AMENDMENT NUMBER SIX TO
ARCO COMPANIES RETIREMENT PLAN

SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS

I
INTRODUCTION

This is a Summary of Material Modifications regarding the ARCO Companies Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of August 1, 2026. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

II
SUMMARY OF CHANGES

1. Service with another Employer - Eligibility

For eligibility purposes, your Years of Service with ARCO Multi Family Group, Inc., GMA Design Group, Inc., Beaumont Properties, Inc., R.W. Murray Co., R.W. Murray Construction Co., United Construction Ent. Co. (for Service prior to July 27, 1992) and Energy EPC Solutions LLC will be counted.

2. Service with another Employer - Vesting

For vesting purposes, your Years of Service with ARCO Multi Family Group, Inc., GMA Design Group, Inc., Beaumont Properties, Inc., R.W. Murray Co., R.W. Murray Construction Co., United Construction Ent. Co. (for Service prior to July 27, 1992) and Energy EPC Solutions LLC will be counted.