

MURGADO AUTOMOTIVE GROUP 401(K) PLAN

DEFAULT INVESTMENT NOTICE

INTRODUCTION

This Notice contains information related to the Murgado Automotive Group 401(k) Plan (the "Plan") for the plan year beginning on 01/01/2026. The plan year is each 12-month period ending on 12/31.

This Notice gives you important information how your account will be invested if you fail to make an investment election. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the Plan Administrator at:

Miami Automotive Retail, Inc.
Address: 665 SW 8th Street, Miami, Florida 33130
Phone number: 302-777-2957
Email: Diana.Reales@murgadoautogroup.com

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by going to the following web site:
voyaretirementplans.com

How often can I change my investment election?

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

How will my account balances be invested if I do not make an investment election?

The Plan's default investments are intended to meet the requirements to be a qualified default investment alternative (QDIA).

Default Investment Information
American Funds Target Date Retirement Funds

Right to Self-Direct
Participant direction from selection fund menu is allowed and all fees are disclosed on the provider website

Additional Information
The Voya website: voyaretirementplans.com

