

# Annual Notice for Eligible Employees of Toyoda Gosei 401(k) Plan

Toyoda Gosei 401(k) Plan (the "Plan") allows you, as an eligible employee to save for retirement with contributions made through payroll deductions. Under the Plan you automatically had 3% of your compensation withheld from each paycheck and contributed to the Plan on your behalf, unless you affirmatively elected not to contribute, or to contribute a different percentage. In addition, your before-tax contribution rate will increase 1% annually on the anniversary of your automatic deferral date until it reaches 10%.

The Plan provides for a Default Investment Fund. Your contributions were and will continue to be invested in a fund within a Target Date Series of funds with a stated retirement age closest to the year in which you would attain age 65 (your "Default Investment Fund") until you elect to invest in other investments offered by the Plan. To determine the Default Investment Fund that applies to you, review the Vanguard Target Date Series provided below.

Please refer to the additional information located in the Default Investment Fund Information, including the fund's objective, risk and return characteristics and the annual operating expenses of the fund (that is, the Default Investment Fund's "expense ratio") in this regard. Information for the funds within the Vanguard Target Date Series is also located in this section.

## Default Investment Fund Information

| Investment Name  | Birth Date Range        | Expense Ratio as of 02-29-2024 |
|--|-------------------------|--------------------------------|
| Vanguard Target Retirement Income Fund Investor Class Shares | 01-01-1900 - 12-31-1952 | 0.08%                          |
| Vanguard Target Retirement 2020 Fund Investor Class Shares   | 01-01-1953 - 12-31-1957 | 0.08%                          |
| Vanguard Target Retirement 2025 Fund Investor Class Shares   | 01-01-1958 - 12-31-1962 | 0.08%                          |
| Vanguard Target Retirement 2030 Fund Investor Class Shares   | 01-01-1963 - 12-31-1967 | 0.08%                          |
| Vanguard Target Retirement 2035 Fund Investor Class Shares   | 01-01-1968 - 12-31-1972 | 0.08%                          |
| Vanguard Target Retirement 2040 Fund Investor Class Shares   | 01-01-1973 - 12-31-1977 | 0.08%                          |
| Vanguard Target Retirement 2045 Fund Investor Class Shares   | 01-01-1978 - 12-31-1982 | 0.08%                          |
| Vanguard Target Retirement 2050 Fund Investor Class Shares   | 01-01-1983 - 12-31-1987 | 0.08%                          |
| Vanguard Target Retirement 2055 Fund Investor Class Shares   | 01-01-1988 - 12-31-1992 | 0.08%                          |
| Vanguard Target Retirement 2060 Fund Investor Class Shares   | 01-01-1993 - 12-31-1997 | 0.08%                          |
| Vanguard Target Retirement 2065 Fund Investor Class Shares   | 01-01-1998 - 12-31-2002 | 0.08%                          |
| Vanguard Target Retirement 2070 Fund Investor Class Shares   | 01-01-2003 - 12-31-2099 | 0.08%                          |

### Fund Objective/Strategy

The Target Date Funds generally seek to provide varying degrees of long-term capital appreciation and current income through a mix of equity and fixed income exposures based on the participant's target retirement date. The Target Date Funds change their respective asset allocation mixes over time with the objective of gradually becoming more conservative.

### Expense Ratio

The expense ratios for your Default Investment Fund is provided above.

An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Expense ratios directly reduce returns to investors. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. Commingled Fund expense ratios are provided by the investment managers.

### Risk/Return

The Target Date Funds utilized as the Default Investment Fund by your Plan are subject to the risks associated with their underlying asset categories. Over time, each Target Date Fund gradually shifts its investment allocation emphasis from more aggressive investment categories to more conservative investment categories as the fund approaches or surpasses its designated target date.

Fund objective, risk and return characteristics and strategy information for all publicly-traded mutual funds, excluding Money Market funds, is provided by Morningstar®. Information for Money Market funds and certain other types of funds is provided by the respective fund manager.

### Control your retirement journey

You have the right to direct the investment of assets in your account. You also may change your contribution percentage, transfer your current investment balance, and/or direct your future contributions into a different fund(s) at any time in your retirement plan account by scanning the QR code below or by signing into your online account at my.ADP.com.



You will need your User ID and password to access your account. If you have not established a User ID, you can do this online by clicking the **Create account** link. You can also download the ADP Mobile Solutions App from the app stores to register and gain access to your retirement plan account.

If you want to make changes to your retirement plan account, your election must be made prior to the close of the New York Stock Exchange to be effective on that day. Any elections received after the close of the New York Stock Exchange will be processed the following business day. The New York Stock Exchange closes at 4pm Eastern Time on weekdays (excluding market holidays) and on early-closure days (typically right before or right after a market holiday) it closes at 1pm, Eastern Time.

For complete information about all the Plan's investment options, including their objectives, risks, fees and expenses please see the fund prospectuses (or Fund Fact Sheets, if available) and review them carefully before making investment decisions about your account. You may view investment information by signing into your account online at my.ADP.com or through your ADP Mobile Solutions App and navigating to retirement > investments.

This notice is merely a summary of the pertinent Plan provisions. For more information concerning the administrative rules for contributions and withdrawals, consult your Summary Plan Description. A copy can be found online in the Company Resources tab once you have signed into your retirement plan account.

All investments involve risk, including the loss of principal.

ADP, Inc. owns and operates the ADP participant websites and the ADP Mobile Solutions App. ADP, Inc. is a retirement plan record keeper and is not associated with your employer. Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ 07068 or (in the case of certain investments) ADP, Inc. Registered representatives of ADP BD do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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