

SUMMARY ANNUAL REPORT

For M Corp dba 1159 Employee Benefit Plan

This is a summary of the annual report of the M Corp dba 1159 Employee Benefit Plan, EIN 20-0810267, Plan No. 501, for period January 1, 2024 through December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with California Physicians' Service, ChoiceBuilder, Kaiser Foundation Health Plan, Inc. and Principal Life Insurance Company to pay health, dental, vision, life insurance, temporary disability, long-term disability, prescription drug and accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024 were \$1,835,110.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers

To obtain a copy of the full annual report, or any part thereof, write or call the office of M Corp who is Plan Administrator at 5930 S Land Park Dr Unit 22069, Sacramento, CA 95822, or by telephone at (888) 369-1159.

You also have the legally protected right to examine the annual report at the main office of the plan (M Corp, 5930 S Land Park Dr Unit 22069, Sacramento, CA 95822) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.