

**Christian Brothers Retirement Savings Plan 403(b)
Universal Availability Notice
for Employees of**

This is to notify you that if you are an eligible employee of you may elect to make pre-tax elective deferrals from your pay to the Christian Brothers Retirement Savings Plan (the “403(b) Plan”).

Employees are eligible to participate in the 403(b) Plan as described below (check one):

- All employees are eligible to participate in the 403(b) Plan.
- All employees who are regularly scheduled to work at least [___] hours per week (refer to the election made in your adoption agreement) are eligible to participate in the 403(b) Plan.

To sign up to make elective deferral contributions to the 403(b) Plan, you must complete a 403(b) Plan enrollment form, which you can obtain from your employer.

Your elective contributions are subject to applicable Internal Revenue Code limits and the terms of the 403(b) Plan.

Please be aware that the tax laws limit the amount you may defer under this and other plans in any tax year. For 2026, the limit is generally \$24,500, although an additional \$8,000 can be contributed if you are 50 or older in 2026. The super catch-up contribution limit for participants aged 60-63 by the end of 2026 is \$3,250. The total catch-up contribution amount can be up to \$11,250 in 2026.

If you participate in more than one 403(b) plan or 401(k) plan, you are responsible for tracking and reporting the amount of all contributions to the plans so that the total amount of your deferral contributions to all plans in which you participate do not exceed the limit.

In addition to the deferral limit described above, the tax laws limit the total contributions that can be made to a 403(b) plan to the lesser of (i) 100% of your compensation or (ii) \$72,000 (this is the limit for 2026). IRS rules also require that if you also make or receive contributions under a plan sponsored by an entity of which you are at least a 50% owner (such as a 401(k), 401(a) or 403(b) plan), you must

combine those contributions with the Christian Brothers 403(b) Plan contributions for purposes of the annual contribution limit.

To ensure compliance with these rules, you must advise Christian Brothers if you make or receive contributions under a plan sponsored by an entity of which you are at least a 50% owner so we can obtain your contribution information. Christian Brothers will rely on the information you provide. The failure to provide accurate information could result in adverse tax consequences for you, including the inability to exclude your deferral contributions from income tax.

For more information about the 403(b) Plan, please review the Summary Plan Description for the plan.

This Notice is intended to provide general information regarding the 403(b) Plan. Should there be any difference between the information in this Notice and the plan document, the plan document will control.