

SUMMARY ANNUAL REPORT FOR HALL FINANCIAL GROUP, LTD EMPLOYEE BENEFIT PLAN

This is a summary of the annual report of the Hall Financial Group, LTD Employee Benefit Plan (Employer Identification Number 75-2737328, Plan Number 506) for the plan year 01/01/2023 through 12/31/2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Hall Financial Group, LTD has committed itself to pay medical, dental and vision claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with BlueCross BlueShield of Texas, Cigna Health and Life Insurance Company, Life Insurance Company of North America, The Lincoln National Life Insurance Company, Lincoln National Life Insurance Company, Vision Service Plan and Kaiser Foundation Health Plan Inc. to pay life, medical, dental, vision, long-term disability, temporary disability and stop loss claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2023 were \$2,795,722.

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 plan administrator, at 2323 Ross Ave., Suite 200, Dallas, TX 75201 and phone number, 214-269-9500.

You also have the legally protected right to examine the annual report at the main office of the plan: 2323 Ross Ave., Suite 200, Dallas, TX 75201, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.