

What fees do I pay when participating in the Genesis Marine LLC Retirement Savings Plan? For many participants, that question may come as a surprise. There's an assumption that the answer is, "None".

In fact, there are costs associated with your participation in the Plan. While the Plan itself pays for all of the administration costs, there are other costs that Plan participants pay. Those expenses have an impact on the size of your account balance at retirement.

The information that follows is intended to provide you with a better understanding of expenses associated with your participation in the Plan. You'll learn:

- How administration expenses are handled.
- What costs are associated with elective Plan features (e.g., taking a distribution).
- What fees are associated with our Plan's investment options.

In addition, you'll learn about rights you may have with respect to the Plan's operation, how the Plan's investments' performance compares to broad-based benchmarks, and where to go for additional information concerning the Plan's investments.

The fees and expenses associated with our Plan are not unusual. Almost all 401(k) plans have such costs. Fees and expenses associated with our Plan are reviewed regularly to make sure that they are competitive and reasonable. The objective of this communication is simply to provide you with additional information for making investment and other plan-related decisions.

Remember, too, that investment-related fees should be placed in context. A somewhat higher fee may be perfectly appropriate if an investment better suits your needs and goals.

If you have any questions concerning the information that follows, contact Human Resources at 713-860-2563.

Genesis Marine LLC Retirement Savings Plan

This document contains important information concerning our retirement Plan. The first section provides you with information about the Plan in general, including any expenses you might incur through participation in the Plan or through taking advantage of different Plan features. The second section provides information about the Plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Human Resources at 713-860-2563.

Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Human Resources, 919 Milam Street, Suite 2100, Houston, TX 77002, Phone: 713-860-2563. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Genesis Marine LLC.

You may change your investment choices anytime.

Other Plan-Related Expenses

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid by the Plan and are not allocated to Plan participants. You do not pay any administration expenses.

Forfeitures will be used towards paying Plan administration expenses.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Loans – A \$125.00 processing fee for each new loan will be charged to your account.

Distributions – The following distribution-related expenses will be charged to your account:

- A \$105.00 charge for each hardship withdrawal requested

Genesis Marine LLC Retirement Savings Plan

Disclosure & Comparative Chart for Retirement Plan Participants

All individuals who have the right to direct investments in an employer-sponsored retirement plan are being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This document is specific to your plan. You will see additional disclosures and an itemization of fees which may be assessed to your individual account on your next quarterly statement (and all future statements).

Why am I receiving this disclosure?

Because you have the right to direct investments under a retirement plan or because you are considered to be one of the following:

- An employee eligible to join your employer's retirement plan
- An active participant in the plan
- A former employee with a vested balance in the plan
- A retiree with a vested balance in the plan
- An active beneficiary of a former employee's plan account
- An alternate payee under a QDRO (qualified domestic relations order), typically as the result of a divorce

What do I need to do?

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

DISCLOSURE & COMPARATIVE CHART
Genesis Marine LLC Retirement Savings Plan (Plan)
IMPORTANT INFORMATION REGARDING YOUR PLAN
July 21, 2022

A retirement plan offers a convenient way to save for retirement and often provides unique features and benefits not available elsewhere. Individuals have the opportunity to make the plan work harder for them by committing to consistent savings early, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding how the plan works, including plan investment choices and fees. This document was prepared to aid you in that understanding.

General Plan Information	
Investment Vehicle	A Group Annuity Contract with separate account and general account investments (Investment Choices) issued by Transamerica Life Insurance Company (TLIC), Transamerica Life Insurance Company, 6400 C Street SW, Cedar Rapids, Iowa 52499 (Transamerica).
Transfer Restrictions	Some Investment Choices may have transfer restrictions (See Table 1 for details, if applicable).
Voting, Tender and Similar Rights and Restrictions	For the Investment Choices in the Group Annuity Contract, the proxies are voted by the Plan Sponsor as the owner of the underlying shares.
List of Investment Choices	For the listing of the Investment Choices active under your Plan, please see the section titled “Comparative Chart” under Table 1 and Table 2.

Investment Information
<p>The information below is provided to help you compare the Investment Choices under your Plan. Total Annual Operating Expenses reduce the rate of return of each Investment Choice.</p> <p>If you want additional information about your Investment Choices, including principal risks, current investment performance and a glossary of terms, Oriental Trading Participants may go to: https://www.retirementaccountlogin.com/oriental/ or call 1-877-410-9984 Ext 1900.</p> <p>Table 1 below focuses on Investment Choices that do not have a fixed or stated rate of return, and shows fee and expense information, as well as investment performance for each choice and an appropriate benchmark performance (shown in <i>italics</i>). Past performance does not guarantee how the Investment Choice will perform in the future. Your investment in these choices could lose money.</p> <p>The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor’s website for an example showing the long-term effect of fees and expenses at https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf</p>

Fees and expenses are only one of many factors to consider when you decide to invest. You may also want to think about whether investing in a particular Investment Choice will help you achieve your financial goals.

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2022			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
Transamerica Partners Stock Index Ret Opt <i>S&P 500</i>	Large-Cap Stocks	Large-Cap Blend Stocks	0.58%	\$5.80	-11.12% -10.62%	10.73% 11.31%	12.40% 12.96%	N/A
WMC Disciplined US Growth Ret Opt <i>Russell 1000 Growth</i>	Large-Cap Stocks	Large-Cap Growth Stocks	1.10%	\$11.00	-24.29% -18.77%	12.37% 14.29%	13.62% 14.80%	N/A
Transamerica Small Cap Growth Ret Opt <i>Russell 2000 Growth</i>	Small/Mid-Cap Stocks	Small-Cap Growth Stocks	1.43%	\$14.30	-18.74% -33.43%	5.99% 4.80%	9.08% 9.30%	See Type B note below for transfer restrictions
Invesco Global Ret Opt <i>MSCI ACWI Growth</i>	International Stocks	World/Foreign Stocks	1.23%	\$12.30	-29.69% -23.46%	5.07% 9.16%	9.03% 10.29%	See Type C note below for transfer restrictions
Franklin Utilities Ret Opt <i>S&P 500 Sec/Utilities</i>	Multi-Asset/Other	Sector	1.07%	\$10.70	13.47% 14.30%	8.65% 9.78%	9.52% 10.47%	N/A
AEGON Balanced Ret Opt <i>Morningstar Moderate Target Risk</i>	Multi-Asset/Other	Balanced	1.05%	\$10.50	-10.70% -13.64%	6.95% 4.91%	8.65% 6.32%	N/A
Fidelity Strategic Dividend & Income Ret Opt <i>S&P 500</i>	Multi-Asset/Other	Balanced	1.18%	\$11.80	-6.60% -10.62%	7.18% 11.31%	8.61% 12.96%	See Type B note below for transfer restrictions
T. Rowe Price Retirement Balanced Ret Opt <i>S&P Target Date Retirement Income</i>	Multi-Asset/Other	Balanced	1.09%	\$10.90	-11.41% -9.75%	3.59% 3.13%	4.43% 3.94%	See Type C note below for transfer restrictions
Transamerica SmartCourse Retirement with JP Morgan Ret Opt <i>Morningstar Lifetime Allocation Moderate Income</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-8.28% -10.02%	4.02% 3.85%	4.90% 4.25%	See Type C note below for transfer restrictions
Transamerica SmartCourse 2025 with JP Morgan Ret Opt <i>Morningstar Lifetime Allocation Moderate 2025</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-9.91% -14.87%	5.75% 4.66%	7.70% 6.49%	See Type C note below for transfer restrictions

Comparative Chart - Table 1 - Variable Choices

Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2022			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
Transamerica SmartCourse 2030 with JP Morgan Ret Opt <i>Morningstar Lifetime Allocation Moderate 2030</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-11.24% -15.55%	6.22% 5.07%	8.32% 7.23%	See Type C note below for transfer restrictions
Transamerica SmartCourse 2035 with JP Morgan Ret Opt <i>Morningstar Lifetime Allocation Moderate 2035</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-12.58% -15.92%	6.58% 5.52%	8.76% 7.83%	See Type C note below for transfer restrictions
Transamerica SmartCourse 2040 with JP Morgan Ret Opt <i>Morningstar Lifetime Allocation Moderate 2040</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-13.62% -16.14%	6.92% 5.87%	9.16% 8.18%	See Type C note below for transfer restrictions
Transamerica SmartCourse 2045 with JP Morgan Ret Opt <i>Morningstar Lifetime Allocation Moderate 2045</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-14.70% -16.28%	7.05% 6.03%	9.28% 8.28%	See Type C note below for transfer restrictions
Transamerica SmartCourse 2050 with JP Morgan Ret Opt <i>Morningstar Lifetime Allocation Moderate 2050</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-14.73% -16.40%	7.05% 6.04%	9.25% 8.25%	See Type C note below for transfer restrictions
Transamerica SmartCourse 2055 with JP Morgan Ret Opt <i>Morningstar Lifetime Allocation Moderate 2055</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-14.77% -16.53%	7.00% 5.99%	9.17% 8.17%	See Type C note below for transfer restrictions
Transamerica SmartCourse 2060 with JP Morgan Ret Opt (06/2014) <i>Morningstar Lifetime Allocation Moderate 2060</i>	Multi-Asset/Other	Target Date Investment Choices	0.94%	\$9.40	-14.70% -16.66%	7.03% 5.91%	6.68% 5.42%	See Type C note below for transfer restrictions
Transamerica Asset Allocation Short Horizon Ret Opt <i>Bloomberg US Universal</i>	Multi-Asset/Other	Asset Allocation Investment Choices	1.06%	\$10.60	-10.32% -10.89%	1.54% 0.94%	2.35% 1.83%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2022			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
Transamerica Asset Allocation Short/Intermediate Horizon Ret Opt Bloomberg US Government/Credit 1-3 Yr	Multi-Asset/Other	Asset Allocation Investment Choices	1.11%	\$11.10	-12.75% -3.56%	2.95% 1.07%	3.99% 1.01%	N/A
Transamerica Asset Allocation Intermediate Horizon Ret Opt Morningstar Moderate Target Risk	Multi-Asset/Other	Asset Allocation Investment Choices	1.16%	\$11.60	-15.47% -13.64%	4.23% 4.91%	5.58% 6.32%	N/A
Transamerica Asset Allocation Intermediate/Long Horizon Ret Opt Morningstar Moderate Target Risk	Multi-Asset/Other	Asset Allocation Investment Choices	1.22%	\$12.20	-18.10% -13.64%	5.12% 4.91%	6.90% 6.32%	N/A
Transamerica Asset Allocation Long Horizon Ret Opt Morningstar Aggressive Target Risk	Multi-Asset/Other	Asset Allocation Investment Choices	1.28%	\$12.80	-20.29% -15.60%	6.02% 6.64%	8.20% 8.90%	N/A

*This is the cost of each Investment Choice for a 12-month period of time.

Note Type B: Participants who exchange shares out of an investment choice will not be permitted to exchange shares into the same investment choice for 60 calendar days. The policy will not prevent regular employer or participant contributions into an investment choice, nor will it prevent a participant from exchanging out of an investment choice at any time. Reallocation and rebalancing transactions completed systematically or directly by participants will not be exempt from the frequent-trading policy.

Note Type C: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

Table 2 below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance. The table below shows no Annual Operating Expenses, as the interest rate is net of any operating expenses.

Comparative Chart - Table 2 – Fixed Choices				
Name of Investment Choice	Return/Credited Rate	Term	Other (Explanation of Term)	Shareholder-Type Fees/Comments
Transamerica Stable Value Core Option	0.90%	Semi-Annual	Interest rates are reset semi-annually and apply to all assets.	General account stable value investments may be subject to withdrawal or transfer restrictions at the Plan level under specific circumstances. Fees and charges under the group annuity contract or applicable service agreement may change if the Contractholder/Sponsor directs Transamerica to remove the Stable Value Investment Choice from the available Investment Choices for the Plan. Contact your Transamerica Representative for more information. Hold and withdrawal restrictions do not typically apply to participants.

Contract Asset Charges: CACs are calculated based on the total assets in the Plan and the actual amount deducted from, or credited to, a participant's account is based on the total account balance for the Plan. These charges may be used to subsidize costs for plan-related recordkeeping, administration, payment to financial advisors, and other retirement plan services that would otherwise be charged separately.

The annual CAC percentage is assessed on a Monthly basis. As of July 15, 2022, the annual CAC percentage was 0.10% based on the total assets in the Plan as of the date shown above. As the value of the assets in the Plan change, the CAC may decrease or increase on a Monthly basis according to the rate schedule in the Contract anywhere between 0.00% - 1.45%. For specific information, please contact your Plan Administrator.

Surrender Charges: Depending on the specific underwriting of the Contract, upon total or partial discontinuance of the Contract, an asset-based surrender/discontinuance charge may apply for a limited number of deposit years.