

**SUMMARY ANNUAL REPORT FOR
GREASE MONKEY INTERNATIONAL, LLC WELFARE BENEFIT PLAN**

This is a summary of the annual report of the Grease Monkey International, LLC Welfare Benefit Plan, a health, life insurance, dental, vision, temporary disability and long-term disability plan (Employer Identification Number 84-0769552, Plan Number 501), for the plan year 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Grease Monkey International, LLC has committed itself to pay certain Health, Healthcare Flexible Spending Account and Health Reimbursement Arrangement claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Fidelity Security Life Insurance Company, The Guardian Life Insurance Company of America, Reliance Standard Life Insurance Company and CuraLinc LLC to pay certain Vision, Dental, Life insurance, Temporary disability, Long-term disability, Accident, Accidental Death & Dismemberment, Cancer, Hospital Indemnity, Accident, Critical Illness claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$418,357.

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 5575 DTC Parkway, Suite 100, Greenwood Village, CO 80111 and phone number, 303-308-1660.

You also have the legally protected right to examine the annual report at the main office of the plan: 5575 DTC Parkway, Suite 100, Greenwood Village, CO 80111, 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

Health, Healthcare Flexible Spending Account and Health Reimbursement Arrangement are self-insured and not subject to ERISA reporting requirements. Contact the plan administrator for details.