

**SUMMARY ANNUAL REPORT FOR
ISSUES MANAGEMENT, INC. 401K PLAN**

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan of Issues Management, Inc. 401K Plan and Employer Identification Number 46-0398668/Plan Number 001 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, code section 401(k) feature, code section 401(m) arrangement, ERISA section 404(c), total participant-directed account, pre-approved pension, total or partial participant-directed account, member of a controlled group.

Basic Financial Statement

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were \$795,964. These expenses included \$136,327 in administrative expenses and \$659,637 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 906 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 \$7,099,288 as of the end of the plan year, compared to \$5,861,118 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$1,238,170. 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 \$2,034,134, including employer contributions of \$355,620, employee contributions of \$689,796, and earnings from investments of \$977,997.

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.
4. Insurance information, including sales commissions paid by insurance carriers.
5. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Angie Nath, who is a representative of the plan administrator, at 6009 S. SHARON AVENUE, SIOUX FALLS, SD 57108 and phone number, 800-774-7973. The charge to cover copying costs will be \$10.00 for the full annual report, or \$1.00 per page for any part thereof.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 6009 S. SHARON AVENUE, SIOUX FALLS, SD 57108, 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.

Additional Explanation

The Employee Retirement Income Security Act of 1974 requires that each plan participant receive a Summary Annual Report each plan year. The Summary Annual Report is in a prescribed format as required by the Department of Labor and details certain pertinent information regarding the status of the plan for the plan year. This information is based upon the Form 5500.