

**SUMMARY ANNUAL REPORT FOR
BRISTOL MANAGEMENT SERVICES, INC.
WELFARE BENEFIT PLAN**

This is a summary of the annual report of the Bristol Management Services, Inc. Welfare Benefit Plan (Employer Identification Number 84-3942784, Plan Number 503) for the plan year 09/01/2024 through 08/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with Anthem Blue Cross Life and Health Insurance Company, Blue Cross of California, Metropolitan Life Insurance Company, Vision Service Plan and Metropolitan General Insurance Company to pay certain life, accidental death & dismemberment, medical, dental, vision, temporary disability, legal, long-term disability, employee assistance, accident, critical illness, and hospital indemnity claims incurred under the terms of the plan. The total premiums paid for the plan year ending 08/31/2025 were \$7,934,955.

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:

- Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Bristol Management Services, Inc., who is a representative of the plan administrator, at 4621 Teller Avenue, Suite 130, Newport Beach, CA 92660 and phone number, 949-260-6335.

You also have the legally protected right to examine the annual report at the main office of the plan: 4621 Teller Avenue, Suite 130, Newport Beach, CA 92660, 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.