



Sullivan's Foods
Corporate Headquarters

P.O. Box 387
Savanna, IL 61074
(800) SAV-LOTS or (815) 273-4511
Fax (815) 273-2055

11/16/22

As the Plan Sponsor for the company's qualified retirement plan, we are providing you the required disclosure, which consists of the attached regulatory notices and the information below regarding accessing your quarterly account statements.

Your quarterly participant retirement account statement is delivered in electronic form via your retirement plan account website / mobile app and can be accessed 24 hours a day, 7 days a week. To review your quarterly retirement account statement, log on to your retirement plan website/mobile app and select "Quarterly Statements" from the Account info tab.

If you wish to receive paper copies of your statement, you can opt-out of electronic delivery by contacting the Participant Service Center at 1-800-716-3742. If you have previously opted to receive a hard copy of your statement, you will continue to receive it in the mail.

Participants Receiving Periodic Payments

Recipients have the right to determine whether federal income tax is withheld, or to change the amount being withheld, on an annual basis. If you receive a periodic payment and would like to change your tax withholding election, you must complete a Form W-4-P and return it to your plan sponsor prior to the new year. Form W4-P is available on the IRS website at <https://www.irs.gov/pub/irs-pdf/fw4.pdf>

For questions relating to these notices or accessing your account online, a Participant Service Center representative is available Monday through Friday, from 8:00 a.m. until 8 p.m. EST, by calling 1 = 800-716-3742.

Thank you,

Kathy Christensen

VP of Human Resources

Sullivan's Foods

J.B. Sullivan, Inc. Retirement Plan

Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact Kathy Christensen, J.B. Sullivan, Inc., 425 First Street, Savanna, IL, 61074, (815) 273-4511.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by J.B. Sullivan, Inc. and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, administration, advisory, legal, accounting, custodial, trustee and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$75.00 lump sum distribution fee.
- A \$75.00 in-service distribution fee.
- A \$75.00 hardship distribution fee.
- A \$75.00 required minimum distribution fee.
- A \$25.00 installment fee via check.
- A \$25.00 partial withdrawal distribution fee via check.
- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.
- A \$15.00 overnight mail delivery fee.
- A \$50.00 per transaction fee for security transfers away from Schwab.
- Up to a \$10.00 administrative processing fee to eliminate certain small account distributions.

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

J.B. Sullivan, Inc. Retirement Plan
Investment and Fee Notice

The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	% Per 1.000		
Galliard Stable Return Fund C (Fund ID WFTVZ) idx:FTSE Treasury Bill 3 Mon USD Stable Value	1.69%	1.95%	1.70%	4.71%	7/31/22	0.37%	3.70	
Strategic Roadmap Conservative (Fund ID SRMC1) idx:Morningstar Con Tgt Risk TR USD US Fund Allocation--15% to 30% Equity	-8.14%	3.13%		3.77%	7/31/22	0.27%	2.70	
Strategic Roadmap Moderate (Fund ID SRMM1) idx:Morningstar Mod Con Tgt Risk TR USD US Fund Allocation--30% to 50% Equity	-8.26%	4.13%		4.82%	7/31/22	0.24%	2.40	
Strategic Roadmap Balanced (Fund ID SRMB1) idx:Morningstar Mod Tgt Risk TR USD US Fund Allocation--50% to 70% Equity	-8.61%	5.43%		6.13%	7/31/22	0.22%	2.20	
Strategic Roadmap Growth (Fund ID SRMG1) idx:Morningstar Mod Agg Tgt Risk TR USD US Fund Allocation--70% to 85% Equity	-8.89%	6.32%		7.15%	7/31/22	0.18%	1.80	
Strategic Roadmap Aggressive (Fund ID SRMA1) idx:Morningstar Agg Tgt Risk TR USD US Fund Allocation--85%+ Equity	-9.21%	6.92%		7.81%	7/31/22	0.16%	1.60	
Driehaus Emerging Mkts (Fund ID DREGX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	-25.90%	1.08%	3.88%	9.71%	9/30/22	1.30%	13.00	
Schwab International Index (Fund ID SWISX) idx:MSCI EAFE NR USD US Fund Foreign Large Blend	-25.16%	-0.88%	3.63%	3.49%	9/30/22	0.06%	0.60	
Loomis Sayles Global Bond Inst (Fund ID LSGBX) idx:BBgBarc Global Aggregate TR USD US Fund Global Bond	-21.73%	-2.21%	-0.71%	5.19%	9/30/22	0.75%	7.50	
Delaware Diversified Inc Inst (Fund ID DPFEX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	-16.36%	0.14%	1.31%	4.86%	9/30/22	0.62%	6.20	
Doubleline Total Return Bond (Fund ID DBLTX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	-12.61%	-0.28%	1.39%	3.77%	9/30/22	0.48%	4.80	
DFA US Core Equity 1 I (Fund ID DFE0X) idx:S&P 500 TR USD US Fund Large Blend	-14.72%	8.19%	11.25%	8.49%	9/30/22	0.14%	1.40	
Doubleline Shiller Enhcd Cape (Fund ID DSEEX) idx:S&P 500 TR USD US Fund Large Blend	-21.73%	7.55%		11.11%	9/30/22	0.55%	5.50	
Schwab S&P 500 Index (Fund ID SWPPX) idx:S&P 500 TR USD US Fund Large Blend	-15.49%	9.21%	11.64%	7.82%	9/30/22	0.02%	0.20	

J.B. Sullivan, Inc. Retirement Plan
Investment and Fee Notice

PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
Vanguard Growth Index Adm (Fund ID VIGAX) idx:S&P 500 Growth TR USD US Fund Large Growth	-25.86%	10.97%	12.69%	6.81%	9/30/22	0.05%	0.50	*	
Vanguard Mid-Cap Growth Index (Fund ID VMGMX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	-27.45%	7.68%	10.52%	11.09%	9/30/22	0.07%	0.70	*	
Vanguard Mid Cap Value Index (Fund ID VMVAX) idx:S&P MidCap 400 Value TR USD US Fund Mid-Cap Value	-11.08%	5.24%	10.10%	11.16%	9/30/22	0.07%	0.70	*	
Schwab Value Adv Money Fund (Fund ID SWVXX) idx:FTSE Treasury Bill 3 Mon USD US Fund Prime Money Market	0.65%	1.04%	0.60%	2.33%	9/30/22	0.35%	3.50		
Cohen & Steers Realty Shares (Fund ID CSRSX) idx:FTSE Nareit Equity REITs TR USD US Fund Real Estate	-16.70%	5.45%	7.49%	10.72%	9/30/22	0.93%	9.30		
Vanguard Smallcap Grth Indx Ad (Fund ID VSGAX) idx:S&P SmallCap 600 Growth TR USD US Fund Small Growth	-30.09%	5.65%	9.15%	10.47%	9/30/22	0.07%	0.70	*	
Vanguard Small Cap Val Index (Fund ID VSIAX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	-13.56%	4.42%	9.46%	10.88%	9/30/22	0.07%	0.70	*	

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Additional information and more recent performance about each of the designated investment alternatives can be accessed through your plan's Retirement Education Center (R.E.C.). Go to www.epicrps.com and enter JBS222 as the R.E.C. code in the designated R.E.C. field and click enter. To review additional investment information go to the Investment Information page on the R.E.C. You can access the fund's prospectus by clicking on the "P" icon. If you click on the "F" icon you will be directed to the fund's fact sheet.

Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information, that is available via the R.E.C.

J.B. Sullivan, Inc. Retirement Plan
Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below.

Name	Gross Annual Expense Ratio	As of
Strategic Roadmap Balanced	0.22 %	07/31/2022

The Balanced Fund is a strategic asset allocation fund that invests in a diversified portfolio through the use of mutual funds, ETFs, individual securities and other pooled funds. The primary objective of the fund is a combination of capital appreciation and income. The Balanced Fund will typically allocate approximately 60% of its assets in a combination of U.S. and foreign equities, and 40% in bonds, a portion of which can be allocated to international bonds and cash vehicles. The Balanced Fund may also have an allocation to Real Estate, Commodities, or other alternative strategies to help it pursue its investment objectives. The Balanced Fund is designed for those investors who are seeking lower volatility than the overall market with an opportunity for moderate capital growth.

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

J.B. Sullivan, Inc.
425 First Street P.O. Box 387
Savanna, IL 61074
(815) 273-4511