IMPORTANT NOTICE

TO PLAN PARTICIPANTS CONCERNING YOUR RIGHTS UNDER THE FIRST MERIDIAN SERVICES, INC. 401(k) PLAN

NOVEMBER 30, 2026

The First Meridian Services, 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 2027 1st quarter statements
- Your 401(k) account will be temporarily restricted from **December 30, 2026 until February 5, 2027**. 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.
- If you currently have a balance in the Voya Fixed Account Fund see the paragraphs below in the "What Happens to My Contributions & Investments?" section for additional information.

How Will the Blackout Period Affect Me?

From **December 30th** until the blackout period ends **February 5th**, 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 **December 30th**. 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).

VOYA Fixed Account Fund:

The **VOYA Fixed Account Fund** has a market value adjustment that is based upon the current account values on the date of surrender. The most current factor will be used to determine the actual market value amount to be deducted from the particpants accounts at the time of surrender. Participants are required to exercise their own independent judgement, without influence from your employer or plan representative. The estimated MVA is -3.62%. To avoid any MVA before the blackout each participant would need to make any fund changes prior to December 30th. If you have questions please contact your Busey Account Representative.

Non-deposit products and services through Busey Wealth Management

Are Not Insured By The FDIC	Are Not Deposits	May Lose Value	No Bank Guarantee

Busey WEALTH® MANAGEMENT

What Should I Do When Blackout Ends?

Access and set up your account at EPIC **after February 5th** Getting started is easy! Download the app or visit the URL below:

- GoRetire 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 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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Busey WEALTH® MANAGEMENT

Below notes the mapping strategy.

Existing Fund	Mapping to	New Fund
American Funds New Perspective R6	→→→	Busey Aggressive Growth Portfolio
Vanguard International Growth Fund Admiral Shares	→→→	EuroPacific Growth Fund R6
Janus Henderson Triton Fund Class N	→→→	Vanguard Small Cap Index Adm
VOYA Index Solution 2035 Portfolio Z	→→→	Vanguard Target Retirement 2035
VOYA Index Solution 2040 Portfolio Z	→→→	Vanguard Target Retirement 2040
VOYA Index Solution 2045 Portfolio Z	→→→	Vanguard Target Retirement 2045
VOYA Index Solution 2050 Portfolio Z	→→→	Vanguard Target Retirement 2050
VOYA Index Solution 2055 Portfolio Z	→→→	Vanguard Target Retirement 2055
VOYA Index Solution 2060 Portfolio Z	→→→	Vanguard Target Retirement 2060
VOYA Index Solution Income Portfolio Z	→→→	Vanguard Target Retirement Income
Vanguard Mid Cap Value Index Fund Adm	→→→	American Century Mid Cap Value R6
Vanguard Small Cap Value Index Fund Adm	→→→	DFA US Targeted Value I
American Funds New World Fund R6	→→→	AQR Emerging Multi-Style II
JPMorgan Large Cap Growth Fund R6	→→→	Growth Fund of America R6
VOYA Fixed Account	→→→	Schwab Value Advantage Money Fund
PGIM High Yield Fund R6	→→→	DoubleLine Core Fixed Income I
JPMorgan Mid Cap Growth Fund R6	→→→	Vanguard Mid Cap Growth Index Adm
VOYA Index Solution 2030 Portfolio Z	→→→	Vanguard Target Retirement 2030
Vanguard Equity Income Fund Adm	→→→	Dodge & Cox Stock
John Hancock Bond Fund Class R6	→→→	DoubleLine Core Fixed Income I
PIMCO International Bond Fund I	→→→	DoubleLine Core Fixed Income I
Fidelity 500 Index Fund	→→→	Vanguard 500 Index Adm
Fidelity Small Cap Index Fund	→→→	Vanguard Small Cap Index Adm
Fidelity Mid Cap Index Fund	→→→	Vanguard Mid Cap Index Adm
VOYA Index Solution 2065 Portfolio Z	→→→	Vanguard Target Retirement 2065
VOYA Index Solution 2070 Portfolio Z	→→→	Vanguard Target Retirement 2070

First Meridian Services, 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: First Meridian Services, Inc., 8231 E. Prentice Ave, Greenwood Village, CO 80111.

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 First Meridian Services, 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.

Recordkeeping/Admin Fees
Annual fee to the plan is:

Participant Fee - Flat Fee - Participating - $30.00 Per Participant

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.

First Meridian Services, Inc. 401(k) Plan

Investment and Fee Notice

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		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
Busey Aggressive Managed (Fund ID EN0RII0)					10/31/26				
Busey Balanced Managed (Fund ID EN0RIJ8)					10/31/26				
Busey Conserv Managed (Fund ID EN0RIK5)					10/31/26				
Busey Growth Managed (Fund ID EN0RIL3)					10/31/26				
Busey Moderate Managed (Fund ID EN0RIM1)					10/31/26				
AQR Emerging Multi Style II (Fund ID QTERX)	14.20%	8.20%	8.16%	6.25%	10/31/26	0.65%	6.50		
idx:MSCI EM NR USD	14.05%	6.92%	8.15%						
US Fund Diversified Emerging Markets									
American Funds EUPAC (Fund ID RERGX)	6.94%	4.42%	8.66%	8.71%	10/31/26	0.47%	4.70		
idx:MSCI EAFE NR USD	13.51%	8.63%	9.21%						
US Fund Foreign Large Growth									
DODGE & COX INT'L STOCK (Fund ID DODFX)	14.27%	10.82%	9.36%	7.98%	10/31/26	0.61%	6.10		
idx:MSCI EAFE NR USD	13.51%	8.63%	9.21%						
US Fund Foreign Large Value									
DOUBLELINE CORE FIXED INC (Fund ID DBLFX)	-0.49%	0.29%	1.74%	3.41%	10/31/26	0.55%	5.50		
idx:BBgBarc US Agg Bond TR USD	-0.07%	-0.15%	1.46%						
US Fund Intermediate Core-Plus Bond									
VANGUARD 500 INDEX (Fund ID VFIAX)	12.06%	12.02%	15.40%	8.83%	10/31/26	0.04%	0.40	*	
idx:S&P 500 TR USD	12.11%	12.06%	15.44%						
US Fund Large Blend									
AMERICAN FDS GROWTH FD OF AMER (Fund ID RGAGX)	4.98%	8.98%	15.59%	15.00%	10/31/26	0.29%	2.90		
idx:S&P 500 Growth TR USD	8.35%	11.68%	17.59%						
US Fund Large Growth									
DODGE & COX STOCK (Fund ID DODGX)	13.30%	9.56%	12.85%	11.24%	10/31/26	0.51%	5.10		
idx:S&P 500 Value TR USD	16.74%	11.77%	12.41%						
US Fund Large Value									
VANGUARD MID CAP INDEX (Fund ID VIMAX)	13.66%	6.88%	11.72%	10.33%	10/31/26	0.05%	0.50	*	
idx:S&P MidCap 400 TR	14.35%	7.20%	10.98%						
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)	-1.12%	2.93%	11.64%	11.97%	10/31/26	0.07%	0.70	*	
idx:S&P MidCap 400 Growth TR USD	13.05%	5.92%	11.05%						
US Fund Mid-Cap Growth									
AMERICAN CENTURY MID CAP VALUE (Fund ID AMDVX)	22.21%	9.07%	9.97%	10.23%	10/31/26	0.63%	6.30		
idx:S&P MidCap 400 Value TR USD	15.75%	8.35%	10.60%						
US Fund Mid-Cap Value									
Schwab Value Adv Money Ultra (Fund ID SNAXX)	3.75%	3.90%	2.52%	1.77%	10/31/26	0.20%	2.00		
idx:FTSE Treasury Bill 3 Mon USD	3.89%	3.95%	2.53%						
US Fund Prime Money Market									
VANGUARD SMALL CAP INDEX (Fund ID VSMAX)	15.40%	6.38%	11.11%	9.44%	10/31/26	0.05%	0.50	*	
idx:S&P SmallCap 600 TR USD	20.77%	6.17%	10.68%						
US Fund Small Blend									
DFA US TARGETED VALUE (Fund ID DFFVX)	25.39%	10.78%	11.87%	11.37%	10/31/26	0.30%	3.00		
idx:S&P SmallCap 600 Value TR USD	22.56%	7.08%	10.19%						
US Fund Small Value									
VANGUARD TARGET RETIREMNT 2020 (Fund ID VTWNX)	4.56%	4.08%	6.72%	6.25%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2020 TR USD	5.58%	4.77%	6.77%						
US Fund Target-Date 2020									
VANGUARD TARGET RETIREMNT 2025 (Fund ID VTTVX)	6.21%	5.21%	7.86%	7.00%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2025 TR USD	6.60%	5.31%	7.61%						
US Fund Target-Date 2025									
VANGUARD TARGET RETIREMNT 2030 (Fund ID VTHRX)	7.30%	6.04%	8.75%	7.27%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2030 TR USD	7.91%	6.20%	8.57%						
US Fund Target-Date 2030									
VANGUARD TARGET RETIREMNT 2035 (Fund ID VTTHX)	8.32%	6.80%	9.59%	7.99%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2035 TR USD	9.25%	7.16%	9.60%						
US Fund Target-Date 2035									
VANGUARD TARGET RETIREMNT 2040 (Fund ID VFORX)	9.33%	7.55%	10.41%	8.14%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2040 TR USD	10.54%	8.09%	10.45%						
US Fund Target-Date 2040									
VANGUARD TARGET RETIREMNT 2045 (Fund ID VTIVX)	10.28%	8.26%	11.11%	8.83%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2045 TR USD	11.49%	8.74%	11.01%						
US Fund Target-Date 2045									
VANGUARD TARGET RETIREMNT 2050 (Fund ID VFIFX)	11.21%	8.92%	11.48%	8.68%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2050 TR USD	11.87%	9.03%	11.31%						
US Fund Target-Date 2050									
VANGUARD TARGET RETIREMNT 2055 (Fund ID VFFVX)	11.31%	8.94%	11.48%	10.87%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2055 TR USD	12.15%	9.18%	11.45%						
US Fund Target-Date 2055									

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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 TARGET RETIREMNT 2060 (Fund ID VTTSX)	11.29%	8.94%	11.48%	10.77%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2060 TR USD	12.09%	9.18%	11.52%						
US Fund Target-Date 2060									
VANGUARD TARGET RETIREMNT 2065 (Fund ID VLXVX)	11.29%	8.95%		10.75%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date 2065+ TR USD	12.06%	9.34%	11.61%						
US Fund Target-Date 2065									
VANGUARD TARGET RETIREMNT 2070 (Fund ID VSVNX)	11.29%			15.33%	10/31/26	0.08%	0.80		
idx:S&P Target Date 2065+ TR USD	12.06%	9.34%	11.61%						
US Fund Target-Date 2070+									
VANGUARD TARGET RETIREMNT INC (Fund ID VTINX)	4.11%	3.60%	5.17%	5.19%	10/31/26	0.08%	0.80	*	
idx:S&P Target Date Retirement Income TR USD	4.50%	4.01%	5.22%						
US Fund Target-Date Retirement									
Federated Hermes Ultrashort Bd (Fund ID FULIX)	3.68%	3.82%	2.92%	2.79%	10/31/26	0.46%	4.60		
idx:Bloomberg Short-term Gov/Corp TR USD	3.74%	3.71%	2.56%						
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 FYRFYR 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.

First Meridian Services, 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 %	10/31/2026

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 %	10/31/2026

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 %	10/31/2026

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 %	10/31/2026

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 %	10/31/2026

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 %	10/31/2026

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 %	10/31/2026

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 % 10/31/2026

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 % 10/31/2026

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 % 10/31/2026

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 % 10/31/2026

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 % 10/31/2026

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:

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