

PROFICIENT AUTO, INC. DBA PROFICIENT AUTO TRANSPORT 401(K) PROFIT SHARING PLAN

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

This is an annual notice and only applies to the Plan Year beginning on July 1, 2022.

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment is:

Multiple Default Investments:

Year of Normal Retirement Age	Name of Investment
2010 or earlier	American Funds 2010 Target Date Retirement Fund
2011 - 2015	American Funds 2015 Target Date Retirement Fund
2016 - 2020	American Funds 2020 Target Date Retirement Fund
2021 - 2025	American Funds 2025 Target Date Retirement Fund
2026 - 2030	American Funds 2030 Target Date Retirement Fund
2031 - 2035	American Funds 2035 Target Date Retirement Fund
2036 - 2040	American Funds 2040 Target Date Retirement Fund
2041 - 2045	American Funds 2045 Target Date Retirement Fund
2046 - 2050	American Funds 2050 Target Date Retirement Fund
2051 - 2055	American Funds 2055 Target Date Retirement Fund
2056 or later	American Funds 2060 Target Date Retirement Fund

Investment objectives: Target Retirement Date

Risk and return characteristics (if applicable): Age appropriate risk

Fees and expenses: See fund prospectus

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

No transfer fees or expenses will be charged if you elect an alternative investment within 90 days after first being subject to the default investment. However, your account will be adjusted for any investment gains or losses. If you elect to transfer to an alternative investment after the 90 day period beginning on the date of your first elective deferral, then the following fees and/or restrictions will apply:

No additional fees apply

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can contact the Plan Administrator at:

Contact: Proficient Auto, Inc. dba Proficient Auto Transport

Address: 10057 103rd Street

Jacksonville, Florida 32210

Telephone: (904) 772-1175