

**FISCHER MANAGEMENT, LLC
FORMAL RECORD OF ACTION**

The following is a formal record of action taken by the governing body of Fischer Management, LLC (the "Employer").

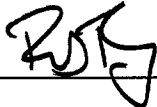
With respect to the amendment of the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan"), the following resolutions are hereby adopted:

RESOLVED: That the Plan be amended in the form attached hereto, which amendment is hereby adopted and approved;

RESOLVED FURTHER: That the appropriate officers of the Employer be, and they hereby are, authorized and directed to execute said amendment on behalf of the Employer;

RESOLVED FURTHER: That the officers of the Employer be, and they hereby are, authorized and directed to take any and all actions and execute and deliver such documents as they may deem necessary, appropriate or convenient to effect the foregoing resolutions including, without limitation, causing to be prepared and filed such reports documents or other information as may be required under applicable law.

Dated this 22 day of January, 2024.



FISCHER HOMES 401(K) PROFIT PLUS PLAN AND TRUST

AMENDMENT

WHEREAS, Fischer Management, LLC (the "Employer") maintains the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") for the benefit of certain of its employees; and

WHEREAS, Pursuant to Section 12.01 of the Plan, the Employer desires to amend the Plan;

NOW, THEREFORE, the Plan is hereby amended by substituting the following in the Adoption Agreement, effective as of December 19, 2023:

SECTION B. ELIGIBILITY

Eligibility Service Rules

3. Other Employer Service

- ☒ Count years of service with employers other than the Employer for eligibility purposes. List other employers and indicate for what purposes (e.g., Elective Deferrals, Employer Matching, etc.) the service applies along with any limitations: Centex Homes employees hired as of January 8, 2008, Dogwood Homes of Kentucky, LLC employees hired as of January 1, 2018, and Inverness Group, Incorporated, Inverness Corporate Services, LLC, I H of KY, Incorporated employees hired as of January 1, 2020, Payne Family Homes employees hired as of May 1, 2021 for purposes of all Plan contributions, and Samuel Taylor Homes, LLC employees hired as of December 19, 2023 for purposes of all Plan contributions

SECTION E. VESTING

4. Other Employer Service

- ☒ Count years of service with employers other than the Employer for vesting purposes. List other employers and indicate for what purposes (e.g., Employer Matching, Non-Elective, etc.) the service applies along with any limitations: Centex Homes employees hired as of January 8, 2008, Dogwood Homes of Kentucky, LLC employees hired as of January 1, 2018, and Inverness Group, Incorporated, Inverness Corporate Services, LLC, I H of KY, Incorporated employees hired as of January 1, 2020, Payne Family Homes employees hired as of May 1, 2021 for purposes of all Plan contributions, and Samuel Taylor Homes, LLC employees hired as of December 19, 2023 for purposes of all Plan contributions

IN WITNESS WHEREOF, the parties have caused this Amendment to be executed this 22 day of January, 2024.

FISCHER MANAGEMENT, LLC:

Signature: 

Print Name: Robert D. Bosley

Title/Position: Cfo

FISCHER HOMES 401(K) PROFIT PLUS PLAN AND TRUST**SUMMARY OF MATERIAL MODIFICATIONS**

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the Fischer Homes 401(k) Profit Plus Plan and Trust effective December 19, 2023. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The revised portion of the Summary Plan Description is described below.

INTRODUCTION

Fischer Management, LLC (the "Company") established the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") effective April 27, 1981. The Plan was restated effective September 01, 2021. This Summary Plan Description describes the Plan as amended effective December 19, 2023. This revised Summary Plan Description supersedes all previous Summary Plan Descriptions. Although the purpose of this document is to summarize the more significant provisions of the Plan, the plan document will prevail in the event of any inconsistency. In addition, the terms of the Plan cannot be modified by written or oral statements made to you by the Plan Administrator or other personnel.

The following special effective dates apply to some features of the Plan: Roth contributions were added effective July 1, 2015.

ELIGIBILITYComputing Service

With respect to eligibility to receive Non-Elective Contributions, "Year of Eligibility Service" means an Eligibility Computation Period during which you complete at least 1,000 hours of service.

"Eligibility Computation Period" means a consecutive 12-month period beginning with your first day of employment. Any succeeding Eligibility Computation Period will then switch to the Plan Year, beginning with the Plan Year that includes your first anniversary of employment. You will generally earn an hour of service for each hour you are paid for the performance of duties for the Company (however, numerous exceptions and special rules apply).

All eligibility service with the Company is taken into account.

Years of service will be treated as service with the Company for eligibility purposes for the following Employer(s) subject to any listed limitations: Centex Homes employees hired as of January 8, 2008, Dogwood Homes of Kentucky, LLC employees hired as of January 1, 2018, and Inverness Group, Incorporated, Inverness Corporate Services, LLC, I H of KY, Incorporated employees hired as of January 1, 2020, Payne Family Homes employees hired as of May 1, 2021 for purposes of all Plan contributions, and Samuel Taylor Homes, LLC employees hired as of December 19, 2023 for purposes of all Plan contributions.

Please note, if you are eligible to make or receive contributions you will be a "Participant" in the Plan.

VESTING

Year of Vesting Service

"Year of Vesting Service" means a vesting computation period during which you complete 1,000 hours of service during the Plan Year.

All of your Years of Vesting Service with the Company are counted except:

- Years of Vesting Service before you reach age eighteen (18).

Service with Centex Homes employees hired as of January 8, 2008, Dogwood Homes of Kentucky, LLC employees hired as of January 1, 2018, and Inverness Group, Incorporated, Inverness Corporate Services, LLC, I H of KY, Incorporated employees hired as of January 1, 2020, Payne Family Homes employees hired as of May 1, 2021 for purposes of all Plan contributions, and Samuel Taylor Homes, LLC employees hired as of December 19, 2023 for purposes of all Plan contributions will be treated as service with the Company for vesting purposes.

The vesting computation period is the Plan Year.