

SUMMARY ANNUAL REPORT for J.M. Huber Corporation Employee Benefit Plan

This is a summary of the annual report of the J.M. Huber Corporation Employee Benefit Plan, Employer Identification Number 13-0860350, Plan Number 501, for plan year January 1, 2023 through December 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Uninsured Components

J.M. Huber Corporation has committed itself to pay certain medical claims and all flexible spending account expenses incurred under the terms of the plan.

Insurance Information

The plan has contracts with Aetna Life Insurance Company to pay certain health, dental and vision claims, Fidelity Security Life Insurance Company to pay certain vision claims, National Union Fire Insurance Company of Pittsburgh, PA to pay business travel accident claims, Prudential Insurance Company of America to pay life insurance, accidental death and dismemberment, long-term disability and short-term disability claims, ReliaStar Life Insurance Company to pay accident, critical illness and hospital confinement claims, Cigna Health and Life Insurance Company and affiliates to pay certain dental claims and Metropolitan General Insurance Company to pay legal services claims incurred under the terms of the plan. The total amount of premium paid for the plan year ending December 31, 2023 was \$3,055,622.

Because the Prudential Insurance Company of America policy #80751-3 is a so-called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premium paid for the plan year ending December 31, 2023, the premium paid under this "experience-rated" contract was \$51,322 and the total of all benefit claims paid under this contract during the plan year was \$10,000.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The insurance information, including sales commissions paid by insurance carriers, is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of J.M. Huber Corporation at 3100 Cumberland Blvd, Suite 600, Atlanta, GA 30339 (732) 549-8600. The charge to cover copying costs will not exceed 25 cents per page.

You also have the legally protected right to examine the annual report at the main office of the plan (J.M. Huber Corporation, 3100 Cumberland Blvd, Suite 600, Atlanta, GA 30339), at the U.S. Department of Labor in Washington, D.C., or you may 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.