.82%	\$8.20	
Russell 2000 Growth Index*	18.66%	9.22%	7.16%	N/A	N/A	Benchmark
Small Cap - Value						
Small Cap Value / Silvercrest Asset Management Fund (inception date 12/05/1997)	14.62%	10.82%	7.24%	0.80%	\$8.00	
Russell 2000 Value Index*	14.65%	10.00%	6.76%	N/A	N/A	Benchmark

\*The benchmark indices noted were selected in accordance with Department of Labor guidance and may not match those used in other materials. The benchmark performance data periods are the same as the performance data periods of the corresponding fund(s). Participants are encouraged to review all materials provided by the Plan and the investment manager when making investment decisions. Keep in mind you may not invest directly in the benchmark index.

+For Mutual Funds, this column shows the gross expense ratio.

Some of the plan's administrative expenses are paid from the total annual operating expenses of one or more of the plan's designated investment alternatives (e.g., through revenue sharing arrangements, 12b-1 fees, or sub-transfer agent fees). A portion of the total annual operating expenses of one or more of the plan's designated investment alternatives is credited to your account and the amount credited is invested in the designated investment alternative(s) to which the credit is attributable. Refer to statements for amount credited. In the event revenue cannot be credited back, it is invested into the plan's default investment alternative.

Where the Total Annual Operating Expense is shown as N/A, (as a result of the information not being available as of the date of this disclosure document), please refer to your plan's website under the Investment section for this information.

## PART II: FIXED RETURN INVESTMENTS

Fixed Return Investments				
	Net Crediting Rate (Annualized)	Term	Other	Fees, Restriction and Notes
Stable Value				
Guaranteed Income Fund	2.05%	Semi Annual	The crediting rate is subject to change, but will never be less than 1.50%	<ul style="list-style-type: none"> <li>Generally, distributions resulting from your termination of employment, retirement, death or disability, hardship withdrawals and minimum required distributions will always be paid in full without any fees or restrictions and will not be deferred. Prudential reserves the right to defer certain other withdrawals from GIF assets if your plan's pool level cashflow exceeds 10% of the pool's beginning of calendar year balance. A pool consists of similar contracts that are funded with us in the same calendar</li> </ul>

Fixed Return Investments				
	Net Crediting Rate (Annualized)	Term	Other	Fees, Restriction and Notes
Stable Value				
			before the application of any asset charges.	<p>year. This availability of withdrawals and distributions is subject to the specific provision of your retirement plan.</p> <p>Under most circumstances, transfers to competing funds will not be restricted. However, Prudential reserves the right to restrict transfers to competing funds from this and any other plan investment. Competing funds are generally money market investments, stable value investments, or funds with an allocation of 50% or more to fixed income securities.</p> <p>If the SEC has suspended or otherwise restricted trading, or another emergency outside of our control exists, Prudential may defer transfers, distributions or disbursements for up to six months.</p> <p>Additionally, when your Plan's group annuity contract terminates, payments from the Guaranteed Income Fund may be delayed depending on the terms of the group annuity contract (which may result in a delay in payments by the Plan). The Customer Service Center can answer questions regarding these provisions applicable to a Plan.</p> <ul style="list-style-type: none"> <li>• This investment has an asset charge of 0.00% collected for recordkeeping services. Investment management fees may also apply. The crediting rate shown is net of these fees.</li> <li>• See Endnote(s) (0351)</li> </ul>

**PART III: ANNUITY OPTIONS AND OTHER GUARANTEED LIFETIME INCOME OPTIONS**

Your plan uses one or more investments offered through a group annuity contract that includes annuity features that may be available to you. Availability of these features may be subject to the terms of your plan and/or approval by your plan sponsor. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Other Guaranteed Lifetime Income Options include insurance contracts that allow you to receive a guaranteed minimum withdrawal benefit amount each year beginning when you lock in and lasting for the rest of your life. These investment products are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability. For more detailed information about the Guaranteed Income for Life product features, refer to the product's Important Considerations Document. For more information regarding available annuity options, please refer to the contact information provided in Part IV of this document.

Options that Provide Guaranteed Income For Life			
Name of Option	Objective/Goals	Pricing Factors	Fees, Restrictions and Notes
Prudential IncomeFlex Target	To provide guaranteed income for life.	The cost of the benefit includes guaranteed income for life.	<ul style="list-style-type: none"> <li>▪ If you choose to include the spousal benefit, the withdrawal rate used to determine your Lifetime Annual Withdrawal will be reduced by 0.50%.</li> <li>▪ You can choose to "lock-in" and start taking annual guaranteed withdrawals at age 55 with the annual benefit of 4.25% of your Income Base. In addition, your plan provides enhanced annual benefits at a later lock-in age. Please refer to the Important Considerations Document for details specific to your plan.</li> <li>▪ If you transfer money out of an IncomeFlex</li> </ul>

Options that Provide Guaranteed Income For Life			
Name of Option	Objective/Goals	Pricing Factors	Fees, Restrictions and Notes
			<p>Target Fund into another investment option, you will not be allowed to transfer money back into that IncomeFlex Target Fund for 90 calendar days. You may, however, continue to make payroll contributions into the IncomeFlex Target Fund during the restriction period.</p> <ul style="list-style-type: none"> <li>▪ If you have chosen to invest in IncomeFlex Target Fund through the GoalMaker asset allocation program, then the IncomeFlex Target guarantees and fee will activate when you reach age 55. Otherwise, if you invest in IncomeFlex Target Fund outside of GoalMaker, then the guarantees and fee are automatically activated regardless of your age.</li> <li>▪ Excess withdrawals made during a withdrawal period will permanently reduce the Lifetime Annual Withdrawal Amount available to you for subsequent withdrawal periods. If excess withdrawals reduce your Income Base to zero, Prudential is no longer obligated to make these withdrawals available to you.</li> <li>▪ Guarantee Fees associated with these investments are provided within the Variable Return Investments table found in Part I of this document.</li> </ul>

Options that Provide Guaranteed Income For Life			
Name of Option	Objective/Goals	Pricing Factors	Fees, Restrictions and Notes
Prudential Group Fixed Annuity Option	To provide a guaranteed stream of income for your life (or some other period of time as may be allowed by your Plan), based on your account balance allocated to the purchase of an annuity under this option.	The amount of the annuity benefit will be determined by (1) the amount applied to purchase the annuity, (2) the form of annuity elected, (3) the age of the annuitant (for a lifetime annuity), and (4) the annuity purchase rates in effect on the annuity purchase date.	<ul style="list-style-type: none"> <li>▪ If you elect to purchase an annuity, the following administrative fees will be deducted from your account balance: 3% on the first \$75,000, 1.5% on the remainder plus a flat amount of \$850.</li> <li>▪ This option represents the fixed annuity option available under your Plan's group annuity contract.</li> </ul>

**PART IV: QUESTIONS AND COPIES**

If you have any questions about this overview or want paper copies of:

- 1) this overview;
- 2) the additional information available through Prudential’s website (including information about an investment option’s investment goals and objectives, investment strategies and principal risks, portfolio turnover ratio, performance data, and fees and expenses);
- 3) documents, including prospectuses, describing an investment option;
- 4) financial statements or reports, such as shareholder reports, relating to an investment option;

- 5) a statement of the value of a share or unit of an investment option; or
- 6) a list and value of any assets constituting plan assets that are part of an investment option’s portfolio; you should contact:

**Access to Information on a Website**

Existing Participants (those with an account in the plan):

[www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)

- Input your login ID and password
- Go to the Performance section

Eligible Non-Participants (those not yet enrolled in the plan):

[www.prudential.com/planinfo](http://www.prudential.com/planinfo)

- Enter: Plan ID = 766361
- Plan-specific password = 3896

**Plan Sponsor Contact Information  
(For Existing Participants and Eligible Non-Participants)**

Roane Ruddy  
President  
SOUTHEAST TEXAS CLASSIC AUTO  
1000 Interstate 10 N  
Beaumont TX 77702  
409-892-6696

**Prudential Contact Information (For Existing Participants)**

877-778-2100 (Monday-Friday 8:00 a.m. - 9:00 p.m. Eastern Time)  
Hearing Impaired call (TDD): 877-760-5166

**PART V: PLAN INFORMATION**

**How to provide your investment instructions**

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

You can direct your Plan investments using any of the following:

- Participant website at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)
- Participant Service Center toll free line at 877-778-2100

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the Investment Comparison Chart.

**Timelines regarding your investment instructions**

Investment Instructions:

- Can be given as outlined above.
- Can be given at any time unless subject to your plan’s restrictions.
- Are generally processed on the same business day, provided they are received by Prudential Retirement before 4:00 p.m. EST, (or before the close of the New York Stock Exchange). If received on or after 4:00 p.m. EST, they will be processed the next business day.

**Restrictions on Frequent Trading**

If you make excessive transfers into and out of (or out of and into) the same investment fund, your ability to make investment transfers involving those funds may be restricted. “Excessive trading” is:

- One or more round-trip trades (transfers “into and out of” or “out of and into” the same fund) within a 30-day period where each buy or sell in the transaction is more than \$25,000; and
- The trading pattern did not result from automatic or system-driven transactions such as payroll contributions or loan repayments, re-mapping transactions, hardship withdrawals, regularly scheduled or periodic distributions, or periodic rebalancing through a systematic rebalancing program that is not initiated by the Plan.

Certain investment options may not be subject to these restrictions. Funds may also have their own market timing policy, and Prudential Retirement will take action, as directed by the investment provider, to enforce that provider’s rule or policy.

To obtain a copy of the complete Market Timing Policy, please contact Prudential at the number reflected in Part IV of this document.

**Redemption Fees**

An underlying mutual fund or a Sub-account may apply a

redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of funds that have redemption fees, refer to the Investment Comparison Chart.

**Designated Investment Managers**

A “designated investment manager” is a party designated by the plan to manage all or a portion of the assets held in or contributed to participant accounts. To determine whether your plan offers this service, please contact your plan sponsor.

**Voting Rights**

If you invest in a mutual fund or registered separate account, it is your plan sponsor's right to vote for members of the fund company's board of directors and other matters of corporate policy, such as the issuance of senior securities, stock splits, and substantial changes in operations.

**Directing Your Investments:**

You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan either online or by phone. The website address and phone number are provided in Part IV of this document.

You may direct your new contributions to any investment in the plan.

You may direct your new employer contributions to any investment in the plan.

**Explanation of fees and expenses for general plan administrative services:**

Fee Type	Fee Amount	Frequency
Basic Administration Charge	\$75.00	Annual amount deducted quarterly
Distribution Transaction Processing	\$50.00	Per applicable transaction
DSO Account Maintenance Charge	\$75.00	Annual amount deducted quarterly
DSO Withdrawal Charge	\$30.00	Per applicable transaction
Express Mail Fee	\$25.00	Per applicable transaction
Installment Payout Charge	\$5.00	Per applicable transaction
Loan Maintenance Charge	\$50.00 per outstanding loan	Annual amount deducted quarterly
Loan Processing Fee	\$95.00	Per applicable transaction

\*DSO refers to Direct Service Option and is applicable only to participants who have separated service from the company.

Plan administration costs may include recordkeeping, legal, accounting and other costs associated with maintaining the Plan. In some cases, these fees may be applied to participant accounts either equally across all accounts, or proportionally based on account balance. In the event fees are deducted from your account, the type and amount of the fee charged will be reflected on the quarterly statement following the deduction.

**GoalMaker**

GoalMaker is an optional asset-allocation service that you can use to automatically diversify your investments among the following investment options that are in your plan:

- International Growth Fund II Class R1
- Prudential Real Assets Fund
- Day One IncomeFlex Target Balanced Fund
- High Grade Bond / GSAM Fund
- Large Cap Value / Barrow Hanley Fund
- Large Cap Growth / Jennison Fund
- Mid Cap Value / Integrity Fund
- International Value I Fund (managed by Causeway Capital)
- Mid Cap Growth / Artisan Partners Fund
- SA/Invesco Small Cap Growth Strategy
- Small Cap Value / Silvercrest Asset Management Fund
- Guaranteed Income Fund

**Endnote**

01JZ	Performance displayed for periods beginning earlier than the "Inception Date" is based on the historical returns of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. "Since Inception" performance when shown is based on the actual performance of this share class.
0351	The Guaranteed Income Fund (GIF) is a group annuity product issued by Empower Annuity Insurance Company (EAIC), Hartford, CT. Amounts contributed to the contract are deposited in EAIC general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of EAIC. However, if you are a participant in an unfunded nonqualified deferred compensation plan, GIF may be only a reference account that is used to determine the plan's liability to you and may not represent an actual investment in the group annuity. EAIC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. The minimum interest rate may be greater for certain 403(b) or nonqualified plan arrangements. Contact Empower for further information. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of EAIC are not insured by the FDIC or any other federal governmental agency. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries, including EAIC and Empower Retirement, LLC. Effective October 3, 2022, Prudential Retirement Insurance and Annuity Company was renamed Empower Annuity Insurance Company. Contract form # GA-2020-IA-0805 or state variation thereof. EAIC is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. EAIC may earn fee revenue plus the foregoing compensation if your plan has agreed to pay contract charges--which are sometimes paid with respect to plan/participant recordkeeping and distribution services. For some plans, EAIC uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If EAIC's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, EAIC earns a profit otherwise it incurs a loss.