

IMPORTANT NOTICE

TO PLAN PARTICIPANTS CONCERNING YOUR RIGHTS UNDER THE M&R HOLDINGS, INC. 401(k) PLAN

August 4, 2026

The M&R Holdings, Inc. 401(k) Plan ("the Plan") is making changes to your retirement plan. What do these changes mean to you?

- **New participant advisor, discretionary trustee & investment manager: Busey Wealth Management**
 - Get investment advice, help with retirement planning, and more
 - New menu of investment options will become available within the Plan
- **New provider for account access, including a free mobile app, helpline, and more – EPIC Retirement Plan Services**
- New statement format beginning with the 2026 3rd quarter statements
- Your 401(k) account will be temporarily restricted from **September 4, 2026 until October 2, 2026**. This timeframe is otherwise known as a "blackout period" while the Plan's assets transfer to EPIC's recordkeeping system and allows them to carefully review and reconcile accounts. EPIC's goal is to bring you out of the blackout period as soon as administratively feasible.
- Between

How Will the Blackout Period Affect Me?

From **September 4th** until the blackout period ends **October 2nd**, you will be unable to:

- Take a distribution or roll your balance over
- Request a loan
- Change your existing or future investment elections
- Change your payroll contribution rate/amount

It is important that you make any necessary changes to your contribution rate, investments, or take loans/withdrawals prior to the date of blackout.

What Happens to My Contributions & Investments?

Your current contribution rate will remain the same throughout this transitional period unless you make a change prior to **September 4th**. Your existing account balance will be mapped to the new investment lineup at EPIC (see attached chart). Once the blackout period ends, you may make investment or contribution changes any time you choose. For comprehensive list of available investment options, please see the enclosed fee disclosure (Investment & Fee Notice).

Key Bank MaGIC Fund:

The **Key Bank MaGIC Fund** reserves the right to maintain the balance of the MaGIC Fund for 12 months post plan liquidation request. We have requested a waiver of the restriction and continue to wait for Key Bank's response. If Key Bank enforces the 12 month hold, any assets in the MaGIC Fund will be maintained at American Funds through the duration of the 12 month hold. Following the hold, the proceeds from the MaGIC Fund will be moved to EPIC.

Non-deposit products and services through Busey Wealth Management

Are Not Insured By The FDIC	Are Not Deposits	May Lose Value	No Bank Guarantee
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What Should I Do When Blackout Ends?

Access and set up your account at EPIC **after October 2nd**. Getting started is easy! Download the app or visit the URL below:

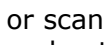
-  mobile app in the App Store or Google Play
- <https://go-retire.com/busey>

Note: Initial Username: your Social Security Number (no dashes)
Initial Password: your birth date (MMDDYYYY)

The system will require to you create a new Username and Password for all subsequent logins. For the highest online security, you will be required to establish two factor authentication when prompted during the online setup. For login assistance, call **EPIC at 800.719.3742** weekdays between 7am-7pm CST.

Where Can I Get More Information & Personalized Help?

Busey's Retirement Plan Participant Advisors are available to provide you with expert advice to help you make informed decisions specific to your needs and goals. Please watch for more details in the upcoming weeks.

Visit Welcome to Busey Retirement Plan Services at [https://go-retire.com/busey](#) or scan  with your smartphone camera for all the available information about these changes in a single place as well as brief informational videos detailing the changes.

- Visit the conversion welcome page referenced above to sign up for a remote 1-on-1 session with Busey if you desire general information about the conversion, to answer questions, render investment advice, help you enter your beneficiaries, or to assist you with retirement planning.
- Have a balance in the plan but no longer work for the company? Contact Busey to schedule an appointment.

If you have questions regarding this notice or the blackout period, please contact Kayla Foltmer, Busey Retirement Plan Participant Advisor at 214.545.6009 or Kayla.Foltmer@Busey.com.

Difficulty logging in? Call EPIC at 800.716.3742 weekdays between 7am-7pm CT.

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CURRENT FUNDS BY CATEGORY			NEW FUNDS BY CATEGORY		
	Fund Name	Ticker		Fund Name	Ticker
Retirement Date Funds			Retirement Date Funds		
	American Funds US Govt Money Market R6	RAFXX	➔	Vanguard Target Retirement Income Fund	VTINX
	American Funds 2010 Tgt Date Ret Inc R6	RFTTX	➔	Vanguard Target Retirement Income Fund	VTINX
	American Funds 2015 Tgt Date Ret Inc R6	RFJTX	➔	Vanguard Target Retirement Income Fund	VTINX
	American Funds 2020 Tgt Date Ret Inc R6	RRCTX	➔	Vanguard Target Retirement 2020 Fund	VTWNX
	American Funds 2025 Tgt Date Ret Inc R6	RFDTX	➔	Vanguard Target Retirement 2025 Fund	VTTVX
	American Funds 2030 Tgt Date Ret Inc R6	RFETX	➔	Vanguard Target Retirement 2030 Fund	VTHRX
	American Funds 2035 Tgt Date Ret Inc R6	RFFTX	➔	Vanguard Target Retirement 2035 Fund	VTTHX
	American Funds 2040 Trgt Date Retire R6	RFGTX	➔	Vanguard Target Retirement 2040 Fund	VFORX
	American Funds 2045 Trgt Date Retire R6	RFHTX	➔	Vanguard Target Retirement 2045 Fund	VTIVX
	American Funds 2050 Trgt Date Retire R6	RFITX	➔	Vanguard Target Retirement 2050 Fund	VFIFX
	American Funds 2055 Trgt Date Retire R6	RFKTX	➔	Vanguard Target Retirement 2055 Fund	VFFVX
	American Funds 2060 Tgt Date Retire R6	RFUTX	➔	Vanguard Target Retirement 2060 Fund	VTTSX
	American Funds 2065 Trgt Date Retire R6	RFVTX	➔	Vanguard Target Retirement 2065 Fund	VLXVX
	American Funds 2070 Trgt Date Retire R6	RFBFX	➔	Vanguard Target Retirement 2070 Fund	VSVNX
Large Cap Blend			Large Cap Blend		
	American Funds Invmt Co of America R6	RICGX	➔	Vanguard 500 Index Fund	VFIAX
	Fidelity 500 Index	FXAIX	➔	Vanguard 500 Index Fund	VFIAX
Large Cap Value			Large Cap Value		
	American Funds Washington Mutual R6	RWMGX	➔	Dodge & Cox Stock	DODGX
Mid Cap Blend			Mid Cap Blend		
	Fidelity Extended Market Index	FSMAX	➔	Vanguard Mid Cap Index Admiral	VIMAX
International			International		
	American Funds New World Fund R6	RNWGX	➔	AQR Emerging Multi Style II R6	QTERX
	Fidelity Total International Index	FTIHX	➔	American Funds EUPAC	REGRX
	Hartford Schroders Intl Multi Cp Val SDR	SIDRX	➔	Dodge & Cox International Stock I	DODFX
	American Funds Europacific Growth Fund R6	REGRX	➔	American Funds Europacific Growth Fund R6	REGRX
Fixed Income			Fixed Income		
	American Funds Captial World Bond Fund	RCWGX	➔	DoubleLine Core Fixed Income I	DBLFX
	PGIM High Yield	PHYQX	➔	DoubleLine Core Fixed Income I	DBLFX
	American Funds Inflation Linked Bond R6	RILFX	➔	Federated Hermes Ultrashort Bond IS	FULIX
	American Funds The Bond Fund of America	RBFGX	➔	DoubleLine Core Fixed Income I	DBLFX
	American Funds US Government Securities	RGVGX	➔	DoubleLine Core Fixed Income I	DBLFX
	Fidelity US Bond Index	FXNAX	➔	DoubleLine Core Fixed Income I	DBLFX
	American Funds Inter Bond of America	RBOGX	➔	DoubleLine Core Fixed Income I	DBLFX
Cash Equivalents			Cash Equivalents		
	American Funds US Govt Money Market R6	RAFXX	➔	Schwab Value Advantage Money Ultra	SNAXX
	EB MaGIC 40 Stable Value Fund		➔	Schwab Value Advantage Money Ultra	SNAXX
Specialty Funds			Specialty Funds		
	Principal Global Real Estate Sec R6	PGRSX	➔	Vanguard 500 Index Fund	VFIAX

M&R Holdings, Inc. 401(k) Plan
Qualified Default Investment Alternative Notice

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(s) are listed below.

Name	Gross Annual Expense Ratio	As of
VANGUARD TARGET RETIREMNT INC	0.08 %	06/30/2026
The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.		
VANGUARD TARGET RETIREMNT 2020	0.08 %	06/30/2026
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.		
VANGUARD TARGET RETIREMNT 2025	0.08 %	06/30/2026
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.		
VANGUARD TARGET RETIREMNT 2030	0.08 %	06/30/2026
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.		
VANGUARD TARGET RETIREMNT 2035	0.08 %	06/30/2026
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.		
VANGUARD TARGET RETIREMNT 2040	0.08 %	06/30/2026
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.		
VANGUARD TARGET RETIREMNT 2045	0.08 %	06/30/2026
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.		

VANGUARD TARGET RETIREMNT 2050

0.08 %

06/30/2026

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

VANGUARD TARGET RETIREMNT 2055

0.08 %

06/30/2026

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

VANGUARD TARGET RETIREMNT 2060

0.08 %

06/30/2026

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

VANGUARD TARGET RETIREMNT 2065

0.08 %

06/30/2026

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

VANGUARD TARGET RETIREMNT 2070

0.08 %

06/30/2026

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds (underlying funds) according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2070 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

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 log onto the participant website or contact the Plan Administrator at:

M&R Holdings, Inc.

14516 Bogert Parkway, STE A

Oklahoma City, OK 73134

M&R Holdings, Inc. 401(k) Plan

Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact your Plan Administrator: M&R Holdings, Inc., 14516 Bogert Parkway, STE A, Oklahoma City, OK 73134.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by M&R Holdings, Inc. and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, legal, accounting, custodial, trustee, investment advisory, participant education and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$85.00 lump sum distribution fee.
- A \$85.00 in-service distribution fee.
- A \$85.00 hardship distribution fee.
- A \$85.00 required minimum distribution fee.
- A \$150.00 loan setup fee for each new loan.
- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.
- A \$150.00 In Plan Roth Conversion fee.

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

M&R Holdings, Inc. 401(k) Plan
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The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio			<u>Trade</u> <u>Rest.</u>	<u>Shareholder</u> <u>Fee</u>
	<u>1 YR</u>	<u>5 YR</u>	<u>10 YR</u>	<u>Incept</u>	<u>As of</u>	<u>%</u>	<u>Per 1,000</u>		
Busey Aggressive Managed (Fund ID EN0R2T3)					6/30/26				
Busey Balanced Managed (Fund ID EN0R2U0)					6/30/26				
Busey Conserv Managed (Fund ID EN0R2V8)					6/30/26				
Busey Growth Managed (Fund ID EN0R2W6)					6/30/26				
Busey Moderate Managed (Fund ID EN0R2X4)					6/30/26				
AQR Emerging Multi Style II (Fund ID QTERX)	44.96%	9.05%	10.40%	7.58%	6/30/26	0.65%	6.50		
idx:MSCI EM NR USD	43.51%	7.20%	10.07%						
US Fund Diversified Emerging Mkts									
American Funds EUPAC (Fund ID RERGX)	23.72%	5.51%	9.91%	9.24%	6/30/26	0.47%	4.70		
idx:MSCI EAFE NR USD	20.23%	9.05%	9.66%						
US Fund Foreign Large Growth									
DODGE & COX INT'L STOCK (Fund ID DODFX)	28.49%	11.94%	11.08%	8.27%	6/30/26	0.61%	6.10		
idx:MSCI EAFE NR USD	20.23%	9.05%	9.66%						
US Fund Foreign Large Value									
DOUBLELINE CORE FIXED INC (Fund ID DBLFX)	3.32%	0.59%	1.93%	3.57%	6/30/26	0.53%	5.30		
idx:BBgBarc US Agg Bond TR USD	3.79%	0.08%	1.54%						
US Fund Intermediate Core-Plus Bond									
VANGUARD 500 INDEX (Fund ID VFIAX)	22.27%	13.36%	15.46%	8.89%	6/30/26	0.04%	0.40	*	
idx:S&P 500 TR USD	22.32%	13.41%	15.51%						
US Fund Large Blend									
AMERICAN FDS GROWTH FD OF AMER (Fund ID RGAGX)	19.24%	11.84%	16.53%	15.55%	6/30/26	0.29%	2.90		
idx:S&P 500 Growth TR USD	25.71%	14.57%	18.14%						
US Fund Large Growth									
DODGE & COX STOCK (Fund ID DODGX)	9.74%	8.99%	13.14%	11.20%	6/30/26	0.51%	5.10		
idx:S&P 500 Value TR USD	18.40%	11.30%	11.92%						
US Fund Large Value									
VANGUARD MID CAP INDEX (Fund ID VIMAX)	16.75%	7.94%	11.77%	10.41%	6/30/26	0.05%	0.50	*	
idx:S&P MidCap 400 TR	25.89%	9.07%	11.65%						
US Fund Mid-Cap Blend									

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PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio			Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
VANGUARD MID-CAP GROWTH INDEX (Fund ID VMGMX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	8.50%	6.06%	12.44%	12.75%	6/30/26	0.07%	0.70	*	
AMERICAN CENTURY MID CAP VALUE (Fund ID AMDVX) idx:S&P MidCap 400 Value TR USD US Fund Mid-Cap Value	18.93%	8.37%	9.52%	9.97%	6/30/26	0.62%	6.20		
Schwab Value Adv Money Ultra (Fund ID SNAXX) idx:FTSE Treasury Bill 3 Mon USD US Fund Prime Money Market	3.95%	3.64%	2.41%	1.73%	6/30/26	0.20%	2.00		
VANGUARD SMALL CAP INDEX (Fund ID VSMAX) idx:S&P SmallCap 600 TR USD US Fund Small Blend	29.48%	7.68%	11.74%	9.74%	6/30/26	0.05%	0.50	*	
DFA US TARGETED VALUE (Fund ID DFFVX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	32.49%	11.45%	12.27%	11.49%	6/30/26	0.30%	3.00		
VANGUARD TARGET RETIREMNT 2020 (Fund ID VTWNX) idx:S&P Target Date 2020 TR USD US Fund Target-Date 2020	10.65%	4.64%	6.99%	6.40%	6/30/26	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2025 (Fund ID VTTVX) idx:S&P Target Date 2025 TR USD US Fund Target-Date 2025	13.63%	5.84%	8.17%	7.15%	6/30/26	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2030 (Fund ID VTHRX) idx:S&P Target Date 2030 TR USD US Fund Target-Date 2030	15.90%	6.78%	9.11%	7.45%	6/30/26	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2035 (Fund ID VTTHX) idx:S&P Target Date 2035 TR USD US Fund Target-Date 2035	17.63%	7.61%	9.98%	8.17%	6/30/26	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2040 (Fund ID VFORX) idx:S&P Target Date 2040 TR USD US Fund Target-Date 2040	19.33%	8.42%	10.83%	8.34%	6/30/26	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2045 (Fund ID VTIVX) idx:S&P Target Date 2045 TR USD US Fund Target-Date 2045	21.03%	9.20%	11.54%	9.02%	6/30/26	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2050 (Fund ID VFIFX) idx:S&P Target Date 2050 TR USD US Fund Target-Date 2050	22.70%	9.89%	11.91%	8.89%	6/30/26	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2055 (Fund ID VFFVX) idx:S&P Target Date 2055 TR USD US Fund Target-Date 2055	22.84%	9.91%	11.92%	11.19%	6/30/26	0.08%	0.80	*	

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	1 YR	5 YR	10 YR	Incept	As of	% Per 1,000	Rest.	Fee
VANGUARD TARGET RETIREMNT 2060 (Fund ID VTTSX)	22.82%	9.91%	11.92%	11.12%	6/30/26	0.08%	0.80	*
idx:S&P Target Date 2060 TR USD	22.59%	10.10%	11.84%					
US Fund Target-Date 2060								
VANGUARD TARGET RETIREMNT 2065 (Fund ID VLXVX)	22.82%	9.92%		11.31%	6/30/26	0.08%	0.80	*
idx:S&P Target Date 2065+ TR USD	22.71%	10.26%	11.93%					
US Fund Target-Date 2065								
VANGUARD TARGET RETIREMNT 2070 (Fund ID VSVNX)	22.81%			17.06%	6/30/26	0.08%	0.80	
idx:S&P Target Date 2065+ TR USD	22.71%	10.26%	11.93%					
US Fund Target-Date 2070+								
VANGUARD TARGET RETIREMNT INC (Fund ID VTINX)	9.72%	4.06%	5.35%	5.31%	6/30/26	0.08%	0.80	*
idx:S&P Target Date Retirement Income TR USD	10.02%	4.42%	5.35%					
US Fund Target-Date Retirement								
Federated Hermes Ultrashort Bd (Fund ID FULIX)	4.63%	3.63%	2.89%	2.79%	6/30/26	0.46%	4.60	
idx:Bloomberg Short-term Gov/Corp TR USD	3.97%	3.45%	2.46%					
US Fund Ultrashort Bond								

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Additional information and more recent performance for each of the designated investment alternatives can be accessed through your plan's Retirement Education Center (R.E.C.). To view this information, go to <https://rec.epicrps.com>, enter IZFIZF as the R.E.C. code in the designated R.E.C. field and click 'Enter'. (Please note that your plan's R.E.C. ID is case sensitive so enter the ID using all upper-case characters). To review additional investment information, go to the Investment Information page on the R.E.C. You can access the investments's prospectus by clicking on the "P" icon. If you click on the "F" icon you will be directed to the fund's fact sheet.

Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information, that is available via the R.E.C.