CITY OF JONESBORO, ARKANSAS NON-UNIFORMED EMPLOYEES 457(B) RETIREMENT SAVINGS PLAN AND TRUST (NOW KNOWN AS THE CITY OF JONESBORO 457(B) PLAN)

SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

I INTRODUCTION

This is a Summary of Material Modifications regarding the City of Jonesboro, Arkansas Non-Uniformed Employees 457(b) Retirement Savings Plan and Trust ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2026. This is merely a summary of the most important changes to the Plan and information contained in the Summary of 457 Plan Provisions ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

II SUMMARY OF CHANGES

1. Am I eligible to participate in the Plan?

If you are a member of a class of employees identified below, you are not an eligible employee for Plan purposes. The employees who are excluded are:

- Employees who normally work less than 40 hours per week
- Leased employees
- Employees subject to a collective bargaining agreement, seasonal employees i.e., based on the classification in the Employer's payroll system, Employees who work in a position that is meant to be for a limited time or duration, or Employees whose services are limited to a specific/ seasonal project or job

Independent contractors are not eligible to participate in the Plan.

2. Plan name. The full name of the Plan is now the City of Jonesboro 457(b) Plan.

For Further Information

Plan Website: www.millimanbenefits.com Plan Call Center Number: (866) 767-1212