

Risk Factors Comparison 2025-02-25 to 2024-02-20 Form: 10-K

Legend: New Text ~~Removed Text~~ Unchanged Text Moved Text Section

Information in response to this Item 1A can be found in this report under Item 1 and in the ~~2023~~ 2024 Annual Report to Shareholders under “Financial Review – Risk Factors.” That information is incorporated into this item by reference.