AMENDED NOTICE OF CLASS ACTION SETTLEMENT
in
REPUBLIC MORTGAGE INSURANCE COMPANY (RMIC) PROFIT SHARING 401(k) PLAN LITIGATION

Allison v. Republic Mortgage Insurance Company,
Case No. 1:24-cv-00950-CCE-LPA (M.D.N.C.)

PLEASE READ THIS SETTLEMENT NOTICE CAREFULLY.
This is a Notice of a proposed class action settlement in the above-referenced Lawsuit.
If you are a member of the Class, the Settlement will affect your legal rights.
This is not a solicitation from a lawyer.
You have not been sued.

- As you were previously notified, a settlement has been reached in a class action lawsuit concerning the Republic Mortgage Insurance Company and Affiliated Companies' Profit-Sharing Plan (the "Plan"). The Class Action Lawsuit involves whether the Plan was administered in accordance with the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), including whether it was appropriate to maintain the Plan's guaranteed interest account investment option ("GIA") as one of the Plan's available investment options after December 2021. ERISA is the federal law that regulates and sets minimum standards for the administration of most retirement plans in the private sector, including the Plan.

- The Defendant in the Class Action is Republic Mortgage Insurance Company ("RMIC" or "Defendant"). Defendant denies all claims, and nothing in the Settlement is an admission or concession on Defendant's part of any fault or liability whatsoever.

- Due to a change in the law since the Court issued its Preliminary Approval Order, the Original Settlement Agreement has been amended and restated. While the Settlement will still provide, among other things, for up to a $650,000.00 Qualified Settlement Fund that will be allocated to eligible Settlement Class Members after any Court-approved disbursements for Attorneys' Fees and Costs, Case Contribution Award, and Administrative Expenses, it now allows members of the Settlement Class an opportunity to exclude themselves from the Settlement. Defendant also now has the ability to terminate the Settlement if the value of all claims by persons requesting exclusion from the Settlement exceeds ten percent of the Class Settlement Amount.

- The terms and conditions of the Settlement are set forth in the Amended and Restated Settlement Agreement dated June 15, 2026 ("Settlement Agreement"). Capitalized terms used in this Notice but not defined in this Notice have the meanings assigned to them in the Settlement Agreement. The Settlement Agreement is available at www.RMICPlanClassAction.com. Certain other documents will also be posted on that website. You should visit that website if you would like more information about the Settlement or the Lawsuit. All papers filed in this Lawsuit are also available for review via the Public Access to Court Electronic Records System (PACER), at http://www.pacer.gov.

- The Settlement Class includes all participants in the Plan whose account balances were reduced by the market value adjustment to the assets invested in the GIA in or around January 2024, and their beneficiaries of record and alternate payees to the extent applicable, excluding the fiduciaries of the Plan (and their beneficiaries and alternate payees).

- Your rights and the choices available to you—and the applicable deadlines to act—are explained in this Notice. Please note that RMIC, Republic Financial Indemnity Group, Inc., Old Republic International Corporation and any of their affiliates, current or former employees, attorneys, or representatives may not advise you as to what the best choice is for you or how you should proceed.

- The Court still has to decide whether to give its final approval to the Settlement. Payments under the Settlement will be made only if the Court finally approves the Settlement in this Class Action and those final approvals are upheld in the event of any appeal.

- A Fairness Hearing will take place on October 16, 2026 at 9:30 a.m. before the Honorable Catherine C. Eagles, Courtroom 3, United States District Court for the Middle District of North Carolina, L. Richardson Preyer Courthouse, 324 W. Market Street, Greensboro, North Carolina 27401-2544, to determine whether to grant final approval of the Settlement and approve the requested Attorneys' Fees and Costs, the requested Case Contribution Award to the Class Representative, and Administrative Expenses. If the Fairness Hearing is rescheduled, or if it is held by video conference or telephone, a notice will be posted on the Settlement Website at www.RMICPlanClassAction.com.

- Any request to be excluded from the Settlement must be filed with the Clerk of Court on or before August 31, 2026, as explained in Item 10 below.

- Any objections to the Settlement, or to the requested Attorneys' Fees and Costs, Case Contribution Awards, and/or Administrative Expenses, must be filed with the Clerk of Court on or before August 31, 2026.

The Class Action

The case is called *Allison v. Republic Mortgage Insurance Company,* Case No. 1:24-cv-00950-CCE-LPA (M.D.N.C.) (the "Class Action" or "Lawsuit"). It has been pending since November 15, 2024. The Court supervising the case is the United States District Court for the Middle District of North Carolina. The individual who brought this Lawsuit is called the Class Representative, and the person that was sued is called the Defendant. The Class Representative—Matt B. Allison—was a participant in the Plan who was invested in the GIA at the time of the market value adjustment in January 2024 that reduced the value of his Plan account. Defendant is RMIC. The claims in the Lawsuit are described in Item 2 below, and additional information about them, including a copy of the operative First Amended Complaint, is available at www.RMICPlanClassAction.com.

The Settlement

Following negotiations facilitated by a mediator with the Class Representative, Class Counsel, Defendant, and Defense Counsel, a Settlement was reached. If the Settlement is approved, a Qualified Settlement Fund of up to $650,000.00 will be established to resolve the claims against

Defendant in the Class Action as part of the Settlement. The "Net Settlement Amount" is the Class Settlement Amount plus any interest earned by the Qualified Settlement Fund, minus all Court-approved: (a) Attorneys' Fees and Costs; (b) Administrative Expenses; and (c) Case Contribution Award. The Net Settlement Amount will be allocated to Settlement Class Members according to a Plan of Allocation to be approved by the Court and further described below.

Statement of Attorneys' Fees and Costs, Administrative Expenses, and Case Contribution Award Sought in the Class Action

Class Counsel has devoted hundreds of hours to investigating the facts, prosecuting the Lawsuit, reviewing documents obtained from Defendant, and negotiating the Settlement. During that time, they also advanced significant costs that were necessary to pursue the case. Class Counsel took the risk of litigation and have not been paid for any of their time or for any of these costs throughout the time this case has been pending.

Class Counsel will apply to the Court for payment of attorneys' fees for their work in the case and the litigation costs advanced. The amount of fees and costs that Class Counsel will request will not exceed one-third (1/3) of the Class Settlement Amount (up to $216,450.00, which is one-third of $650,000.00). In addition, Class Counsel will seek to recover Administrative Expenses associated with the Settlement, and request a Case Contribution Award of up to $10,000.00 for the Class Representative. Any Court-approved Attorneys' Fees and Costs, Case Contribution Award, and Administrative Expenses will be paid or reimbursed from the Qualified Settlement Fund.

A full and formal application for Attorneys' Fees and Costs, Case Contribution Awards, and Administrative Expenses will be filed with the Court on or before August 28, 2026. This application will be made available at www.RMICPlanClassAction.com. You may also obtain a copy of this application through the Public Access to Court Electronic Records System (PACER) at http://www.pacer.gov, or by appearing in person during regular business hours at the Office of the Clerk of the United States District Court for the Middle District of North Carolina, L. Richardson Preyer Courthouse, 324 W. Market Street, Greensboro, North Carolina 27401-2544.

1. Why Did I Receive This Settlement Notice?

The Court caused this Notice to be sent to you because our records indicate that you may be a member of the Settlement Class. If you fall within the definition of the Settlement Class, you have a right to know about the Settlement and about all of the options available to you before the Court decides whether to give its final approval to the Settlement. If the Court approves the Settlement, and after any objections and appeals are resolved, the Net Settlement Amount will be allocated among Settlement Class Members according to a Court-approved Plan of Allocation.

2. What Is the Class Action About?

In the Class Action, the Class Representative claims that the Defendant improperly administered the Plan by failing to remove the GIA from the Plan's investment lineup after December 2021 and failing to mitigate the risk of a negative market-value adjustment of the assets invested in the GIA. Defendant denies the claims and asserts that it has always acted prudently and in the best interests of participants and beneficiaries.

3. Why Is There a Settlement?

The Court has not reached a final decision as to the Class Representative's claims. Instead, the Class Representative and Defendant have agreed to the Settlement. The Settlement is the product of extensive negotiations between the Class Representative, Defendant, and their respective counsel. These negotiations were facilitated by an experienced mediator with knowledge of ERISA. The Parties to the Settlement have taken into account the uncertainty, risks, and costs of litigation and have concluded that it is desirable to settle on the terms and conditions set forth in the Settlement Agreement. The Class Representative and Class Counsel believe that the Settlement is best for the Settlement Class. Nothing in the Settlement Agreement is an admission or concession on Defendant's part of any fault or liability whatsoever. Defendant has entered into the Settlement Agreement to avoid the uncertainty, expense, and burden of additional litigation.

4. What Does the Settlement Provide?

Under the Settlement, Defendant will cause up to $650,000.00 to be paid into a Qualified Settlement Fund to resolve the claims of the Settlement Class against Defendant. The Net Settlement Amount (the Class Settlement Amount after deduction of any Court-approved Attorneys' Fees and Costs, Case Contribution Award, and Administrative Expenses) will be allocated to members who did not exclude themselves from the Settlement (the "Settlement Class Members") according to a Plan of Allocation to be approved by the Court (as explained further in Items 5 and 6, below).

All Settlement Class Members and anyone claiming through them will fully release Defendant and the Released Parties from certain Released Claims, as defined in the Settlement Agreement. The Released Parties include Defendant and certain related parties as outlined in the Settlement Agreement. The Released Claims include any claims against any of the Released Parties with respect to the Plan that were asserted in the Class Action against Defendant, or which could have been asserted against Defendant in connection with the Class Action.

This is *only* a summary of the Released Claims and is not a binding description. The governing releases are found within Section 3 of the Settlement Agreement, which is available at www.RMICPlanClassAction.com. Members of the Settlement Class who elect to exclude themselves from the Settlement will not be subject to the releases.

5. How May I Benefit from the Settlement?

You may be entitled to payment of a portion of the Net Settlement Amount. The amount paid to each Settlement Class Member will be determined by a Plan of Allocation.

As explained below, if you are a Settlement Class Member who is a current employee or Beneficiary or Alternate Payee of a current employee who has an Active Account in the Plan (a "Current Participant"), payment shall be made into your account in the Plan.

If you are a Settlement Class Member who is a former employee or Beneficiary or Alternate Payee of a former employee who no longer has an Active Account in the Plan (a "Former Participant"), you will need to submit the enclosed Rollover Form by the submission deadline (October 16, 2026) if you would like to request your payment under the Settlement to be directly rolled over to an

individual retirement account/annuity or to another eligible employer-sponsored qualified retirement plan. If you do not submit a Rollover Form, depending on the amount of your payment, you may be issued a check (with taxes withheld), or your payment may be rolled over to a Plan-designated IRA or deposited in the Plan and allocated to a recreated account for your benefit.

6. How Much Will I Receive from the Settlement?

The amount, if any, that will be allocated to you will be based upon records provided by the Plan's Recordkeeper. Calculations regarding individual distributions will be performed by the Settlement Administrator, whose determinations will be final and binding, pursuant to the Court-approved Plan of Allocation.

To receive a distribution from the Net Settlement Amount, you must be a "Settlement Class Member" as described on page 2 of this Notice.

According to preliminary review of Plan records, there are 100 members of the Settlement Class. Pursuant to the proposed Plan of Allocation, the Net Settlement Amount will be divided among Settlement Class Members. Each Settlement Class Member will have the opportunity to receive a share of the Net Settlement Amount (defined in the Settlement Agreement as their "Settlement Credit Amount") equal to the Net Settlement Amount multiplied by the percentage of assets invested in the GIA at the time of the market-value adjustment that occurred on or about January 2024 (which was associated with the termination of the GIA contract). In addition, any Settlement Credit Amounts distributed but not claimed shall be distributed *pro rata* to Settlement Class Members who claimed their Settlement Credit Amounts.

The Settlement Agreement provides the following illustrative example of the proposed Plan of Allocation:

> For illustrative purposes, if it is assumed that (i) the Net Settlement Amount equals $550,000.00; (ii) the total amount of assets invested in the GIA immediately following the market-value adjustment equals $13,041,782.00; and (iii) Class Member A's Plan account was invested in $40,000.00, then Class Member A's Settlement Credit Amount equals $1,686.89. This is because Class Member A's percentage of the GIA assets equals 0.3067% ($40,000/$13,041,782=0.003067), and the Net Settlement Amount multiplied by 0.3067% equals $1,686.89 ($550,000*0.003067=$1,686.89).

A more complete description regarding the details of the Plan of Allocation can be found in the Settlement Agreement, which is available at www.RMICPlanClassAction.com.

7. How Can I Receive My Settlement Distribution?

Settlement Class Members do not need to submit a claim to be eligible for a payment under the Settlement. If you are a Current Participant (*i.e.*, you have an Active Account in the Plan), you will receive any payment for which you are eligible, automatically, in your Plan account.

If you are a Former Participant (*i.e.*, do not have an Active Account in the Plan) you can submit a Rollover Form by the submission deadline of October 16, 2026, if you would like to receive any

payment to which you are eligible, rolled over to an individual retirement account/annuity or another eligible employer-sponsored qualified retirement plan. Otherwise, depending on the amount of your payment, you may be issued a check (with taxes withheld), or your payment may be rolled over to a Plan-designated IRA or deposited in the Plan and allocated to a recreated account for your benefit.

8. When Will I Receive My Distribution?

The timing of the distribution of the Net Settlement Amount is conditioned on several matters, including the Court's final approval of the Settlement in this Action and any approvals becoming Final and no longer subject to any appeals in any court. An appeal of the Final Approval Order may take several years. If the Settlement is approved by the Court and there are no appeals, the Settlement distribution likely will occur within approximately four months of the Court's Final Approval Order in this Action, unless there are unforeseen circumstances. There will be no payments under the Settlement if the Settlement Agreement is terminated.

9. Can I Exclude Myself from the Settlement?

Yes. You have the ability to exclude yourself from the Settlement. If you elect to exclude yourself from the Settlement, you do not receive any money or other benefits associated with the Settlement and will not be a Settlement Class Member. By electing to exclude yourself from the Settlement, you do retain your right to sue Defendant.

10. How Do I Exclude Myself from the Settlement?

If you are a member of the Settlement Class and want to be excluded from the Settlement, you must timely file your request for exclusion with the Court by August 31, 2026. This written request must (1) clearly identify the case name and number: *Allison v. Republic Mortgage Insurance Company*, Case No. 1:24-cv-00950-CCE-LPA; (2) include your full name, current address, and telephone number; (3) state that you want to be excluded from the Settlement; and (4) include your signature. You must file a copy of your written request for exclusion from the Settlement with the Court no later than August 31, 2026, by mailing or hand delivering it to the Clerk of Court of the United States District Court for the Middle District of North Carolina, L. Richardson Preyer Courthouse, 324 W. Market Street, Greensboro, North Carolina 27401-2544.

CLASS COUNSEL	DEFENSE COUNSEL
Jennifer K. Lee Carl Engstrom **ENGSTROM LEE LLC** 323 N. Washington Ave., Suite 200 Minneapolis, Minnesota 55401	Todd D. Wozniak Lindsey R. Camp **HOLLAND & KNIGHT, LLP** 1180 West Peachtree Street NW Suite 1800 Atlanta, Georgia 30309

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You can only submit an exclusion request on your own behalf. You cannot submit an exclusion request on behalf of any other person within the Settlement Class.

11. Do I Have a Lawyer in the Case?

The Court has appointed the law firms of Engstrom Lee LLC and Morgan & Morgan, P.A. as Plaintiff's Counsel in the Class Action. If you want to be represented by your own lawyer, you may hire one at your own expense.

12. How Will the Lawyers Be Paid?

Class Counsel will file a motion for an award of Attorneys' Fees and Costs, Case Contribution Award, and Administrative Expenses, prior to the objection deadline. This motion will be considered at the Fairness Hearing. Class Counsel will limit their application for Attorneys' Fees and Costs to no more than one-third (1/3) of the Class Settlement Amount. In addition, Class Counsel will seek to recover Administrative Expenses associated with the Settlement as well as a Case Contribution Award for the Class Representative. The Court will determine the amount of fees, costs, Case Contribution Award, and Administrative Expenses that will be awarded, if any. All papers filed in this Class Action, including Class Counsel's motion for Attorneys' Fees and Costs, Case Contribution Award, and Administrative Expenses, will be available for review on the Settlement Website www.RMICPlanClassAction.com and via the Public Access to Court Electronic Records System (PACER), available online at http://www.pacer.gov.

13. Can I Object To the Settlement?

Yes. If you wish to object to any part of the Settlement, you may file an objection with the Clerk of the Court and write to Plaintiff's Counsel and Defense Counsel about why you object to the Settlement, as discussed below.

14. How Do I Tell the Court If I Don't Like the Settlement?

If you are a Settlement Class Member, you can object to the Settlement by mailing to Class Counsel and to Defense Counsel at the addresses below, a written objection explaining why you object and enclosing any supporting documents. Your written objection must: (1) clearly identify the case name and number: *Allison v. Republic Mortgage Insurance Company*, Case No. 1:24-cv-00950-CCE-LPA; (2) include your full name, current address, and telephone number; (3) describe the position you wish to assert, including the factual and legal grounds for the position; (4) provide copies of all documents that you wish to submit in support of your position; (5) provide the name(s), address(es) and phone number(s) of any attorney(s) representing you; and (6) include

your signature. Your written objection and supporting documents must be filed with the Court by August 31, 2026. Class Counsel and Defense Counsel will have an opportunity to respond to your objection. You must file your objection with the Court by mailing or hand delivering it to the Clerk of Court of the United States District Court for the Middle District of North Carolina, L. Richardson Preyer Courthouse, 324 W. Market Street, Greensboro, North Carolina 27401-2544.

CLASS COUNSEL	DEFENSE COUNSEL
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15. When and Where Will the Court Decide Whether to Approve the Settlement?

The Court will hold a Fairness Hearing at **9:30 a.m. on October 16, 2026**, in Courtroom 3, the United States District Court for the Middle District of North Carolina, L. Richardson Preyer Courthouse, 324 W. Market Street, Greensboro, North Carolina 27401-2544. At the Fairness Hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. The Court also will consider the motion for Attorneys' Fees and Costs, Case Contribution Award, and Administrative Expenses. If there are objections, the Court will consider them then. You do not have to appear at the Fairness Hearing in order to have your objection considered by the Court. Please note that if the Fairness Hearing is rescheduled, or if it is held by video conference or telephone, a notice will be posted on the Settlement Website at www.RMICPlanClassAction.com.

16. Do I Have to Attend the Fairness Hearing?

No, but you are welcome to come at your own expense. You may also make an appearance through an attorney at your own expense. If you send an objection, you do not have to come to the Court to talk about it. As long as you filed and mailed your written objection on time, the Court will consider it.

17. May I Speak at The Fairness Hearing?

Yes. If you wish to attend and speak at the Fairness Hearing, you must file a notice of intent to participate with the Clerk of the Court by September 16, 2026. In order to speak at the Fairness Hearing, you must also comply with the requirements for making an objection (described above in Item 14, above), if you wish to object to the Settlement.

18. What Happens If I Do Nothing at All?

IF YOU DO NOTHING AND THE COURT APPROVES OF THE SETTLEMENT, YOU AND ALL OTHER CLASS MEMBERS WHO DID NOT TIMELY REQUEST TO BE EXCLUDED FROM THE SETTLEMENT WILL BE BOUND BY THE JUDGMENT AND SETTLEMENT AGREEMENT, INCLUDING THE RELEASE OF CLAIMS.

If you are a Current Participant, or a Beneficiary or Alternate Payee of a Current Participant with an Active Account in the Plan, you do not need to take any action to be eligible to receive the Settlement benefits.

If you are a Former Participant, or a Beneficiary or Alternate Payee of a Former Participant and you do not have an Active Account in the Plan, there are a few ways you can receive your distribution automatically, depending on the amount of your distribution. If your distribution from the Settlement will be $1,000.00 or less, then you will automatically receive your distribution in the form of a check (with taxes withheld). If your distribution from the Settlement will be greater than $1,000.00 but equal to or less than $7,000.00, your distribution will automatically be deposited into an account in the Plan to be recreated for you and then automatically rolled into a Plan-designated IRA in the event you do not elect otherwise, prior to such account rollover. Finally, if your distribution from the Settlement is greater than $7,000.00 your distribution will automatically be deposited into an account in the Plan to be recreated for you.

19. How Do I Get More Information?

If you have questions regarding the Settlement, you can visit www.RMICPlanClassAction.com, call 800-272-5630, or write to the Settlement Administrator at RMIC Profit Sharing 401(k) Plan Litigation, c/o Atticus Administration, PO Box 64053, St. Paul, MN 55164, or RMICPlanClassAction@AtticusAdmin.com. All papers filed in this Lawsuit are also available for review via the Public Access to Court Electronic Records System (PACER), at http://www.pacer.gov, and can be reviewed in person during regular business hours at the Office of the Clerk of the United States District Court for the Middle District of North Carolina, L. Richardson Preyer Courthouse, 324 W. Market Street, Greensboro, North Carolina 27401-2544. Please note that RMIC, Republic Financial Indemnity Group, Inc., Old Republic International Corporation and any of their affiliates, current or former employees, attorneys, or representatives may not advise you regarding the Settlement or how you should proceed.