



## Important Notice to Plan Participants Concerning Your Rights Under the Webster Dental Care Group 401(k) Plan

February 12, 2024

The Webster Dental Care Group 401(k) Plan (“the Plan”) is making changes to your retirement plan in March and April 2024. 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
- **New provider for account access – EPIC Retirement Plan Services (EPIC)**
  - New site for account access, including a free mobile app, helpline and more
- New statement format beginning with 2nd quarter 2024 statements
  - Use both statements to compare amount transferred from John Hancock to EPIC
- Your 401(k) account will be temporarily restricted from **March 22, 2024, until April 19, 2024**. This timeframe is otherwise known as a “blackout period” and allows the Plan assets to 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 possible.
- Between **March 18<sup>th</sup> – March 29<sup>th</sup>**, on EPIC’s Go Retire site, you will be able to choose your new investment options, establish your designated beneficiary’s information and potentially change your authorized contribution amount that will apply toward future payrolls processed.
- If you do not choose investment options by **March 29, 2024**, your account balance will be invested in the Qualified Default Investment Alternative (see enclosed QDIA Notice).

### How Will the Blackout Period Affect Me?

From March 22, 2024, until the blackout period ends on, or before, April 19, 2024, you will be unable to:

- Change your contribution rate / amount
- Change your existing investments
- Take a distribution or roll your balance over

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial well being. For your long-term retirement security, you should consider the importance of a well-balanced and diversified investment portfolio, taking into account all of your assets, income, and investments.

### What Happens to My Contributions & Investments?

Your current contribution rate will remain the same throughout this transitional period unless you make a change on the new site before **March 29, 2024**. You will need to choose investments and add beneficiaries by **March 29, 2024**. If you do not choose investment options by **March 29, 2024**, you will be invested in the Qualified Default Investment Alternative (see enclosed QDIA Notice). For a comprehensive list of available investment options, please see the enclosed fee disclosure (Investment & Fee Notice). See “What Should I Do Next?” for how to access your account and make changes.



All investment options currently in your Webster Dental Care Group 401(k) Plan, **excluding holdings in the John Hancock Stable Value Fund**, will be liquidated during the blackout period and will be placed into your new investment elections.

If you currently have a balance in the **John Hancock Stable Value Fund**, you will be able to transfer out of that fund on John Hancock's online platform up until the "blackout period" begins on March 22, 2024. If you do not request a liquidation and transfer of any balance held in the **John Hancock Stable Value Fund** by March 22, 2024, then your balance in that fund will remain in custody at John Hancock and the liquidation and transfer of the value will not automatically occur until at least April 1st, 2025. The proceeds from the liquidation of the **John Hancock Stable Value Fund** will be invested in your current investment elections.

### **Provisions in the Plan that are NEW to You**

Effective April 1, 2024, the employer will no longer contribute a Safe Harbor Matching Contribution. The safe harbor benefits that you have accumulated through March 31, 2024, will remain 100% fully vested.


Instead, the employer will determine in its sole discretion how much, if any, it will make as a Matching Contribution. This discretionary formula can be changed by the employer at any time and comes with a plan imposed annual limit of \$2,000 per employee participant.

Furthermore, a 5-year graded vesting schedule will apply toward the discretionary Matching Contribution provided. An Employee earns a Year of Service for vesting purposes upon the completion of 1,000 hours of service during a given calendar year/plan year. All hours worked in years prior to 2024 apply toward this vesting schedule:

- 1 Year of Service = 20% Vested
- 2 Years of Service = 40% Vested
- 3 Years of Service = 60% Vested
- 4 Years of Service = 80% Vested
- 5 Years of Service = 100% Vested

### **What Should I Do Next?**

Access and set up your account between **March 18<sup>th</sup> – March 29<sup>th</sup>**. You'll be prompted to enter a contribution rate (leave this blank if you do not want to change your rate or update it if you do by making an entry), choose your investments and add your beneficiaries. 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:** EPIC's Go Retire website and app require a new Username and Password.

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

The system will require you to create a new Username and Password for all subsequent logins. For the highest online security, we recommend you establish two factor authentication when prompted during the online setup. For login assistance, call **EPIC at 800.716.3742** weekdays between 7am-7pm CT.



### **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.



- All available conversion information is conveniently located in one place at [busey.com/webster](https://busey.com/webster) including brief informational videos explaining these changes, what you need to do and how Busey can help.
- Still have questions after reading and viewing everything on [busey.com/webster](https://busey.com/webster)? Use the link on [busey.com/webster](https://busey.com/webster) to schedule a 30 minute 1:1 meeting. Busey will answer your questions, render investment advice, help you enter your beneficiaries, assist you with retirement planning and more.
- 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 Eric Smith, your Busey Retirement Plan Participant Advisor at 847.832.0964 or [Eric.Smith@Busey.com](mailto:Eric.Smith@Busey.com).**

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

## **Webster Dental Care Group 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: Webster Dental Care Group, 750 N. State Street, Floor 7, Suite 114, Chicago, IL 60654 or [hr@webster.dental](mailto:hr@webster.dental). 7760 West Devon Avenue, Chicago, IL 60631.

#### **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 Webster Dental Care Group 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 \$75.00 lump sum distribution fee.
- A \$75.00 in-service distribution fee.
- A \$75.00 hardship distribution fee.
- A \$75.00 required minimum distribution fee.
- A \$150.00 loan setup fee for each new loan.
- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.

#### **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](http://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.

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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 As of	Trade Rest	Shareholder Fee
	1 YR	5 YR	10 YR	Incept			
Busey Conservative Managed Port (Fund ID EN0K607) US Fund Allocation--15% to 30% Equity					12/31/23		
Busey Moderate Managed Port (Fund ID EN0K623) US Fund Allocation--30% to 50% Equity					12/31/23		
Busey Balanced Managed Port (Fund ID EN0K5Z1) US Fund Allocation--50% to 70% Equity					12/31/23		
Busey Growth Managed Port (Fund ID EN0K615) US Fund Allocation--70% to 85% Equity					12/31/23		
Busey Aggressive Managed Port (Fund ID EN0K5Y4) US Fund Allocation--85%+ Equity					12/31/23		
AQR Emerging Multi Style II (Fund ID QTERX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	12.64%	3.73%		2.23%	12/31/23	0.65%	6.50
	9.83%	3.69%	2.66%				
AMERICAN FDS EUROPACIFIC GRWTH (Fund ID RERGX) idx:MSCI EAFE NR USD US Fund Foreign Large Growth	16.05%	8.04%	4.90%	7.83%	12/31/23	0.47%	4.70
	18.24%	8.16%	4.28%				
DODGE & COX INT'L STOCK (Fund ID DODFX) idx:MSCI EAFE NR USD US Fund Foreign Large Value	16.70%	8.65%	3.99%	6.89%	12/31/23	0.62%	6.20
	18.24%	8.16%	4.28%				
DOUBLELINE CORE FIXED INC (Fund ID DBLFX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	6.43%	1.08%	2.14%	3.44%	12/31/23	0.51%	5.10
	5.53%	1.10%	1.81%				
VANGUARD 500 INDEX (Fund ID VFIAX) idx:S&P 500 TR USD US Fund Large Blend	26.24%	15.65%	11.99%	7.62%	12/31/23	0.04%	0.40 *
	26.29%	15.69%	12.03%				
AMERICAN FDS GROWTH FD OF AMER (Fund ID RGAGX) idx:S&P 500 Growth TR USD US Fund Large Growth	37.65%	15.27%	12.20%	14.23%	12/31/23	0.30%	3.00
	30.03%	16.23%	13.35%				
DODGE & COX STOCK (Fund ID DODGX) idx:S&P 500 Value TR USD US Fund Large Value	17.48%	13.94%	10.45%	11.14%	12/31/23	0.51%	5.10
	22.23%	14.11%	10.01%				

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PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
VANGUARD MID CAP INDEX (Fund ID VIMAX) idx:S&P MidCap 400 TR US Fund Mid-Cap Blend	15.98%	12.71%	9.41%	9.83%	12/31/23	0.05%	0.50	*	
CONGRESS MID CAP GROWTH (Fund ID IMIDX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	16.14%	14.08%	10.41%	12.48%	12/31/23	0.78%	7.80		
AMERICAN CENTURY MID CAP VALUE (Fund ID AMDVX) idx:S&P MidCap 400 Value TR USD US Fund Mid-Cap Value	6.52%	11.40%	9.08%	9.46%	12/31/23	0.63%	6.30		
VANGUARD SMALL CAP INDEX (Fund ID VSMAX) idx:S&P SmallCap 600 TR USD US Fund Small Blend	18.20%	11.70%	8.43%	9.02%	12/31/23	0.05%	0.50	*	
DFA US TARGETED VALUE (Fund ID DFFVX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	19.31%	14.77%	8.51%	11.13%	12/31/23	0.29%	2.90		
VANGUARD TARGET RETIREMNT 2020 (Fund ID VTW NX) idx:S&P Target Date 2020 TR USD US Fund Target-Date 2020	12.51%	6.61%	5.52%	5.91%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2025 (Fund ID VTTVX) idx:S&P Target Date 2025 TR USD US Fund Target-Date 2025	14.55%	7.56%	6.10%	6.53%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2030 (Fund ID VTHR X) idx:S&P Target Date 2030 TR USD US Fund Target-Date 2030	15.99%	8.37%	6.58%	6.56%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2035 (Fund ID VTTHX) idx:S&P Target Date 2035 TR USD US Fund Target-Date 2035	17.14%	9.17%	7.06%	7.32%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2040 (Fund ID VFORX) idx:S&P Target Date 2040 TR USD US Fund Target-Date 2040	18.34%	9.99%	7.52%	7.22%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2045 (Fund ID VTIVX) idx:S&P Target Date 2045 TR USD US Fund Target-Date 2045	19.48%	10.76%	7.91%	7.97%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2050 (Fund ID VFIFX) idx:S&P Target Date 2050 TR USD US Fund Target-Date 2050	20.17%	10.93%	7.99%	7.51%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2055 (Fund ID VFFVX) idx:S&P Target Date 2055 TR USD US Fund Target-Date 2055	20.16%	10.92%	7.97%	9.77%	12/31/23	0.08%	0.80	*	

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PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
VANGUARD TARGET RETIREMNT 2060 (Fund ID VTTSX) idx:S&P Target Date 2060 TR USD US Fund Target-Date 2060	20.18%	10.92%	7.97%	9.52%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2065 (Fund ID VLXVX) idx:S&P Target Date 2065+ TR USD US Fund Target-Date 2065+	20.15%	10.91%		8.44%	12/31/23	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT INC (Fund ID VTINX) idx:S&P Target Date Retirement Income TR USD US Fund Target-Date Retirement	10.65%	4.82%	4.08%	4.86%	12/31/23	0.08%	0.80	*	
Federated Hermes Ultrashort Bd (Fund ID FULIX) idx:Bloomberg Short-term Gov/Corp TR USD US Fund Ultrashort Bond	5.86%	2.24%	1.76%	2.51%	12/31/23	0.43%	4.30		

\* 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](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.

Please visit <https://rec-files.epicrps.com/funds/> for additional information about each of the designated investment alternative. 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.

**Schwab Bank Savings**

Name	Interest Rate	Yield	As of
SCHWAB BANK SAVINGS	1.98%	2.00%	12/31/2023

The Annual Percentage Yield (APY) shown is effective as of the date shown above, unless otherwise noted. Rate is subject to change without notice.

Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA") established by your Plan at Charles Schwab Bank ("Schwab Bank"). The portion of your Plan account that you allocate to SBS is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to \$250,000 subject to the FDIC rules concerning aggregation of deposit accounts you hold in the same capacity with Schwab Bank. You are responsible for monitoring the total amount of deposits you maintain directly with Schwab Bank in an individual retirement account or self-directed employee benefit plan account. Because the deposit insurance rules are complex, you may want to contact the FDIC's online tool, Electronic Deposit Estimator (<https://fdic.gov/edie/>), to estimate your total coverage. (0515-2591)

Schwab Bank Savings ("SBS") is a capital preservation option that is not subject to market risk and bears a stated interest rate set on a monthly basis, which remains in effect at least until the last Business Day of the month. Schwab Bank may adjust the rate prospectively on the day following the last Business Day of the month. A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday.

Interest compounds daily and is credited monthly on the last Business Day of each month. The annual percentage yield ("APY") is the percentage that reflects the total amount of interest paid on an account, based on the annual percentage rate ("APR") and compounding frequency for a 365-day period. Current rate and yield information may be obtained by logging into your participant account. There are no operating expenses, shareholder-type fees, or restrictions applied to your holdings in Schwab Bank Savings. (0515-2591)

**Webster Dental Care Group 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.

<b>Name</b>	<b>Gross Annual Expense Ratio</b>	<b>As of</b>
<b>VANGUARD TARGET RETIREMNT INC</b>	0.08 %	12/31/2023

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.

<b>VANGUARD TARGET RETIREMNT 2020</b>	0.08 %	12/31/2023
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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.

<b>VANGUARD TARGET RETIREMNT 2025</b>	0.08 %	12/31/2023
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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.

<b>VANGUARD TARGET RETIREMNT 2030</b>	0.08 %	12/31/2023
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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.

<b>VANGUARD TARGET RETIREMNT 2035</b>	0.08 %	12/31/2023
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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.

<b>VANGUARD TARGET RETIREMNT 2040</b>	0.08 %	12/31/2023
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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.

<b>VANGUARD TARGET RETIREMNT 2045</b>	0.08 %	12/31/2023
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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 %

12/31/2023

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 %

12/31/2023

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 %

12/31/2023

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 %

12/31/2023

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.

**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:

Webster Dental Care Group  
750 N State Street, Floor 7, Suite 114  
Chicago, IL 60654  
hr@webster.dental  
7760 West Devon Avenue  
Chicago, IL 60631