Important notice – retirement plan investment option changes

Are you taking advantage of your organization's retirement plan? It's a great way to help you save for the life you want in retirement. Plus, it offers a wide-range of investment options to choose from. There are some changes to the CELEBRATION RESTAURANT GROUP 401(K) PLAN investment options you should be aware of.

What this means for you

Closed investment option(s) — effective 12/05/2025

Inv Manager or Sub-Advisor	Investment options
Multiple Sub-Advisors	Principal LifeTime 2015 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2020 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2025 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2030 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2035 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2040 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2045 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2050 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2055 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2060 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2065 Separate Account
Multiple Sub-Advisors	Principal LifeTime 2070 Separate Account
Multiple Sub-Advisors	Principal LifeTime Strategic Income Separate Account

New investment option(s) — effective 12/05/2025

Inv Manager or Sub-Advisor	Investment options
Multiple Sub-Advisors	Principal LifeTime Hybrid 2015 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2020 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2025 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2030 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2035 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2040 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2045 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2050 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2055 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2060 CIT Z

New investment option(s) continued

Inv Manager or Sub-Advisor	Investment options
Multiple Sub-Advisors	Principal LifeTime Hybrid 2065 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2070 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid Income CIT Z

Complete list of the Plan's available investment options — effective 12/05/2025

Inv Manager or Sub-Advisor	Investment options
AB/Brown/Emerald	SmallCap Growth I Separate Account
BlackRock Financial Mgmt, Inc.	Inflation Protection Separate Account
LA Capital Mgmt/Victory	MidCap Value I Separate Account
Morley Capital Management	Principal Stable Value Z Fund
Multiple Sub-Advisors	Principal LifeTime Hybrid 2015 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2020 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2025 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2030 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2035 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2040 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2045 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2050 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2055 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2060 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2065 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid 2070 CIT Z
Multiple Sub-Advisors	Principal LifeTime Hybrid Income CIT Z
Principal Global Investors	Bond Market Index Separate Account
Principal Global Investors	Capital Appreciation Separate Account
Principal Global Investors	Core Fixed Income Separate Account
Principal Global Investors	Equity Income Separate Account
Principal Global Investors	Global Emerging Markets Separate Account
Principal Global Investors	High Yield Separate Account
Principal Global Investors	International Equity Index Separate Account
Principal Global Investors	International Equity Separate Account
Principal Global Investors	International SmallCap Separate Account
Principal Global Investors	LargeCap S&P 500 Index Separate Account
Principal Global Investors	MidCap S&P 400 Index Separate Account
Principal Global Investors	MidCap Separate Account
Principal Global Investors	SmallCap S&P 600 Index Separate Account
Principal Real Estate Inv	Real Estate Securities Separate Account
T. Rowe Price/Brown Advisory	LargeCap Growth I Separate Account
Vaughan Nelson/H&W	SmallCap Value II Separate Account

Effective **12/05/2025**, one or more investment options will no longer be available. If you're currently directing contributions to the affected investment option(s), your future contributions and current funds will be directed to the new investment option(s) outlined below unless you elect other available investment options. See the Investment Option Summary for more details on the current and new investment options.

If you're currently contributing to the retirement plan but have not made an investment election, future contributions will be directed to one of the applicable Principal LifeTime Hybrid CIT based on the plan's Normal Retirement Date, unless you make your own investment election.

If the effective date is a closed market date, retirement funds will be redirected on the next open market date.

How investments will be redirected

Closed investment option		New investment options		
Investment Manager or Sub-Advisor	**Existing investment option**	**Redirected to**	**Investment Manager or Sub-Advisor**	**New investment options**
Multiple Sub-Advisors	Principal LifeTime 2020 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2020 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2030 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2030 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2040 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2040 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2050 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2050 CIT Z
Multiple Sub-Advisors	Principal LifeTime Strategic Income Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid Income CIT Z
Multiple Sub-Advisors	Principal LifeTime 2015 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2015 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2025 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2025 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2035 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2035 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2045 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2045 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2055 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2055 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2060 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2060 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2065 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2065 CIT Z
Multiple Sub-Advisors	Principal LifeTime 2070 Separate Account	→	Multiple Sub-Advisors	Principal LifeTime Hybrid 2070 CIT Z

Expense ratio information

Effective **12/05/2025**, there will be changes to the share class or rate level for some of the Plan's investment options, as shown in the chart below. This will not change your investment elections, but it may impact the number of shares or units and the total investment expense.

You don't need to take any action at this time. After the change, future contributions will be invested based on your current direction, unless you make a new election. If you currently have a balance in any of the investment options noted, you'll see a different number of shares, and or units when you view your account on or after the effective date.

Investment Manager or Sub-Advisor	Current total investment expense information				New total investment expense information				
	Investment option name	Total investment expense		Contractual cap/waiver expiration date	Investment option name	Total investment expense			Contractual cap/waiver expiration date
		Gross	Net			Gross	*Gross per	Net	
Principal Global Investors	Bond Market Index Separate Account-R1	1.01	1.01	- -	Bond Market Index Separate Account-Z[1]	0.03	$0.30	0.03	- -
Principal Global Investors	Capital Appreciation Separate Account-R1	1.33	1.33	- -	Capital Appreciation Separate Account-Z[1]	0.36	$3.60	0.36	- -
Principal Global Investors	Core Fixed Income Separate Account-R1	1.21	1.21	- -	Core Fixed Income Separate Account-Z[1]	0.28	$2.80	0.28	- -
Principal Global Investors	Equity Income Separate Account-R1	1.42	1.4	02/28/2026 -	Equity Income Separate Account-Z[1]	0.30	$3.00	0.3	02/28/2026 -
Principal Global Investors	Global Emerging Markets Separate Account-R1	2.30	2.3	- -	Global Emerging Markets Separate Account-Z[1]	0.76	$7.60	0.76	- -
Principal Global Investors	High Yield Separate Account-R1	1.39	1.39	- -	High Yield Separate Account-Z[1]	0.43	$4.30	0.43	- -
BlackRock Financial Mgmt, Inc.	Inflation Protection Separate Account-R1	1.27	1.27	- -	Inflation Protection Separate Account-Z[1]	0.27	$2.70	0.27	- -
Principal Global Investors	International Equity Index Separate Account-R1	1.00	1	- -	International Equity Index Separate Account-Z[1]	0.04	$0.40	0.04	- -
Principal Global Investors	International Equity Separate Account-R1	1.64	1.59	02/28/2026 -	International Equity Separate Account-Z[1]	0.60	$6.00	0.55	02/28/2026 -
Principal Global Investors	International SmallCap Separate Account-R1	2.19	2.19	- -	International SmallCap Separate Account-Z[1]	0.70	$7.00	0.7	- -
T. Rowe Price/Brown Advisory	LargeCap Growth I Separate Account-R1	1.49	1.47	- 02/28/2026	LargeCap Growth I Separate Account-Z[1]	0.41	$4.10	0.39	- 02/28/2026
Principal Global Investors	LargeCap S&P 500 Index Separate Account-R1	1.00	1	- -	LargeCap S&P 500 Index Separate Account-Z[1]	0.02	$0.20	0.02	- -
Principal Global Investors	MidCap S&P 400 Index Separate Account-R1	1.01	1.01	- -	MidCap S&P 400 Index Separate Account-Z[1]	0.03	$0.30	0.03	- -
Principal Global Investors	MidCap Separate Account-R1	1.54	1.54	- -	MidCap Separate Account-Z[1]	0.37	$3.70	0.37	- -
LA Capital Mgmt/Victory	MidCap Value I Separate Account-R1	1.53	1.51	- 02/28/2026	MidCap Value I Separate Account-Z[1]	0.52	$5.20	0.5	- 02/28/2026
Morley Capital Management	Principal Stable Value Sig Fund	1.05	1.05	- -	Principal Stable Value Z Fund	0.33	$3.30	0.33	- -
Principal Real Estate Inv	Real Estate Securities Separate Account-R1	1.83	1.83	- -	Real Estate Securities Separate Account-Z[1]	0.68	$6.80	0.68	- -
AB/Brown/Emerald	SmallCap Growth I Separate Account-R1	1.78	1.75	02/28/2026 02/28/2026	SmallCap Growth I Separate Account-Z[1]	0.67	$6.70	0.64	02/28/2026 02/28/2026
Principal Global Investors	SmallCap S&P 600 Index Separate Account-R1	1.01	1.01	- -	SmallCap S&P 600 Index Separate Account-Z[1]	0.03	$0.30	0.03	- -
Vaughan Nelson/H&W	SmallCap Value II Separate Account-R1	1.79	1.76	02/28/2026 02/28/2026	SmallCap Value II Separate Account-Z[1]	0.68	$6.80	0.65	02/28/2026 02/28/2026

*Gross per $1,000 invested

Investment expense information displayed is as of 09/30/2025.

More information

For more information on this or other investment options see the attached Investment Option Summary. You can also visit **principal.com**, or call 800.547.7754.

To review or make changes to your investment elections, log in to your account at **principal.com**. Or, give us a call at **800.547.7754** to speak with a retirement specialist.

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Asset allocation and diversification do not ensure a profit or protect against a loss. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Important information

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges and expenses of the separate account as well as their individual risk tolerance, time horizon and goals.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. Additionally there is no guarantee this investment option will provide adequate income at or through retirement. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**. Fixed-income and asset allocation investment options that invest in **mortgage securities** are subject to increased risk due to real estate exposure.

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