

January 2025

To Participants of the Archer & Greiner 401(k) Plan:

The net interest crediting rate for the Guaranteed Long-Term Fund is 2.85%.

The interest crediting rate will remain in effect from 01/01/2025 through 06/30/2025.

While no one can predict the direction that interest rates will take in the future, investing a portion of your retirement savings in fixed-rate investments may be an appropriate way to diversify your retirement savings.

The interest crediting rate information as well as any applicable fees for other plan investments are available by calling the toll-free number shown on your statement.