SUMMARY ANNUAL REPORT FOR GROUP INSURANCE PLAN FOR PETROLIA HOURLY EMPLOYEES

This is a summary of the annual report of the Group Insurance Plan For Petrolia Hourly Employees, EIN 25-1720937, Plan No. 502, for the period October 1, 2021 through September 30, 2022. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contract with United Concordia Insurance Company to pay dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending September 30, 2022 were \$7,244.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers, is included in the report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of your human resources representative or the benefits department of IndSpec Chemical Corporation at 5 Greenway Plaza, Houston, TX 77046-0506, or by telephone at (713) 215-7000. The charge to cover copying costs will be \$1.75 for the full annual report or \$0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (Indspec Chemical Corporation, 5 Greenway Plaza, Houston, TX 77046-0506) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.