

Toyoda Gosei 401(k) Plan



Invest in your retirement—and yourself—today, with help from Toyoda Gosei 401(k) Plan and Fidelity.



YOUR GUIDE TO GETTING STARTED





Invest some of what you earn today for what you plan to accomplish tomorrow.

Dear Employee:

It's a pleasure to let you know that you will be enrolled in Toyoda Gosei 401(k) Plan. Take a look and see what a difference the Plan could make in achieving your goals.

Roth contributions. Tax-advantage savings opportunities. A Roth contribution to your retirement savings plan allows you to make after-tax contributions to your retirement savings plan and take any associated earnings completely tax free at retirement - as long as the distribution is a qualified one.

Convenience. Your contributions are automatically deducted regularly from your paycheck.

Tax savings now. Your pretax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account.

Tax-deferred savings opportunities. You pay no taxes on any pretax earnings until you withdraw them from your account, enabling you to keep more of your money working for you now.

Investment options. You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Catch-up contributions. If you make the maximum contribution to your plan account, and you are 50 years of age or older during the calendar year, you can make an additional catch-up contribution of \$7,500 in 2025.

Participate in your plan and invest in yourself today.



Frequently asked questions about your plan.

Here are answers to questions you may have about the key features, benefits, and rules of your plan.

When can I enroll in the Plan?

There is no waiting period. Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

If you have not enrolled in the Plan within 35 days from your date of hire, you will be automatically enrolled in the Plan at a contribution rate of 3% of your pretax eligible compensation.

Based on your date of birth and assuming a retirement age of 65, you will be invested in the Vanguard Target Retirement Trust II, with a corresponding target retirement date. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

We encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 35 days of your date of hire. You may change your contribution rate at any time online, or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

If you are automatically enrolled in the Plan you are also automatically enrolled in the Annual Increase Program – a convenient way to help boost workplace savings contributions on a regular basis to keep on track to meet your retirement goals. Each year, plan participants contributing less than 10% will see their contribution rate increase by 1% until they reach the 10% employee contribution threshold, unless they elect otherwise. You may

also change your annual automatic increase amount, but not less than 1%, or unenroll from the Annual Increase Program at any time.

How much can I contribute?

Through automatic payroll deductions, you may contribute between 1% and 90% of your eligible base pay as pretax and Roth contributions, up to the annual IRS dollar limits. Sign up online by accessing the "Contribution Amount" section under "Quick Links" on NetBenefits®, or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

What is the Roth contribution option?

A Roth contribution to your retirement savings plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement - as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die.

Find more information online within the "Plan & Learn" drop down and "Learn" section of NetBenefits®.

What is a Roth In-Plan Conversion?

Roth In-Plan Conversion options are available in Toyoda Gosei 401(k) Plan. This option provides you with the opportunity to convert all, or a portion of your non-Roth assets to Roth assets. The amount eligible for conversion, may include all of a participant's vested assets, including both eligible contributions and related earnings.

Special tax rules apply to Roth In-Plan Conversion options and are an important consideration in determining whether to do such a conversion. Generally, the taxable amount of a conversion is determined as if the converted assets were distributed to you from the Plan, although the assets will only be transferred to the Roth portion of your account and no amount will actually be paid from the Plan. The taxable amount (determined as if actually distributed to you) is taxable to you in the year of the conversion and should be reported on your income tax return for that year. For more information related to the tax consequence of a conversion, you should consult your tax or financial advisor before undertaking such a conversion. You may contact the Fidelity Retirement Benefits Line at 800-835-5095 to process a Roth In-Plan Conversion.

How do I make a Roth In-Plan Conversion?

Call Fidelity at 800-835-5095. Representatives can answer your questions, review available opportunities for conversion, process a Roth In-Plan Conversion, or help you set up automated Roth In-Plan Conversions.

What is the IRS contribution limit?

The IRS contribution limit for 2025 is \$23,500.

What catch-up contribution can I make?

If you have reached age 50 or will reach 50 during the calendar year January 1 – December 31 and are making the maximum plan or IRS contribution, you may make an additional catch-up contribution each pay period. The maximum annual catch-up contribution is \$7,500. Going forward, catch-up contribution limits will be subject to cost-of-living adjustments (COLAs) in \$500 increments.

Starting in 2026, if you earn greater than \$145,000, any age 50 catch-up contributions must be designated as Roth contributions. If you earn \$145,000 or less, you can designate your catch-up contribution to be pretax or Roth.

Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The increased limit for 2025 is \$11,250; bringing the total 2025 limit to \$34,750.

Does the Company contribute to my account?

Full-time and part-time regular employees are eligible to start contributing immediately upon hire.

- **Employer match:** Toyoda Gosei North America Corporation matches 100% of your contributions up to 3% of eligible compensation.
- **Employer discretionary contributions:** Toyoda Gosei North America Corporation may contribute to your account at their discretion.
- Employer match and employer discretionary contributions are subject to vesting.

Temporary employees (such as interns and co-ops) are eligible to start contributing immediately upon hire.

- Newly hired temporary employees are not eligible for the employer match or the employer discretionary contributions.

When am I vested?

You are immediately 100% vested in your own contributions, including any amounts you have rolled into the plan, and their earnings.

Employer Match and Employer Discretionary contributions, and any earnings, vest according to the following schedule:

Years of Service	Vested Percent
1	20%
2	40%
3	60%
4	80%
5	100%

**What are my investment options?**

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What if I don't make an investment election?

We encourage you to take an active role in the Toyoda Gosei 401(k) Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the Vanguard Target Retirement Trust II with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of Toyoda Gosei North America Corporation.

If no date of birth or an invalid date of birth is on file at Fidelity, your contributions may be invested in the Vanguard Target Retirement Income Trust II. More information about the Vanguard Target Retirement Trust II options can be found online.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

What are the managed account options in**my plan?****Financial Engines Advisors L.L.C.**

Your plan offers you independent, objective investment advice and management from Financial Engines Advisors L.L.C., a federally registered investment advisor. More information can be obtained online, or by calling 800-601-5957, 9 a.m. - 9 p.m.

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Can I take a loan from my account?

Although your plan account is intended for the future, you may borrow from your account for any reason.

Learn more about and/or request a loan online, or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have a severe financial hardship, as defined by your plan.

When you leave Toyoda Gosei North America Corporation, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than \$7,000, you can leave contributions and any associated earnings in the Plan. After you leave Toyoda Gosei North America Corporation, if your vested account balance is equal to or less than \$1,000, it will automatically be distributed to you. However, if your vested account balance is greater than \$1,000, but not more than \$7,000, you may be notified that your entire vested account balance will be transferred to an Individual Retirement Account (Rollover IRA), unless you request either a cash distribution and/or a rollover distribution.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

Can I move money from another retirement plan into my account in Toyoda Gosei 401(k) Plan?

You are permitted to roll over eligible contributions from another 401(k), 403(b), 401(a) or a governmental 457(b) retirement plan, and Roth contributions from another 401(k), 403(b), or 457(b) plan account. Additional rollover sources include after-tax roll-ins, Pension/Defined Benefit, and eligible contributions from conduit Individual Retirement Accounts (rollover IRAs) and certain non-conduit individual retirement accounts (traditional IRAs, Simplified Employee Pension plans, and "SIMPLE" IRAs).

Additional information can be obtained online, or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile & Settings" icon in the upper right-hand corner, then select "Beneficiaries" and follow the online instructions.

How do I contact my Toyoda Gosei benefits team?

Plan questions will be answered by Fidelity Retirement Benefits Line at 800-835-5095. To reach your Toyoda Gosei benefits team, please email TGgroupbenefits@toyodagosei.com.

Where can I find information about exchanges and other plan features?

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained by calling the Fidelity Retirement Benefits Line at 800-835-5095.



Investment Options

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Here is a list of investment options for Toyoda Gosei 401(k) Plan. For up-to-date performance information and other fund specifics, go to www.netbenefits.com.

Target Date Funds

Placement of investment options within each risk spectrum is only in relation to the investment options within that specific spectrum. Placement does not reflect risk relative to the investment options shown in the other risk spectrums.

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



Vanguard Target Retirement 2020 Trust II	Vanguard Target Retirement 2030 Trust II	Vanguard Target Retirement 2045 Trust II
Vanguard Target Retirement 2025 Trust II	Vanguard Target Retirement 2035 Trust II	Vanguard Target Retirement 2050 Trust II
Vanguard Target Retirement Income Trust II	Vanguard Target Retirement 2040 Trust II	Vanguard Target Retirement 2055 Trust II
		Vanguard Target Retirement 2060 Trust II
		Vanguard Target Retirement 2065 Trust II
		Vanguard Target Retirement 2070 Trust II

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Investment options to the right have potentially less inflation risk and more investment risk

SHORT-TERM INVESTMENT	BOND	STOCKS AND BONDS		STOCKS		
Stable Value	Bond	Balanced/ Hybrid		Domestic Equities		International/ Global
Galliard Stable Return Fund E	Diversified	Vanguard Wellington™ Fund Admiral™ Shares	Large Value	Large Blend	Large Growth	Diversified
	FIAM Core Plus Commingled Pool Class I		MFS Value Fund Class R3	Fidelity® 500 Index Fund	Winslow Large Cap Growth Fund Class CT	American Funds New Perspective Fund® Class R-6
			Mid Value	Mid Blend		
	Fidelity® U.S. Bond Index Fund		JPMorgan Mid Cap Value Fund Class L	Fidelity® Extended Market Index Fund	Mid Growth	MFS International Intrinsic Value Fund Class R3
	PIMCO Income Fund Institutional Class		Small Value		T. Rowe Price Institutional Mid-Cap Equity Growth Fund	Vanguard International Growth Fund Admiral Shares
	Inflation-Protected		American Beacon Small Cap Value Fund R6 Class		Small Growth	
	Vanguard Inflation-Protected Securities Fund Admiral Shares			T. Rowe Price Integrated U.S. Small-Cap Growth Equity Fund I Class	Vanguard Total International Stock Index Fund Institutional Shares	

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 03/31/2025. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Investing in bonds involves risk, including interest rate risk, inflation risk, credit and default risk, call risk, and liquidity risk.



Plan Name: Toyoda Gosei 401(k) Plan

Plan #: 7039J

Incoming Rollover Instructions

"Rolling over" money into the Toyoda Gosei 401(k) Plan is a three-step process. Please follow these instructions to ensure that this process is completed in a timely and accurate manner. *Please Note:* Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

Step 1. Request your distribution

Request a direct rollover distribution from your previous eligible retirement plan. See the Rollover Contribution Form for a list of the types of plans or accounts from which rollovers may be made to your employer's plan. There are two distribution check payable options:

Option 1.

The check can be made payable to Fidelity Investments Institutional Operations Company LLC (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.)

Note: This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 ½.

Option 2.

If the distribution was originally made payable directly to you, you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over. (Personal checks are not acceptable.)

Note: If your distribution is initially received as a check made payable to you, your rollover must be completed within 60 days of receipt of the distribution. Your previous administrator will be required to withhold income taxes. As a result, you will not be able to roll over 100% of your eligible distribution unless you have extra savings available to make up the amount withheld. You must also roll over that amount within 60 days of receipt of your distribution. If you do not make up the amount withheld, that amount will be considered a withdrawal from the previous program and the taxable portion will be subject to ordinary income taxes and possibly a 10% early withdrawal penalty.

Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA.

The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

Step 2. Initiate your rollover request

Please log on to NetBenefits® at www.netbenefits.com or the NetBenefits mobile app which you can get with the below QR code to initiate your request or complete the Incoming Rollover Contribution Form. Please be sure to complete all items, and sign the form if indicated.

Mobile App QR code:



Failing to properly complete the process will result in your transaction not being processed and your check being returned to you. This form and any separate documentation required by your Plan Sponsor will be reviewed through an automated process. Fidelity will not consider or act upon any unrequested documentation or any information provided outside the areas of the form where specific information has been requested.

Please Note: This rollover contribution will be invested based on the investment elections you have on file for rollover contributions to the Plan. If you have not made investment elections for rollover contributions, this amount will be invested in the Plan-designated default investment option. If you wish to make investment elections for your rollover contribution, please do so via NetBenefits or by contacting Fidelity Investments prior to submitting this form.

If you are not sure of the plan type that you are rolling out of, please contact your previous plan sponsor or IRA custodian for verification. An incorrect plan type could invalidate your rollover.

Step 3. Mail the information

Mail (1) the Incoming Rollover Contribution Application and (2) the check to:

FIRST CLASS MAIL WITH STAMP:

Fidelity Investments
Client Service Operations
P.O. Box 770003
Cincinnati, OH 45277-0065

Overnight Address:

Fidelity Investments
Client Service Operations (KC1F-L)
100 Crosby Parkway
Covington, KY 41015

Please include all the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to roll over your distribution.

Once your contribution is accepted into the Toyoda Gosei 401(k) Plan, you can log on to Fidelity NetBenefits® at www.netbenefits.com to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **800-835-5095**. Please be sure you have beneficiary information for the Plan on file.

To establish or change your beneficiary information for Toyoda Gosei 401(k) Plan, please access www.netbenefits.com.

You should make a copy of the check and the Incoming Contribution Application for your records.

Plan #: 7039J

Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up.

Social Security #: - - Hire Date: ____/____/____ Birth Date: ____/____/____

Participant Name (first, MI, last): _____

Participant Address: _____

City: _____ State: _____ ZIP: _____

Phone (day): _____ Phone (evening): _____

Section Two: Rollover Contribution Information

Acceptable rollover sources

The Plan will accept taxable money* from the following types of employer-sponsored plans: Qualified Plans (including 401k plans), governmental 457(b) plans, 403(b) plans (e.g., plans of tax-exempt organizations), Roth 401(k) plans, Roth 403(b) plans, Roth 457(b) plans. In addition, the Plan will accept: conduit IRAs (rollover IRAs), non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs)), and "SIMPLE" IRA distributions (made more than two years from the date you first participated in the SIMPLE IRA), Pension/Defined Benefit Plans, after-tax roll-ins.

*** Taxable money is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.**

Enclosed Contribution:

\$										Pretax dollars	Roth 403(b) \$								
\$										Roth 401(k)	Roth 403(b) contributions excluding earnings \$								
\$										Roth 401(k) contributions excluding earnings	Date of first Roth 403(b) contribution		/		/				
			/			/				Date of first Roth 401(k) contribution	Roth 457(b) \$								
											Roth 457(b) contributions excluding earnings \$								
											Date of first Roth 457(b) contribution		/		/				

Please provide the following information concerning the origin of this rollover: Plan name: _____

☐ 401(k) Plan	☐ Governmental 457(b) Plan	☐ Conduit IRA (rollover IRA)
☐ 401(a) Plan	☐ Roth 401(a)/401(k) Plan	☐ Nonconduit IRA
☐ 403(b) Plan	☐ Roth 403(b) Plan	

Unacceptable rollover sources

The Plan cannot accept money from the following sources: 403(a) plans, rollovers from beneficiary accounts, Spousal Beneficiary Accounts, payments over a life expectancy or a period of 10 or more years, Required Minimum Distributions (RMDs). Also unacceptable are hardship distributions, distributions to a former spouse under a qualified domestic relations order (QDRO), Coverdell Education Savings Accounts (CESAs), Puerto Rico Qualified Plans, retirement plans of foreign countries. In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over.

Section Three: Investment Elections

I direct Fidelity to invest my rollover contribution into my current investment mix applicable to rollover contributions. If I have not selected an investment mix on my own via NetBenefits® or by telephone, I understand that this rollover contribution will be invested in the Plan's default investment option as directed by my employer.

To make an investment election or to request a fund prospectus please log on to www.netbenefits.com.

Section Four: Participant Certification

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options. I acknowledge that my rollover contribution will be invested according to the investment election on file at Fidelity. I also acknowledge that if I do not already have investment elections on file at Fidelity, my rollover contribution will be invested in my plan's default investment option.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution. I understand that, once invested, these monies will be subject to the terms that govern the Toyoda Gosei 401(k) Plan.

X

Signature of Employee

Date

Application must be signed, or form and check will be returned to you.

Please complete this application and return it with your rollover check.

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Fidelity Investments Institutional Operations Company LLC

For more information about the Toyoda Gosei 401(k) Plan, go to www.netbenefits.com.

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A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager, or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits.com for updates.

This document provides only a summary of the main features of Toyoda Gosei 401(k) Plan and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.



Fidelity Investments
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Albuquerque, NM 87125-8003



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