

REGULATION 404A-5 FEE DISCLOSURE NOTICE

PREPARED FOR: VISUAL GRAPHIC SYSTEMS, INC. EMPLOYEE STOCK OWNERSHIP 401(K) PLAN

EFFECTIVE DATE: 01/01/2024

UNDERSTANDING YOUR INVESTMENT RETURNS AND FEE COMPARISON

Your retirement Plan may be one of the most valuable investments you'll make for your future and your family's future. Your retirement account has the potential to grow over time and benefit from being in a tax-deferred Plan. In traditional retirement plans, you benefit from saving money out of your paycheck before taxes are taken out, an important part of investing for your future. Taxes are paid later when you take the money out of the account. The goal is to build your account through additional contributions and investment returns in your Plan.

The cumulative effect of fees and expenses can affect the overall long-term value of your account. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses. The site address is noted below:

<https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>

Fees and expenses are only one of many factors to consider when determining your investment options. This notice includes important information to help you compare your Plan investment options and expenses. The information provided in the Investment Returns and Fee Comparison charts can help you evaluate your various investment options and choose the specific investments that are right for you. It can also help you understand the fees you'll see on the statements you receive throughout the year.

For additional information about your investment options, or if you have questions concerning the information included in this notice, you can go to the specific Internet website address shown in each chart, or contact your Human Resource Department at (201)-528-9567.

SECTION	DESCRIPTION SUMMARY
1	General Plan Information Provides general information regarding Plan features and designated investment alternatives, including an explanation of how to give investment instructions, if applicable.
2	Plan Fees and Expenses - General Administrative Services Provides an explanation of any fees and expenses that may be charged to or deducted from your retirement account for the administration of your Plan. The Plan Sponsor, at its sole discretion, may elect to pay some or all of these administrative expenses.
3	Plan Fees and Expenses - Participant Elected Provides an explanation of any fees and expenses that may be charged to or deducted from your retirement account based on the actions you take.
4	Investment Rate of Return and Expenses Shows investment return information for your Plan's investment options. It shows past performance, investment management expenses, and the comparative benchmark for each fund. Visit www.InvestmentTerms.com for a glossary of investment terms relevant to the Plan's investments to help you better understand your options.

PLAN SPONSOR

VISUAL GRAPHIC SYSTEMS, INC.
330 WASHINGTON AVENUE
CARLSTADT, NJ 07072

1 - General 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.

INVESTMENT INSTRUCTIONS

Your Plan lets you direct the investment of your account in the investment options listed in Section 4 - Limitations on Investments. You may change your investment choices at any time. However, some transactions may be subject to trading restrictions as outlined in Section 4 and in the BPAS Policy Statement available on the participant portal at u.bpas.com, under the Library "Policies" section, or in the prospectus for each respective mutual fund.

You may make changes to your investment options through the participant portal at u.bpas.com, or by calling the Automated Voice Response system at 1-800-530-1272.

LIMITATIONS ON INVESTMENTS

Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, the limits will be described in a separate document that will be provided to you by your Plan Administrator.

INVESTMENT RATE OF RETURN AND EXPENSE INFORMATION

This table provides information about the investment options in your Plan. The investments are "variable" - their returns change depending on a variety of factors. It compares how these options have performed over time and the expenses associated with each investment. The value of these investments may go up or down, and past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Additional information about each investment option's principal risks is available on the participant portal at u.bpas.com, in the Investments "Research" tab under the My Account menu.

VOTING, TENDER AND SIMILAR RIGHTS

The Plan Sponsor or other named fiduciary for the Plan exercises voting, tender, and similar rights with respect to the mutual funds in the Plan.

Voting of Employer Securities: Pursuant to Section 409(e) of the Code, all "Registration-Type" Qualifying Employer Securities allocated to each Participant's Account shall be voted by the Trustee in are not a registration-type class of securities pursuant to Section 409(e) of the Code, then participants are entitled to direct the Trustee concerning voting allocated Qualifying Employer Securities with respect to any corporate matter which involves the approval or disapproval of any corporate merger, consolidation, re-capitalization, reclassification, liquidation, dissolution, sale of substantially all assets or other transactions described in Code Section 409(e). The Plan administrator or the Board of Directors shall direct the voting of such stock in all other matters. Qualifying Employer Securities which have not yet been allocated to the Participant's Account, and allocated Qualifying Employer Securities for which no voting direction has been received from participants in a timely manner, shall be voted by the Trustee in the same proportion as participants vote allocated Qualifying Employer Securities; provided that, in the absence of any voting directions as to allocated Qualifying Employer Securities, (i) the Board of Directors shall direct the Trustee as to the voting of all shares of unallocated Qualifying Employer Securities, and (ii) in the absence of such direction from the Board of Directors, the Trustee shall have sole discretion as to the voting of such securities.

2 - Plan Fees and Expenses

GENERAL ADMINISTRATIVE SERVICES FEES AND EXPENSES

This table shows expenses that pay for operating your Plan. Fees and expenses for General Plan Administrative Services (for example, recordkeeping, accounting, legal or other administrative services) may be charged to your Plan. The Plan Sponsor, at its sole discretion, may elect to pay some or all of these Administration expenses directly. However, in the event of a Plan termination, any fees previously paid by the Plan Sponsor directly will be deducted from Plan assets from the date which is 30 days after the Plan termination date until all Plan assets are distributed. If the plan incurs any termination expenses, such expenses will be paid from the plan's assets and deducted from individual plan accounts on a pro-rata basis. Forfeitures may also be used to pay certain Plan expenses. In addition, some funds in your Plan may offer various levels of revenue sharing; these payments are used to offset some of the administrative expenses within your Plan. To the extent that these fees and expenses are not paid by your Plan Sponsor and/or included in investment-related fees and expenses, they will be charged against your retirement account as an amount spread across the account balances based on individual account balances ("pro rata"). How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant, or on a pro-rata basis.

The actual dollar amount charged to your retirement account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly retirement account statement.

PLAN ADMINISTRATION EXPENSES			
DESCRIPTION OF CHARGES	ANNUAL FEE AMOUNT	PAID BY	FREQUENCY
Active Participant Flat Fee	\$ 48.00	Participant	Monthly
Terminated Participant Flat Fee	\$ 48.00	Participant	Monthly
Platform Fee (offset by revenue sharing payments from funds)	0.30%	Participant/Fund	Monthly

3 - Participant-Elected Fees and Expenses

PARTICIPANT-ELECTED FEES AND EXPENSES

This table provides an explanation of any fees and expenses that may be charged to or deducted from your retirement account based on the actions taken by you. Examples may include fees and expenses for Plan loans and for processing distribution requests, if applicable.

PARTICIPANT ELECTED FEES AND EXPENSES			
DESCRIPTION OF CHARGES	FEE	PAID BY	FREQUENCY
Loan Origination Fee	\$ 75.00	Participant	Per request
Annual Loan Fee covers maintenance of your existing loan(s)	\$ 35.00	Participant	Per request
Loan Default Fee covers processing of each defaulted Traditional Loan	\$ 100.00	Participant	Per instance
MyPlanLoan Default Fee covers processing of your defaulted MyPlanLoan ¹	\$ 100.00	Participant	Per instance
Loan Transfer Fee	\$ 150.00	Participant	Per request
Distribution Fee covers processing each distribution/withdrawal, other than in-kind transfer or installment payments	\$ 75.00	Participant	Per request
In-kind Transfer Fee, if applicable	\$ 150.00	Participant	Per request
Installment Payments, if allowed under the terms of the plan, will be proportionate based on the number of payments per year	\$ 75.00	Participant	Annual
Overnight delivery charge	\$ 40.00	Participant	Per request
Stop Payment Services	\$ 50.00	Participant	Per request
Payment Re-processing Services	\$ 75.00	Participant	Per request
Locator Services	\$ 25.00	Participant	Per request
Qualified Domestic Relations Order (QDRO)	\$ 350.00	Participant	Per request

¹In the event of loan default, your participant account may be charged any outstanding fees due MyPlanLoan. For a full list of fees that may be charged to your account if you default on your MyPlanLoan, please log into your account at www.MyPlanLoan.com.

4 - Investment Rate of Return and Expense Information

Additional information about each investment option in your Plan is available on the participant website at u.bpas.com, in the Investments "Research" tab under the My Account menu. This table shows any fund management expenses that may also be included and reduce the return of the investment option. *Part of these expenses may be shared with the retirement Plan provider to help pay for Plan administration and/or recordkeeping fees. The Investment Returns and Expenses Table also includes Comparative Benchmark indices for each asset class. The benchmark allows you to compare an investment's performance to the performance of various funds in a certain asset class (such as "Bonds"). 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. Variable return investments may also include expenses related to a fund's management, which appear in the far right columns. **Note:** Funds marked with an asterisk (*) report investment returns on a calendar quarter basis.

INVESTMENT RETURNS AND EXPENSES							
Average Annualized Total Returns as of 09/30/2023							
Asset Type	Name of Investment	Ticker	1 Year	5 Year	10 Year	Total annual operating expenses	
						As a %	Per \$1,000
Stable Value	Goldman Sachs Stable Value CT <i>US Fund Money Market - Taxable</i>	NVSVF	2.38%	1.95%	1.71%	0.2900%	\$2.90 per \$1,000
			4.25%	1.46%	0.89%		
Bond	Columbia High Yield Bond Adv <i>US Fund High Yield Bond</i>	CYLRX	9.27%	2.92%	3.88%	0.7300%	\$7.30 per \$1,000
			9.49%	2.51%	3.38%		
Bond	Guggenheim Macro Opportun I <i>US Fund Nontraditional Bond</i>	GIOIX	7.47%	2.08%	3.49%	1.0000%	\$10.00 per \$1,000
			4.56%	1.33%	1.76%		
Bond	HB&T BlackRock US Agg Bd Ind <i>US Fund Intermediate Core Bond</i>	HBRAGX	0.70%	0.20%	NA%	0.0500%	\$0.50 per \$1,000
			0.77%	0.00%	1.00%		
Bond	PGIM Gbl Total Return R6 <i>US Fund Global Bond</i>	PGTQX	7.39%	-1.26%	0.83%	0.5300%	\$5.30 per \$1,000
			4.13%	-1.61%	-0.72%		
Bond	PGIM Total Return Bond R6 <i>US Fund Intermediate Core-Plus Bond</i>	PTRQX	2.90%	0.61%	2.03%	0.3900%	\$3.90 per \$1,000
			1.28%	0.26%	1.32%		
Bond	T. Rowe Price Infl Prot Bond <i>US Fund Inflation-Protected Bond</i>	TIIPX	0.27%	1.80%	1.44%	0.2200%	\$2.20 per \$1,000
			1.40%	1.83%	1.33%		
Balanced	American Funds Am Balancd R6 <i>US Fund Moderate Allocation</i>	RLBGX	12.47%	5.76%	7.63%	0.2500%	\$2.50 per \$1,000
			10.58%	4.41%	5.74%		
Balanced	BlackRock LifePath Index Ret K <i>US Fund Target-Date Retirement</i>	LIRKX	7.62%	2.89%	4.04%	0.0900%	\$0.90 per \$1,000
			6.81%	2.31%	3.18%		
Balanced	BlackRock LifePath Indx 2025 K <i>US Fund Target-Date 2025</i>	LIBKX	8.72%	3.35%	5.03%	0.0900%	\$0.90 per \$1,000
			9.84%	3.50%	5.09%		
Balanced	BlackRock LifePath Indx 2030 K <i>US Fund Target-Date 2030</i>	LINKX	11.35%	4.11%	5.75%	0.0900%	\$0.90 per \$1,000
			11.52%	4.10%	5.74%		
Balanced	BlackRock LifePath Indx 2035 K <i>US Fund Target-Date 2035</i>	LIJKX	13.73%	4.83%	6.45%	0.0900%	\$0.90 per \$1,000
			13.68%	4.68%	6.33%		
Balanced	BlackRock LifePath Indx 2040 K <i>US Fund Target-Date 2040</i>	LIKKX	15.98%	5.45%	7.05%	0.0900%	\$0.90 per \$1,000
			15.44%	5.16%	6.78%		
Balanced	BlackRock LifePath Indx 2045 K <i>US Fund Target-Date 2045</i>	LIHKX	18.10%	6.03%	7.56%	0.0900%	\$0.90 per \$1,000
			16.84%	5.52%	7.05%		
Balanced	BlackRock LifePath Indx 2050 K <i>US Fund Target-Date 2050</i>	LIPKX	19.35%	6.34%	7.82%	0.0900%	\$0.90 per \$1,000
			17.47%	5.61%	7.15%		
Balanced	BlackRock LifePath Indx 2055 K <i>US Fund Target-Date 2055</i>	LIVKX	19.73%	6.41%	7.92%	0.0900%	\$0.90 per \$1,000
			17.68%	5.67%	7.20%		
Balanced	BlackRock LifePath Indx 2060 K <i>US Fund Target-Date 2060</i>	LIZKX	19.83%	6.43%	NA%	0.0900%	\$0.90 per \$1,000
			17.81%	5.71%	6.87%		
Balanced	BlackRock LifePath Indx 2065 K <i>US Fund Target-Date 2065+</i>	LIWKX	19.74%	NA%	NA%	0.0900%	\$0.90 per \$1,000
			18.36%	5.79%	NA%		
Equity	AB US Lg Cap Growth CIT P2 <i>US Fund Large Growth</i>	5092C	24.97%	NA%	NA%	0.3700%	\$3.70 per \$1,000
			23.46%	9.04%	11.63%		
Equity	American Funds EuroPacific R6 <i>US Fund Foreign Large Growth</i>	RERGX	19.64%	3.11%	4.64%	0.4700%	\$4.70 per \$1,000
			18.15%	2.86%	4.39%		

¹**Comparative Benchmark.** A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

4 - Investment Rate of Return and Expense Information

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INVESTMENT RETURNS AND EXPENSES							
Average Annualized Total Returns as of 09/30/2023							
Asset Type	Name of Investment	Ticker	1 Year	5 Year	10 Year	Total annual operating expenses	
						As a %	Per \$1,000
Equity	Del Ivy Syst Emg Mkts Eqty R6 <i>US Fund Diversified Emerging Mkts</i>	IMEGX	12.20% 13.97%	2.28% 1.45%	4.41% 2.09%	0.6500%	\$6.50 per \$1,000
Equity	Delaware Ivy Mid Cap Growth I <i>US Fund Mid-Cap Growth</i>	IYMIX	11.72% 13.25%	7.91% 5.79%	10.11% 8.98%	0.7900%	\$7.90 per \$1,000
Equity	Delaware Small Cap Value I <i>US Fund Small Value</i>	DEVIX	9.73% 15.00%	3.39% 4.52%	6.76% 6.53%	0.8600%	\$8.60 per \$1,000
Equity	DFA Real Estate Securities I <i>US Fund Real Estate</i>	DFREX	-1.98% 0.51%	2.99% 2.15%	6.16% 5.23%	0.1800%	\$1.80 per \$1,000
Equity	HB&T BlackRock LC Equ Ind R <i>US Fund Large Blend</i>	HBRLCX	21.54% 19.13%	11.10% 8.60%	NA% 10.42%	0.0300%	\$0.30 per \$1,000
Equity	HB&T BlackRock MC Eq Ind R <i>US Fund Mid-Cap Blend</i>	HBRMCX	15.51% 14.02%	7.52% 5.67%	NA% 8.01%	0.0500%	\$0.50 per \$1,000
Equity	HB&T BlackRock SC Eq Ind R <i>US Fund Small Blend</i>	HBRSCX	9.14% 12.46%	4.02% 3.70%	NA% 6.84%	0.0500%	\$0.50 per \$1,000
Equity	HB&T BlkRck MSCI ACWI exUS Ind <i>US Fund Foreign Large Blend</i>	HBRACX	20.81% 22.92%	4.04% 2.81%	NA% 3.60%	0.0900%	\$0.90 per \$1,000
Equity	NB Small Cap Growth Tr Fndrs <i>US Fund Small Growth</i>	6371C	3.84% 9.12%	NA% 3.74%	NA% 7.78%	0.5800%	\$5.80 per \$1,000
Equity	PIMCO RAE Fund'tl US Sm <i>US Fund Small Value</i>	PMJIX	23.74% 15.00%	8.51% 4.52%	NA% 6.53%	0.5000%	\$5.00 per \$1,000
Equity	Principal Divers Int'l Inst'l <i>US Fund Foreign Large Blend</i>	PIIIX	19.90% 22.92%	2.81% 2.81%	4.11% 3.60%	0.8800%	\$8.80 per \$1,000
Equity	Vanguard Equity Income Admiral <i>US Fund Large Value</i>	VEIRX	12.64% 14.87%	7.80% 6.45%	9.70% 8.39%	0.1900%	\$1.90 per \$1,000
Equity	Victory Sycamore Est Val R6 <i>US Fund Mid-Cap Value</i>	VEVRX	12.76% 14.25%	8.69% 5.74%	10.92% 7.51%	0.5400%	\$5.40 per \$1,000
CoStock	VGSI Company Stock* NA	VGSI	NA% NA%	NA% NA%	NA% NA%	Unavailable	Unavailable

¹**Comparative Benchmark.** A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.