OMB Control number 1210-0040; Expiration Date 03/31/2026

SUMMARY ANNUAL REPORT FOR THE INDEPENDENCE SCHOOL, INC. EMPLOYEE BENEFIT PLAN

This is a summary of the annual report of the The Independence School, Inc. Employee Benefit Plan, a health, life insurance, dental, vision and long-term disability plan (Employer Identification Number 51-0225189, Plan Number 501), for the plan year 07/01/2024 through 06/30/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Independence School, Inc. has committed itself to pay certain Medical claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with HM Life Insurance Company, Ameritas, National Guardian Life Insurance Company, USAble Life and Healthiest You to pay certain Stop loss, Dental, Vision, Life insurance, Long-term disability, Voluntary AD&D, AD&D, Voluntary Life, Telehealth & Wellness Membership claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2025 were $382,534.

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:

1. Financial information and information on payments to service providers.

2. 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 Monica Stepek, who is a representative of the plan administrator, at 1300 Paper Mill Road, Newark, DE 19711 and phone number, 302-239-0330.

You also have the legally protected right to examine the annual report at the main office of the plan: 1300 Paper Mill Road, Newark, DE 19711, 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.