

**QUALIFIED DEFAULT INVESTMENT NOTICE
FOR PLAN YEAR BEGINNING IN 2021
JMAC Corporate Services, LLC Profit Sharing/401(k) Plan**

As a participant or Beneficiary in the JMAC Corporate Services, LLC Profit Sharing/401(k) Plan (the “Plan”), you may elect how to invest some or all of the assets in your Plan account. The purpose of this Notice is to describe how your Plan account will be invested if you do not provide instructions regarding the investment of the assets in your Plan account.

Default Investment Fund. The Plan allows you to direct the investment of some or all of your Plan account within the available investment options under the Plan. If you do not elect to direct the investment of your Plan account, such amounts will automatically be invested in the Plan’s default investment fund. This default investment is intended to meet the requirements of a Qualified Default Investment Alternative (“QDIA”) under Department of Labor regulations.

- **Name of Default Investment Fund.** The Plan’s default investment fund is MFS Lifetime Income Fund.
- **Characteristics of Default Investment Fund.** The following describes the investment objectives and risk and return characteristics of the Plan’s default investment fund:

Pursuant to investment disclosures.

Even if your Plan account is invested in the Plan’s default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan. You may elect to transfer amounts from the default investment fund without incurring a financial penalty.

To learn more about the available investments under the Plan, including additional information concerning the Plan’s default investment fund and the procedures for changing how your Plan account is invested, please contact the Plan Administrator at:

JMAC Corporate Services, LLC
1505 North Miller, Suite 260
Wenatchee, WA 98801
509-423-7494