

**DCS EMPLOYEE SAVINGS AND RETIREMENT PLAN
SUMMARY OF MATERIAL MODIFICATIONS**

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the DCS Employee Savings and Retirement Plan effective July 1, 2023. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The revised portion of the Summary Plan Description is described below.

VESTING

Elective Deferral Account and Rollover Contribution Account

You are always fully (100%) vested in your Elective Deferral Account and Rollover Contribution Account.

IN-SERVICE DISTRIBUTIONS AND LOANS

In-Plan Roth Rollovers of Distributable Amounts

If you have money in a fully vested non-Roth Account that is eligible for a distribution you may roll over the Account balance to a Roth (after-tax) Account under this Plan. In-Plan Roth Rollovers are permitted at the following times:

- (1) Elective Deferral Contributions, Qualified Non-elective Contributions, Qualified Matching Contributions and the portion of any Account that is a safe harbor contribution (if applicable) may not be eligible for withdrawal until you attain age 59-1/2.
- (2) After-tax, Rollover and Voluntary Accounts (to the extent applicable) can be converted to an In-Plan Roth Rollover Account at any time.
- (3) From your Matching Contribution Account and/or Non-Elective Contribution Account (if applicable) after 5 years of participation and/or funds held in your Matching Contribution Account and/or Non-Elective Contribution Account for at least 2 years. These withdrawals are only permitted from Accounts to the extent such Account is not a safe harbor contribution and to the extent such contributions are not Qualified Matching Contributions or Qualified Non-elective Contributions (to the extent applicable).
- (4) Immediately after Termination of Employment.

If you roll over the payment to a designated Roth account in this Plan, the amount of the payment rolled over (reduced by any after-tax amounts directly rolled over) will be taxed. However, the 10% additional tax on early distributions will not apply (unless you take the amount rolled over out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover). Any amount you roll over can be distributed under the rules applicable to the Account immediately prior to the rollover.

In-Plan Roth Rollovers of Amounts Not Otherwise Distributable

If you have money in a non-Roth Account which is not otherwise distributable, you may transfer the Account balance to a Roth (after-tax) Account under this Plan. If you transfer the payment to a designated Roth account in this Plan, the amount of the payment transferred (reduced by any after-tax amounts directly rolled over) will be taxed. However, the 10% additional tax on early distributions will not apply (unless you take the amount transferred out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover). Any amount you transfer will retain the restrictions on distributions the Account had before the transfer.

Rules Regarding In-Service Distributions

The Plan Administrator may establish uniform procedures that include, but are not limited to, prescribing limitations on the frequency and minimum amount of withdrawals. All distributions will be made in the form of a single sum as soon as practicable following the valuation date as of which such withdrawal is made. Only Employees are eligible to receive in-service distributions.

Once an election to convert an amount to a Roth tax basis, your election cannot be reversed.