

THE RESOURCE COMPANY, INC. 401 (K) PLAN

ANNUAL NOTICE

INTRODUCTION

This Notice contains information related to the The Resource Company, Inc. 401 (K) Plan (the "Plan") for the plan year beginning on 01/01/2026. The plan year is each 12-month period ending on 12/31.

The safe harbor features apply to the Plan. This Notice gives you important information about these Plan features and how they will affect you. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the Plan Administrator at:

The committee appointed by The Resource Company, Inc.
Address: 1292 South Stratford Road, Winston Salem, NC 27103
Phone number: 336-896-1000
Fax number: 336-896-1371
Email: accounting@theresource.com

ELECTIVE DEFERRALS

Your elective deferrals are amounts that you choose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility" to determine if you are eligible to make elective deferrals and "Compensation" for the definition of compensation you may defer into the Plan.

How do I make or change my deferral election?

You may make or change your deferral election by returning a deferral election form to the Plan Administrator.

Once I make a deferral election, how often can I change, stop, or re-start the election?

You may change or re-start your deferral election as of Your election will become effective as soon as administratively feasible after it is received by the Plan Administrator.. You may stop your deferrals at any time.

If I make a deferral election is the amount withheld from my paychecks taxed?

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you choose to have your elective deferrals go into the Plan as pre-tax elective deferrals, you will not be taxed until you take the money out of the Plan. If you choose to have your elective deferrals go into the Plan as Roth elective deferrals, you will be taxed on that money when it is taken out of your paycheck, but it will not be taxed again when you take it out of the Plan. The earnings on those Roth elective deferrals may be taken out tax-free if certain conditions are met. Please see the SPD for more information on Roth elective

deferrals.

Are there any limits to how much I can defer into the Plan?

Your elective deferrals are subject to the following limits:

- The minimum amount you can defer is 1% of your compensation.
- The maximum amount you can defer is 30% of your compensation.
- Your total amount of deferrals cannot be more than \$23,500 (for 2025).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to \$7,500 (for 2025).
- If you are between the ages of 60 - 63 as of the end of the calendar year, you may be able to defer an additional amount, called an "enhanced catch-up contribution," of up to \$11,250 (for 2025).
- Effective January 1, 2026 if you earned more than \$145,000 in FICA Wages in the prior year, you may only defer your Catch-up Contributions on a Roth basis, and in order to assist with meeting nondiscrimination testing requirements, pre-tax Elective Deferrals you make may be recharacterized as Roth Elective Deferrals.

The Plan Administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The Plan Administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

SAFE HARBOR CONTRIBUTIONS

The Plan Administrator intends the Plan to be a safe harbor plan. In a safe harbor plan, if certain requirements are met, the Plan will be deemed to automatically pass certain IRS required non-discrimination testing (ADP, ACP, and top-heavy). One of these requirements is a minimum level of employer contributions referred to as "safe harbor contributions". Please see the section of your SPD titled "Compensation" for the definition of compensation used to determine safe harbor contributions.

Am I eligible to receive safe harbor contributions?

Once you meet the eligibility requirements below, you will be eligible to receive safe harbor contributions unless you fall into one of the following categories:

- You are a non-resident alien with no U.S. sourced income.

What eligibility requirements do I have to meet to receive safe harbor contributions?

You will be eligible to receive safe harbor contributions on the first day of each plan quarter coincident with or next following the day you meet the following requirement(s):

- You attain age 21.
- You complete 1000 hours of service.

Will safe harbor contributions be made to my account under the Plan?

Yes, as long as you are eligible to receive safe harbor contributions, a safe harbor matching contribution

equal to 100% of your deferrals up to 4% of your compensation will be made to your account.

Will any additional contributions be made to my account under the Plan?

Additional contributions may be made to your account under the Plan. Please see the section of your SPD titled "Contributions" for information on any further contributions.

VESTING

Vesting refers to the amount of money you have in the Plan that you have a non-forfeitable right to receive. You may be required to work a certain amount of time to earn certain contributions to the Plan. Please see your SPD section titled "Vesting" for more information about vesting and how it is calculated.

Do I need to work a certain amount of time to keep my elective deferrals and safe harbor matching contributions?

No, you will always be immediately 100% vested in your elective deferrals and safe harbor matching contributions.

DISTRIBUTIONS

Can I take a distribution of my account balance after my employment terminates?

Yes, you can take a distribution of your account balance immediately after your employment terminates.

Can I take a distribution of my account balance when I reach age 59.5?

Yes, you can take a distribution of the following fully vested accounts when you reach age 59.5:

- elective deferrals
- Roth elective deferrals
- Safe Harbor source

Can I take a distribution of my account balance while still working at any time?

Yes, you can take a distribution of your rollover contribution account balances at any time.

Can I take a distribution of my account balance while still working if I become disabled (as defined in the Plan)?

Yes, you can take a distribution of your fully vested account balances if you become disabled (as defined in the Plan).

Can I take a distribution of my elective deferrals while still working if I am called to active duty?

Yes, you can take a distribution of your elective deferrals while still working if you are called to active military duty for at least 30 days. However, if you are not called to active duty for at least 180 days, you will not be able to have elective deferrals withheld from your pay for 6 months from the date of the distribution.

Can I take a distribution of my account balance while still working if I incur a hardship?

Yes, you can take a hardship distribution of the following fully vested account balances while still working

if you incur a hardship:

- elective deferrals
- safe harbor contributions
- if available, qualified non-elective contributions (QNECs)
- Roth elective deferrals

Can I take a loan from the plan?

Yes, you may be able to take a loan secured by your assets in the plan.

Are there any further limitations or conditions for when I can take a distribution from the Plan while still employed?

Yes, the following limitations and conditions apply to in-service distributions: Disability in-service: allowed from Elective deferral and Safe Harbor and match sources, Qualifies Reservist Distribution: allowed from Elective Deferrals; Deemed Severance distribution: Allowed from All sources

Please see the SPD section titled "Distributions" for further information on your distribution options.

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by returning an investment election form to the Plan Administrator.

How often can I change my investment election?

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

How will my account balances be invested if I do not make an investment election?

If you do not make an investment election your account balances will be placed in investments selected by the Plan Administrator.

Qualified Default Investment Alternative

747794-01 THE RESOURCE COMPANY 401(K) PLAN
empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the THE RESOURCE COMPANY 401(K) PLAN (the Plan). **You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.**

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
Franklin Total Advantage Ret Fund CL R6	1900 to 1947
Franklin Total Advantage Ret Fund CL R6	1948 to 1952
Franklin Total Advantage 2020 Fund CL R6	1953 to 1957
Franklin Total Advantage 2025 Fund CL R6	1958 to 1962
Franklin Total Advantage 2030 Fund CL R6	1963 to 1967
Franklin Total Advantage 2035 Fund CL R6	1968 to 1972
Franklin Total Advantage 2040 Fund CL R6	1973 to 1977
Franklin Total Advantage 2045 Fund CL R6	1978 to 1982
Franklin Total Advantage 2050 Fund CL R6	1983 to 1987
Franklin Total Advantage 2055 Fund CL R6	1988 to 1992
Franklin Total Advantage 2060 Fund CL R6	1993 or later

Franklin Total Advantage 2020 Fund CL R6	Investment Objective & Strategy
	The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.
Fund Investment Expense as of 09/30/2025	Risk and Return Profile
Gross: 0.26% Net: 0.26%	This investment option may be appropriate for someone with a general preference for principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Franklin Total Advantage 2025 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone with a general preference for principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Franklin Total Advantage 2030 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Franklin Total Advantage 2035 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

Franklin Total Advantage 2040 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Franklin Total Advantage 2045 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Franklin Total Advantage 2050 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

Franklin Total Advantage 2055 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Franklin Total Advantage 2060 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Franklin Total Advantage Ret Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment objective of each Fund is to seek total return (i.e., a combination of income and long-term capital appreciation) over time consistent with its asset mix.</p>
<p style="text-align: center;">Fund Investment Expense as of 09/30/2025</p> <p>Gross: 0.26% Net: 0.26%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be appropriate for someone with a general preference for principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA designated by the Plan Administrator or other Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA designated by the Plan investment fiduciary based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and certain risk profiles, as applicable. You should contact the Plan Administrator or other responsible Plan fiduciary to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the fund fact sheet, prospectus, and/or other applicable disclosure document, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-800-338-4015.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-800-338-4015 or visit empowermyretirement.com. Also, you can contact your Plan Administrator.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Unless otherwise noted, investments are not deposits, insured by the FDIC or any federal government agency, or bank guaranteed and may lose value.

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Notice of Investment Returns & Fee Comparison

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Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-800-338-4015

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	Other Investment-Related Fees, Expense Information and Transfer Restrictions - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the website listed above.

Variable Return Investments									
Averaged Annualized Total Return [‡] as of 09/30/2025									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
Franklin Total Advantage 2020 Fund CL R6 ³	N/A	3.63%	6.06%	4.80%	10.55%	6.34%	4.72%	06/15/2018	0.2599%/0.2599%
							\$47.20 per \$1,000		\$2.60 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2020 TR USD**		4.11%	10.65%	8.54%	12.42%	6.46%	6.20%	06/15/2018	
							\$62.00 per \$1,000		
Franklin Total Advantage 2025 Fund CL R6 ³	N/A	3.79%	6.59%	5.30%	11.13%	6.63%	4.95%	06/15/2018	0.2599%/0.2599%
							\$49.50 per \$1,000		\$2.60 per \$1,000 Gross
S&P Target Date 2025 TR USD**		4.54%	11.64%	9.41%	13.31%	7.47%	6.84%	06/15/2018	
							\$68.40 per \$1,000		
Franklin Total Advantage 2030 Fund CL R6 ³	N/A	4.07%	7.30%	6.02%	12.47%	7.42%	6.56%	06/15/2018	0.2599%/0.2599%
							\$65.60 per \$1,000		\$2.60 per \$1,000 Gross
S&P Target Date 2030 TR USD**		5.02%	12.55%	10.37%	15.06%	8.74%	7.63%	06/15/2018	
							\$76.30 per \$1,000		
Franklin Total Advantage 2035 Fund CL R6 ³	N/A	4.64%	11.65%	10.39%	15.74%	9.29%	7.74%	06/15/2018	0.2599%/0.2599%
							\$77.40 per \$1,000		\$2.60 per \$1,000 Gross
S&P Target Date 2035 TR USD**		5.61%	13.91%	11.72%	17.03%	10.16%	8.51%	06/15/2018	
							\$85.10 per \$1,000		
Franklin Total Advantage 2040 Fund CL R6 ³	N/A	5.38%	13.33%	12.15%	18.28%	10.93%	8.79%	06/15/2018	0.2599%/0.2599%
							\$87.90 per \$1,000		\$2.60 per \$1,000 Gross
S&P Target Date 2040 TR USD**		6.19%	15.00%	12.96%	18.74%	11.34%	9.25%	06/15/2018	
							\$92.50 per \$1,000		
Franklin Total Advantage 2045 Fund CL R6 ³	N/A	6.00%	14.76%	13.67%	20.05%	12.10%	9.56%	06/15/2018	0.2599%/0.2599%
							\$95.60 per \$1,000		\$2.60 per \$1,000 Gross
S&P Target Date 2045 TR USD**		6.57%	16.04%	13.84%	19.90%	12.10%	9.72%	06/15/2018	
							\$97.20 per \$1,000		
Franklin Total Advantage 2050 Fund CL R6 ³	N/A	6.35%	15.52%	14.46%	21.02%	12.56%	9.91%	06/15/2018	0.2599%/0.2599%
							\$99.10 per \$1,000		\$2.60 per \$1,000 Gross
S&P Target Date 2050 TR USD**		6.79%	16.09%	14.15%	20.41%	12.47%	9.94%	06/15/2018	
							\$99.40 per \$1,000		
Franklin Total Advantage 2055 Fund CL R6 ³	N/A	6.53%	16.05%	14.91%	21.49%	12.79%	10.01%	06/15/2018	0.2599%/0.2599%
							\$100.10 per \$1,000		\$2.60 per \$1,000 Gross
S&P Target Date 2055 TR USD**		6.91%	16.50%	14.47%	20.61%	12.63%	10.03%	06/15/2018	
							\$100.30 per \$1,000		
Franklin Total Advantage 2060 Fund CL R6 ³	N/A	6.59%	16.20%	15.08%	21.62%	12.48%	10.22%	07/27/2018	0.2599%/0.2599%
							\$102.20 per \$1,000		\$2.60 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2060 TR USD**		6.95%	16.42%	14.44%	20.66%	12.62%	10.14%	07/27/2018	
							\$101.40 per \$1,000		
International Funds									
American Funds Eupac R6 ³	N/A	6.14%	23.00%	14.20%	19.03%	6.93%	7.72%	05/01/2009	0.4700%/0.4700%
							\$77.20 per \$1,000		\$4.70 per \$1,000 Gross
MSCI ACWI Ex USA NR USD**		6.89%	26.02%	16.45%	20.67%	10.26%	8.23%	05/01/2009	
							\$82.30 per \$1,000		
Macquarie Emerging Markets R6 ³	N/A	12.69%	47.12%	33.77%	25.77%	8.37%	11.39%	05/02/2016	1.2400%/1.0600%
							\$113.90 per \$1,000		\$12.40 per \$1,000 Gross
Morningstar Emerging Markets GR USD**		9.65%	24.97%	15.22%	18.01%	8.27%	8.71%	05/02/2016	
							\$87.10 per \$1,000		
Hartford Schroders Intl Multi-Cp Val SDR ³	N/A	8.65%	35.51%	26.41%	23.33%	13.82%	8.22%	12/30/2014	0.7600%/0.7600%
							\$82.20 per \$1,000		\$7.60 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		6.95%	26.00%	16.51%	20.89%	10.74%	9.02%	12/30/2014	
							\$90.20 per \$1,000		
MassMutual Global I ³	N/A	2.51%	10.61%	9.07%	23.23%	9.17%	10.46%	04/01/2014	0.9300%/0.9300%
							\$104.60 per \$1,000		\$9.30 per \$1,000 Gross
Morningstar Global Markets Large Cap NR **		8.19%	19.48%	18.25%	24.20%	13.89%	12.26%	04/01/2014	
							\$122.60 per \$1,000		
Vanguard Total Intl Stock Index Admiral ^{1,3}	N/A	6.82%	25.99%	16.50%	20.15%	9.81%	7.76%	11/29/2010	0.0900%/0.0900%
							\$77.60 per \$1,000		\$.90 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		6.95%	26.00%	16.51%	20.89%	10.74%	9.02%	11/29/2010	
							\$90.20 per \$1,000		
Specialty									
DFA Real Estate Securities I ³	N/A	1.97%	3.48%	-4.87%	7.64%	6.50%	5.96%	01/05/1993	0.2000%/0.1800%
							\$59.60 per \$1,000		\$2.00 per \$1,000 Gross
Morningstar US Real Estate PR USD**		2.23%	3.15%	-5.96%	5.04%	3.11%	2.31%	01/05/1993	
							\$23.10 per \$1,000		
Small Cap Funds									
DFA US Small Cap I ³	N/A	7.49%	5.85%	6.25%	14.75%	14.57%	9.53%	03/19/1992	0.2800%/0.2700%
							\$95.30 per \$1,000		\$2.80 per \$1,000 Gross
Morningstar US Small Cap TR USD**		7.99%	8.80%	9.15%	16.26%	12.25%	9.74%	03/19/1992	
							\$97.40 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Invesco Small Cap Growth R6 ^{1,3}	N/A	7.47%	3.95%	3.95%	12.45%	4.19%	8.93%	09/24/2012	0.7500%/0.7500%
							\$89.30 per \$1,000		\$7.50 per \$1,000 Gross
Morningstar US Small Growth TR USD**		8.54%	12.43%	14.45%	17.83%	6.34%	10.00%	09/24/2012	
							\$100.00 per \$1,000		
Vanguard Small Cap Index Adm ^{1,3}	N/A	7.43%	6.48%	8.11%	15.34%	11.63%	9.99%	11/13/2000	0.0500%/0.0500%
							\$99.90 per \$1,000		\$7.50 per \$1,000 Gross
Morningstar US Small Cap TR USD**		7.99%	8.80%	9.15%	16.26%	12.25%	9.74%	11/13/2000	
							\$97.40 per \$1,000		
Mid Cap Funds									
iShares Russell Mid-Cap Index K ³	N/A	5.18%	9.90%	10.47%	17.06%	12.07%	10.79%	05/13/2015	0.0400%/0.0400%
							\$107.90 per \$1,000		\$7.40 per \$1,000 Gross
Morningstar US Mid Cap TR USD**		4.68%	10.13%	10.84%	17.35%	12.77%	11.95%	05/13/2015	
							\$119.50 per \$1,000		
Hartford MidCap R6 ³	N/A	0.87%	3.60%	3.74%	10.77%	5.43%	8.24%	11/07/2014	0.7600%/0.7600%
							\$82.40 per \$1,000		\$7.60 per \$1,000 Gross
Morningstar US Mid Core TR USD**		4.80%	7.53%	4.90%	15.43%	12.20%	10.98%	11/07/2014	
							\$109.80 per \$1,000		
Allspring Special Mid Cap Value R6 ^{1,3}	N/A	4.33%	5.20%	1.15%	13.37%	13.27%	9.85%	06/28/2013	0.7000%/0.7000%
							\$98.50 per \$1,000		\$7.00 per \$1,000 Gross
Morningstar US Mid Value TR USD**		6.71%	11.23%	8.66%	15.88%	15.99%	10.70%	06/28/2013	
							\$107.00 per \$1,000		
Large Cap Funds									
American Funds Washington Mutual R6 ³	N/A	5.09%	14.43%	14.40%	21.17%	15.69%	13.45%	05/01/2009	0.2600%/0.2600%
							\$134.50 per \$1,000		\$2.60 per \$1,000 Gross
Morningstar US Large Value TR USD**		6.17%	13.49%	10.64%	18.94%	15.24%	11.79%	05/01/2009	
							\$117.90 per \$1,000		
iShares S&P 500 Index K ³	N/A	7.98%	14.38%	16.96%	24.24%	15.82%	14.67%	07/30/1993	0.0300%/0.0300%
							\$146.70 per \$1,000		\$7.30 per \$1,000 Gross
Morningstar US Large Cap TR USD**		9.01%	16.27%	20.09%	27.20%	16.84%	16.06%	07/30/1993	
							\$160.60 per \$1,000		
Hartford Dividend and Growth R6 ³	N/A	5.06%	11.04%	8.29%	16.27%	13.88%	11.94%	11/07/2014	0.6300%/0.6300%
							\$119.40 per \$1,000		\$6.30 per \$1,000 Gross
Morningstar US Large Value TR USD**		6.17%	13.49%	10.64%	18.94%	15.24%	11.79%	11/07/2014	
							\$117.90 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
MassMutual Blue Chip Growth I ³	N/A	7.15%	15.19%	23.58%	33.19%	14.11%	16.61%	04/01/2014	0.6500%/0.6500%
							\$166.10 per \$1,000		\$6.50 per \$1,000 Gross
Morningstar US Large Growth TR USD**		6.66%	21.36%	32.16%	32.14%	12.49%	16.35%	04/01/2014	
							\$163.50 per \$1,000		
MFS Value R6 ^{1,3}	N/A	3.61%	10.43%	6.90%	14.58%	11.78%	10.13%	05/01/2006	0.4500%/0.4400%
							\$101.30 per \$1,000		\$4.50 per \$1,000 Gross
Morningstar US Large Value TR USD**		6.17%	13.49%	10.64%	18.94%	15.24%	11.79%	05/01/2006	
							\$117.90 per \$1,000		
Balanced Funds									
American Funds American Balanced R6 ³	N/A	5.50%	13.93%	14.25%	17.10%	10.14%	9.69%	05/01/2009	0.2500%/0.2500%
							\$96.90 per \$1,000		\$2.50 per \$1,000 Gross
S&P Target Risk Moderate TR USD**		4.27%	11.17%	8.97%	12.37%	5.65%	6.22%	05/01/2009	
							\$62.20 per \$1,000		
Hartford Balanced Income R6 ³	N/A	2.91%	8.42%	5.44%	10.11%	5.67%	6.54%	11/07/2014	0.5600%/0.5600%
							\$65.40 per \$1,000		\$5.60 per \$1,000 Gross
S&P Target Risk Conservative TR USD**		3.69%	9.84%	7.58%	10.64%	4.28%	5.22%	11/07/2014	
							\$52.20 per \$1,000		
Franklin Total Advantage Ret Fund CL R6 ³	N/A	3.59%	6.02%	5.03%	10.33%	6.02%	4.91%	07/27/2018	0.2599%/0.2599%
							\$49.10 per \$1,000		\$2.60 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		3.63%	9.82%	7.53%	10.50%	4.81%	5.17%	07/27/2018	
							\$51.70 per \$1,000		
Bond Funds									
iShares US Aggregate Bond Index K ³	N/A	1.83%	5.71%	2.30%	4.37%	-0.98%	1.27%	07/02/1993	0.0500%/0.0500%
							\$12.70 per \$1,000		\$0.50 per \$1,000 Gross
Morningstar US Core Bond TR Hedged USD**		2.04%	6.09%	2.87%	4.87%	-0.48%	1.81%	07/02/1993	
							\$18.10 per \$1,000		
Fidelity Advisor Total Bond Z ³	N/A	2.04%	6.13%	3.15%	5.70%	0.34%	2.45%	12/22/2014	0.3900%/0.3600%
							\$24.50 per \$1,000		\$3.90 per \$1,000 Gross
Bloomberg US Universal TR USD**		2.13%	6.31%	3.40%	5.60%	0.08%	2.26%	12/22/2014	
							\$22.60 per \$1,000		
BrandywineGLOBAL Global Opp Bond IS ^{1,3}	N/A	0.10%	12.93%	1.77%	5.27%	-1.05%	1.44%	11/01/2006	0.5500%/0.5500%
							\$14.40 per \$1,000		\$5.50 per \$1,000 Gross
Morningstar Global ex-US Treasury Bond G**		-0.54%	-0.36%	-0.69%	1.09%	-2.34%	0.08%	11/01/2006	
							\$0.80 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
MassMutual High Yield I ³	N/A	2.23%	6.93%	7.10%	10.88%	5.87%	5.52%	03/01/2011	0.6000%/0.5400%
							\$55.20 per \$1,000		\$6.00 per \$1,000 Gross
ICE BofA US High Yield TR USD**		2.40%	7.06%	7.23%	10.97%	5.53%	6.07%	03/01/2011	
							\$60.70 per \$1,000		
PIMCO Income Instl ³	N/A	2.44%	7.87%	6.68%	8.31%	3.74%	4.34%	03/30/2007	0.5400%/0.5400%
							\$43.40 per \$1,000		\$5.40 per \$1,000 Gross
Bloomberg US Universal TR USD**		2.13%	6.31%	3.40%	5.60%	0.08%	2.26%	03/30/2007	
							\$22.60 per \$1,000		

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate of return. The rate shown reflects the rate in effect from the last available quarter. Your rate may vary depending on the quarter in which the transitioned plan is funded. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 10/24/2025					
Investment Option	Current Fixed Rate	Minimum Rate	Asset Charge / Fee Rate	Frequency of Fixed Rate Setting	Term
General Account	2.90%	1.00%	N/A	Quarterly	12/31/2025
	\$29.00 per \$1,000				

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

3 Offered through a group fixed and variable deferred annuity issued by the applicable insurance company. Returns prior to the inception date of the separate account are hypothetical and are based on the inception date of the underlying investment option, adjusted to reflect the deduction of fees and charges associated with the annuity contract.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from \$10 up to \$75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 10/24/2025				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Variable Asset Charge	0.50%	0.125%	Built into the price	The Variable Asset Charge pays for administrative costs of the plan. It is assessed on a daily basis and will equal the annual amount if you are in the plan from January 1 through December 31. This percentage is divided by the number of days the market is open and applied to the daily unit value for all variable funds.
	\$5.00 per \$1,000	\$1.25 per \$1,000		

Variable Asset Charge, if applicable, is a fund service fee for administering certain plan investment options, such as insurance company separate accounts, which may include maintaining net unit values, as applicable. Fund service fees may be stated as investment management fees, mortality & expense fees, or administrative fees reflected in the unit price and included in the Gross Expense Ratio. Certain investments may also include recordkeeping revenue which may be made available to offset recordkeeping fees.

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 10/24/2025		
Investment Option	Transfer Rule	Shareholder Type Fees^
Vanguard Total Intl Stock Index Admiral	1	
Invesco Small Cap Growth R6	2	
Vanguard Small Cap Index Adm	1	
Allspring Special Mid Cap Value R6	3	
MFS Value R6	2	
BrandywineGLOBAL Global Opp Bond IS	4	

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #3 - Fund company restriction: A transfer of \$20000 or more into this fund will not be permitted if a prior transfer of \$20000 or more was made out of this fund in the last 30 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

Contract Discontinuance and Termination Services

If, at some point in the future, the Plan discontinues, in whole or in part, any investment/platform provider relationship with your Service Provider, either by transitioning the Plan to a new recordkeeper or because of the termination of the Plan, additional fees may be charged to your Plan account. The type and amount of any such fees will depend on the terms of the Plan's investment/contract agreement with your Service Provider (or with respect to the terms of any investment contract/agreement issued by another provider that is administered by your Service Provider) that is in effect at that time and/or may be assessed in connection with any services performed by your Service Provider in conjunction with such discontinuance event.

When investment contracts are discontinued, participants' accounts could be assessed contract surrender charges, termination asset charges and/or market value adjustments. Your Plan's specific investment contract/agreement will identify which of these discontinuance fees and/or adjustments will apply. The discontinuance fees and/or adjustments may also be dependent upon the conditions of the market at the point in time the investment contract/agreement is discontinued.

Stable Value Discontinuation Provisions

With respect to Plans that elect to defer the payment of a market value adjustment from a prior stable value fund over time and then terminate their stable value contract with Service Provider prior to repaying that amount, a maximum surrender charge of 15% may be applied to your account value invested in one of the applicable stable value funds.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's website or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Your plan uses the following designated investment manager(s): Investnet Retirement Services

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

**Participant Elected Services Expenses
as of 10/24/2025**

Service	Fee Amount	Frequency	Description
Participant Loan Maintenance Fee	Between \$10.00 and \$12.50	Quarterly	If the plan sponsor offers loans under the plan. This fee is for annual maintenance of an outstanding loan. If you have more than one loan, you will be assessed the fee for each outstanding loan until paid in full.
Loan Origination Fee	\$50 for Empower \$100 for your TPA	Per Loan	If the plan sponsor offers loans under the plan. This fee is for setting up and processing a loan from your account each time a loan request is made. The fee is taken from your account prior to issuance of the loan.
Age 59 1/2 Disbursement Fee	\$50 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Death Disbursement Fee	\$50 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Mandatory Force Out Disbursement Fee	\$65 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Disability Disbursement Fee	\$50 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Other Disbursement Fee	\$50.00	Per Distribution	This fee is for the processing of a distribution from your account.
Other Disbursement Fee	\$0 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.
Hardship Disbursement Fee	\$50 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
QDRO Disbursement Fee	\$50.00	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Retirement Disbursement Fee	\$65.00	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Separation from Service Disbursement Fee	\$65 for Empower \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
ACH Special Handling Charge	\$0.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Empower Advisory Services My Total Retirement	Up to \$100K = 0.162500% Next \$150K = 0.137500% Next \$150K = 0.112500% Over \$400K = 0.087500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
Digital Notarization Services Fee	\$25.00	Per Distribution	Covers the elective cost of digital notarization and identity verification services required for certain participant transactions.
EXPRESS Special Handling Charge	\$50.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	\$0.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

Distributions of dividends or similar payments may be charged a reduced Benefit Disbursement Fee of at least \$10 or the balance amount, if lower.

If you have questions regarding the participant elected service fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

If applicable to your plan:

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