OMB Control number 1210-0040; Expiration Date 03/31/2026

SUMMARY ANNUAL REPORT FOR PENMAC STAFFING SERVICES INC EMPLOYEE STOCK OWNERSHIP PLAN

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan of Penmac Staffing Services Inc Employee Stock Ownership Plan and Employer Identification Number 43-1625388/Plan Number 002 for the plan year 01/01/2025 through 12/31/2025. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined contribution plan with the following characteristics: profit sharing, leverage ESOP, stock bonus, all or part of employer contributions are invested and held in employer securities.

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were $7,308,365. These expenses included $17,004 in administrative expenses and $6,848,787 in benefits paid to participants and beneficiaries, and $442,574 in other expenses. A total of 1174 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $45,302,812 as of the end of the plan year, compared to $42,033,253 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of $3,269,559. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $10,577,973, including employer contributions of $1,483,463, gains/(losses) of $19,517 from the sale of assets, and earnings from investments of $9,074,993.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 447 South Avenue, Springfield, MO 65806-2132 and phone number, 417-616-6349.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 447 South Avenue, Springfield, MO 65806-2132, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.