

**SUMMARY ANNUAL REPORT FOR
CHAMBLISS, BAHNER & STOPHEL, P.C. EMPLOYEE BENEFITS PLAN**

This is a summary of the annual report of the CHAMBLISS, BAHNER & STOPHEL, P.C. EMPLOYEE BENEFITS PLAN, a health, life insurance, dental, vision and long-term disability plan (Employer Identification Number 62-1674553, Plan Number 502), for the plan year 07/01/2023 through 06/30/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA and CIGNA HEALTH AND LIFE INSURANCE COMPANY to pay certain Life insurance, Long-term disability, AD&D, SUPPLEMENTAL AD&D, SUPPLEMENTAL LIFE, CRITICAL ILLNESS, ACCIDENT, Health, Dental, Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2024 were \$1,358,004.

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. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 605 CHESTNUT STREET SUITE 1700, CHATTANOOGA, TN 37450 and phone number, 423-321-0300.

You also have the legally protected right to examine the annual report at the main office of the plan: 605 CHESTNUT STREET SUITE 1700, CHATTANOOGA, TN 37450, 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.