

Sprinkler Industry Supplemental Pension Fund

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IMPORTANT PARTICIPANT NOTICE REGARDING NEW RETIREMENT PLANNING SERVICES VENDOR | FRANCIS LLC

January 2026

Dear Participant:

The Trustees of the Sprinkler Industry Supplemental (“SIS”) Pension Fund are pleased to announce that the Fund has retained a new retirement planning services vendor, Francis LLC (“Francis”), effective January 2026. As a result, WhartonHill Advisors, LLC’s services were discontinued at the end of last year. Francis offers comprehensive retirement planning services, which are generally described in this notice, but you will receive more information directly from Francis in the future.

New Retirement Planning Services Adviser

Francis is an investment adviser and workplace financial wellness provider retained by the Trustees to serve Participants and their beneficiaries. Historically, the Fund utilized WhartonHill Advisors for this role. However, the Fund’s partnership with WhartonHill Advisors terminated as of December 31, 2025. Accordingly, Francis stands ready to meet with you to discuss the Fund’s investment options and develop a strategy to achieve your retirement goals. Francis’ services will be offered to you on the same terms and conditions as WhartonHill Advisors.

As you know, the Fund is modifying its investment program and lineup in mid-January 2026. While the Trustees have endeavored to clearly explain your new investment options, planning for retirement is a complex topic and each Participant’s retirement needs are unique. There is no one-size-fits-all approach. The Trustees believe you deserve guidance and education on how to manage your hard-earned retirement income, and the opportunity to receive individualized information.

Francis offers a holistic analysis of your retirement plan, including your Individual Account and its asset allocation, plus other retirement income channels, like Social Security and your benefit from the NASI Pension Fund, if any. Francis will host in-person and virtual meetings with Local Unions, where you can attend group sessions or schedule individual meetings with a Francis representative. You can also schedule an individual session with Francis virtually or in-person at a time that works best for your schedule even when Francis is not visiting a nearby Local Union.

Francis connects you with down-to-earth financial planners who educate, advise, and coach on any retirement planning issue...without the sales pitch. They have no investment products to sell, so you can feel confident that you will always receive objective advice. Of course, you are free not to use Francis and you may seek independent advice on your retirement planning and investment strategy with any adviser of your choice.

Contact Information and Fees

If you are inclined to seek advice from Francis, we encourage you to wait to do so until after the transition to the new investment lineup on January 20, 2026, so that a Francis financial planner can assist you with your investment elections under the new program. You may reach Francis by calling **1-866-232-6457** (8am – 5pm CST).

Presently, the fees payable to Francis for its services will be covered through the new investment program’s monthly per participant charge of \$9, meaning that you will not incur a separate direct charge for speaking with a Francis financial planner. The monthly per participant charge and the way fees for Francis’ services are assessed (inclusive of the monthly charge and/or through a separate direct charge) are subject to change by the Trustees at any time.

Conclusion

The Trustees believe that the SIS Pension Fund plays an important role in your retirement security and are proud to be involved in its continued operation. As always, if you have any questions about this correspondence, or the Fund in general, please feel free to contact the Fund Office.