



Important Notice to Plan Participants Concerning Your Rights Under the Arends Hogan Walker LLC 401(k) Profit-Sharing Plan & Trust

December 14, 2025

The Arends Hogan Walker LLC 401(k) Profit-Sharing Plan & Trust is undergoing beneficial changes in January 2026. Here's how these changes impact you as a plan participant:

- New provider for account access – EPIC Retirement Plan Services (EPIC)
- New Discretionary Trustee, Investment Manager, Retirement Plan Advisor – Busey Wealth Management
- New statement format beginning with 1st quarter 2026 statement (will be sent in April)
- Lower plan fees than previous plan provider
- Better access to a more robust platform, including a free mobile app, helpline, and more
- Access to Retirement Plan Advisors at Busey Wealth Management who provide investment advice, retirement planning, answers to any plan-related questions, and more
- Temporary restriction to your 401(K) account from January 14, 2026, until February 13, 2026. This timeframe is known as a “blackout period.” It is necessary to allow Plan assets to transfer to EPIC’s recordkeeping system and to ensure a thorough review and reconciliation of all accounts. Our priority is to complete this process efficiently and transition you out of the blackout period as quickly as possible.
- We encourage you to add your beneficiaries, review your investments, and change or update your contribution amount or type (pre-tax, Roth or both) after the blackout ends February 13, 2026.

How Will the Blackout Period Affect Me?

From January 14, 2026 until the blackout period ends February 13, 2026 you will be unable to:

- Change your contribution rate or amount
- Change your existing or future 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 plan. It is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those assets during this blackout period. For your long-term retirement security, you should give careful consideration to 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 will remain the same throughout this transition unless you make a change prior to the blackout period beginning January 14, 2026. You may also change your contribution rate after the blackout period ends.



During the blackout period, your investments at Empower will be sold and transferred to the same or similar investment at EPIC. See attached mapping chart for more detail. These transactions will occur automatically, so you do not need to take action. After the blackout ends, you will be able to make investment changes if desired. Additionally, the attached fee disclosure (Investment & Fee Notice) lists all investment options available in the plan.

What Should I Do Next?

Access your account on EPIC's GoRetire site or app after the blackout ends February 13, 2026. After finishing your account set up, you will be prompted to enter a contribution rate (you can enter your current rate or update it), choose your investments, and add your beneficiaries.


-  GoRetire mobile app in the App Store or Google Play
- <https://go-retire.com/busey>
 - *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. To maximize online security, you will be prompted to establish two factor authentication during the online set up. 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 Advisors are available to provide you with expert advice to help you make informed decisions specific to your needs and goals.



- Visit <https://busey.com/ahw> or scan  with your smartphone camera. You'll find all the available conversion information located in one place, 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 <https://busey.com/ahw>?
 - Monitor your email and intranet for upcoming information regarding scheduling one-on-one meetings with Busey. These meetings are designed to provide general information about this conversion, answer your questions, help you enter your beneficiaries, provide investment advice, assist you with retirement planning and more. Click on the link above or scan the QR code, then scroll down to the GET ADVICE section to schedule your one-on-one meeting.
 - Have a balance in the plan but no longer work for the company? Contact Busey to schedule a meeting.

If you have questions regarding this notice or the blackout period, please contact your Busey Retirement Plan Advisors at 217-365-4874 or RetirementPlans@busey.com.

Difficulty logging into GoRetire  ?
Call EPIC at 800-716-3742 weekdays between 7am-7pm CT.

INVESTMENT MAPPING MATRIX*

Current Fund	Ticker		New Fund	Ticker
MFS LIFETIME INCOME R3	MLLHX	→	Vanguard Target Retirement Income	VTINX
MFS LIFETIME 2030 R3	MLTHX	→	Vanguard Target Retirement 2030	VTHRX
MFS LIFETIME 2040 R3	MLFHX	→	Vanguard Target Retirement 2040	VFORX
MFS LIFETIME 2050 R3	MFFOX	→	Vanguard Target Retirement 2050	VFIFX
MFS LIFETIME 2060 R3	MFJTX	→	Vanguard Target Retirement 2060	VTTSX
MFS GLOBAL TOTAL RETURN R3	MFWHX	→	Busey Growth Managed Portfolio	
MFS TOTAL RETURN R3	MSFHX	→	Busey Growth Managed Portfolio	
MACQUARIE SCIENCE & TECHNOLOGY Y	WSTYX	→	American Fds Growth Fd of Amer	RGAGX
AMERICAN FUNDS GROWTH FUND OF AMER R3	RGACX	→	American Fds Growth Fd of Amer	RGAGX
T. ROWE PRICE BLUE CHIP GR R	RRBGX	→	American Fds Growth Fd of Amer	RGAGX
MFS GROWTH R3	MFEHX	→	American Fds Growth Fd of Amer	RGAGX
MFS RESEARCH R3	MFRHX	→	Vanguard 500 Index Adm	VFIAX
MM S&P 500 INDEX R4	MIEAX	→	Vanguard 500 Index Adm	VFIAX
MFS CORE EQUITY R3	MRGHX	→	Vanguard 500 Index Adm	VFIAX
AMERICAN FUNDS WASHINGTON MUTUAL R3	RWMCX	→	Vanguard 500 Index Adm	VFIAX
CLEARBRIDGE APPRECIATION A	SHAPX	→	Vanguard 500 Index Adm	VFIAX
HARTFORD HEALTHCARE R4	HGHSX	→	Dodge & Cox Stock	DODGX
INVESCO ENERGY FUND - A	IENAX	→	Dodge & Cox Stock	DODGX
MFS UTILITIES R3	MMUHX	→	Dodge & Cox Stock	DODGX
INVESCO DIVERSIFIED DIVIDEND A	LCEAX	→	Dodge & Cox Stock	DODGX
T. ROWE PRICE EQUITY INCOME ADV	PAFDX	→	Dodge & Cox Stock	DODGX
FRANKLIN SMALL-MID CAP GROWTH FUND	FRSGX	→	Vanguard Mid-Cap Growth Index Fund Adm	VMGMX
NUVEEN SMALL/MID CAP GROWTH OPP A	FRSLX	→	Vanguard Mid-Cap Growth Index Fund Adm	VMGMX
PGIM JENNISON NATURAL RESOURCES A	PGNAX	→	Vanguard Mid Cap Index Adm	VIMAX
EMPOWER S&P MIDCAP 400 INDEX FUND INV	MXMDX	→	Vanguard Mid Cap Index Adm	VIMAX
COLUMBIA SELECT MID CAP VALUE A	CMUAX	→	American Century Mid Cap Value R6	AMDVX
ALLSPRING SPECIAL MID CAP VALUE A	WFPAX	→	American Century Mid Cap Value R6	AMDVX
INVESCO REAL ESTATE A	IARAX	→	American Century Mid Cap Value R6	AMDVX
FEDERATED HERMES CLOVER SMALL VALUE FD A	VSFAX	→	DFA US Targeted Value I	DFFVX
BNY MELLON SMALLCAP STOCK INDEX INV	DISSX	→	Vanguard Small Cap Index Adm	VSMAX
MASSMUTUAL SMALL CAP GROWTH EQ R4	MSERX	→	Vanguard Small Cap Index Adm	VSMAX
MFS RESEARCH INTERNATIONAL R3	MRSHX	→	EuroPacific Growth Fund R6	RERGX
EMPOWER INTERNATIONAL INDEX FUND INV	MXINX	→	EuroPacific Growth Fund R6	RERGX
AMERICAN FUNDS EUROPACIFIC GR R3	RERCX	→	EuroPacific Growth Fund R6	RERGX
COLUMBIA OVERSEAS VALUE A	COAVX	→	Dodge & Cox International Fund	DODFX
FIDELITY ADVISOR TOTAL BOND M	FEPTX	→	DoubleLine Core Fixed Income I	DBLFX
MFS CORPORATE BOND R3	MFBHX	→	DoubleLine Core Fixed Income I	DBLFX
MFS HIGH INCOME R3	MHIHX	→	DoubleLine Core Fixed Income I	DBLFX
JPMORGAN U.S. GOVERNMENT MM RESERVE	RJGXX	→	Schwab Val Adv Money Fund	SNAXX

*the complete list of available funds is available in the 404a5 Participant Fee Disclosure notice included with this packet or in GoRetire

Arends Hogan Walker LLC 401(k) Profit-Sharing Plan & Trust

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.

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 Arends Hogan Walker LLC 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/Administration Fees

Annual fee to the plan is:

Annual Asset Based Fee 0.03%,

Participant Fee - Flat Fee - Participating- \$60.00 Per Participant

Asset Based Advisor Fee (Scheduled):

Discretionary Trustee and Investment Management Fee - 38 bps

Tier	Assets Under Management	Rate
1	All Assets	0.3800%

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 \$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.

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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			Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
Busey Aggressive Managed Port (Fund ID EN0DVY1)	14.80%	12.36%		10.62%	9/30/25	0.52%	5.20		
idx:Morningstar Agg Tgt Risk TR USD	14.76%	12.29%	11.06%						
Busey Balanced Managed Port (Fund ID EN0DVX3)	10.02%	7.34%		6.70%	9/30/25	0.52%	5.20		
idx:Morningstar Mod Tgt Risk TR USD	10.43%	7.61%	7.87%						
Busey Conservative Managed Por (Fund ID EN0DVW5)	6.68%	3.89%		3.87%	9/30/25	0.53%	5.30		
idx:Morningstar Con Tgt Risk TR USD	5.43%	2.38%	3.87%						
Busey Growth Managed Port (Fund ID EN0DVV7)	12.50%	9.94%		8.76%	9/30/25	0.52%	5.20		
idx:Morningstar Mod Agg Tgt Risk TR USD	12.61%	10.17%	9.68%						
Busey Moderate Managed Port (Fund ID EN0DVU9)	8.82%	5.84%		5.47%	9/30/25	0.52%	5.20		
idx:Morningstar Mod Con Tgt Risk TR USD	7.97%	5.15%	6.06%						
AQR Emerging Multi Style II (Fund ID QTERX)	26.97%	8.68%	7.31%	5.54%	10/31/25	0.68%	6.80		
idx:MSCI EM NR USD	27.91%	7.46%	7.69%						
US Fund Diversified Emerging Mkts									
American Funds EUPAC (Fund ID RERGX)	23.10%	8.31%	7.98%	8.81%	10/31/25	0.47%	4.70		
idx:MSCI EAFE NR USD	23.03%	12.33%	7.48%						
US Fund Foreign Large Growth									
DODGE & COX INT'L STOCK (Fund ID DODFX)	25.78%	16.07%	7.87%	7.73%	10/31/25	0.62%	6.20		
idx:MSCI EAFE NR USD	23.03%	12.33%	7.48%						
US Fund Foreign Large Value									
DOUBLELINE CORE FIXED INC (Fund ID DBLFX)	6.52%	0.78%	2.26%	3.66%	10/31/25	0.53%	5.30		
idx:BBgBarc US Agg Bond TR USD	6.16%	-0.24%	1.90%						
US Fund Intermediate Core-Plus Bond									
VANGUARD 500 INDEX (Fund ID VFIAX)	21.40%	17.59%	14.60%	8.70%	10/31/25	0.04%	0.40	*	
idx:S&P 500 TR USD	21.45%	17.64%	14.64%						
US Fund Large Blend									
AMERICAN FDS GROWTH FD OF AMER (Fund ID RGAGX)	27.22%	16.32%	15.55%	15.63%	10/31/25	0.30%	3.00		
idx:S&P 500 Growth TR USD	31.99%	18.39%	16.95%						
US Fund Large Growth									
DODGE & COX STOCK (Fund ID DODGX)	8.80%	17.42%	12.09%	11.21%	10/31/25	0.51%	5.10		
idx:S&P 500 Value TR USD	9.35%	16.06%	11.37%						
US Fund Large Value									

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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 INDEX (Fund ID VIMAX) idx:S&P MidCap 400 TR US Fund Mid-Cap Blend	12.48%	12.24%	10.63%	10.19%	10/31/25	0.05%	0.50	*	
VANGUARD MID-CAP GROWTH INDEX (Fund ID VMGMX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	20.41%	11.03%	11.83%	12.96%	10/31/25	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	6.15%	12.55%	9.88%	9.59%	9/30/25	0.62%	6.20		
Schwab Value Adv Money Ultra (Fund ID SNAXX) idx:FTSE Treasury Bill 3 Mon USD US Fund Prime Money Market	4.44%	3.15%	2.18%	1.67%	10/31/25	0.20%	2.00		
VANGUARD SMALL CAP INDEX (Fund ID VSMAX) idx:S&P SmallCap 600 TR USD US Fund Small Blend	9.77%	11.83%	9.99%	9.21%	10/31/25	0.05%	0.50	*	
DFA US TARGETED VALUE (Fund ID DFFVX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	6.74%	18.14%	9.83%	10.85%	10/31/25	0.30%	3.00		
VANGUARD TARGET RETIREMNT 2020 (Fund ID VTWNX) idx:S&P Target Date 2020 TR USD US Fund Target-Date 2020	11.87%	6.51%	6.65%	6.34%	10/31/25	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2025 (Fund ID VTTVX) idx:S&P Target Date 2025 TR USD US Fund Target-Date 2025	14.28%	7.96%	7.62%	7.03%	10/31/25	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2030 (Fund ID VTHRX) idx:S&P Target Date 2030 TR USD US Fund Target-Date 2030	15.86%	9.14%	8.37%	7.26%	10/31/25	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2035 (Fund ID VTTHX) idx:S&P Target Date 2035 TR USD US Fund Target-Date 2035	17.17%	10.28%	9.09%	7.98%	10/31/25	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2040 (Fund ID VFORX) idx:S&P Target Date 2040 TR USD US Fund Target-Date 2040	18.40%	11.39%	9.79%	8.08%	10/31/25	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2045 (Fund ID VTIVX) idx:S&P Target Date 2045 TR USD US Fund Target-Date 2045	19.65%	12.50%	10.38%	8.76%	10/31/25	0.08%	0.80	*	
VANGUARD TARGET RETIREMNT 2050 (Fund ID VFIFX) idx:S&P Target Date 2050 TR USD US Fund Target-Date 2050	20.97%	13.05%	10.66%	8.55%	10/31/25	0.08%	0.80	*	

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PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio		Trade	Shareholder
	1 YR	5 YR	10 YR	Incept	As of	% Per 1,000	Rest.	Fee
VANGUARD TARGET RETIREMNT 2055 (Fund ID VFFVX)	20.96%	13.06%	10.65%	10.84%	10/31/25	0.08%	0.80	*
idx:S&P Target Date 2055 TR USD	19.18%	13.37%	10.52%					
US Fund Target-Date 2055								
VANGUARD TARGET RETIREMNT 2060 (Fund ID VTTSX)	20.94%	13.05%	10.65%	10.73%	10/31/25	0.08%	0.80	*
idx:S&P Target Date 2060 TR USD	19.13%	13.37%	10.59%					
US Fund Target-Date 2060								
VANGUARD TARGET RETIREMNT 2065 (Fund ID VLXVX)	20.93%	13.07%		10.68%	10/31/25	0.08%	0.80	*
idx:S&P Target Date 2065+ TR USD	19.53%	13.56%						
US Fund Target-Date 2065+								
VANGUARD TARGET RETIREMNT 2070 (Fund ID VSVNX)	20.86%			16.57%	10/31/25	0.08%	0.80	
idx:S&P Target Date 2065+ TR USD	19.53%	13.56%						
US Fund Target-Date 2065+								
VANGUARD TARGET RETIREMNT INC (Fund ID VTINX)	7.89%	4.55%	5.29%	5.21%	9/30/25	0.08%	0.80	*
idx:S&P Target Date Retirement Income TR USD	7.53%	4.81%	5.26%					
US Fund Target-Date Retirement								
Federated Hermes Ultrashort Bd (Fund ID FULIX)	5.52%	3.27%	2.71%	2.75%	10/31/25	0.45%	4.50	
idx:Bloomberg Short-term Gov/Corp TR USD	4.55%	2.98%	2.26%					
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 HWVHWV 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.

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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 %	09/30/2025
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 %	10/31/2025
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 %	10/31/2025
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 %	10/31/2025
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 %	10/31/2025
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 %	10/31/2025
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 %	10/31/2025
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 %

10/31/2025

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 %

10/31/2025

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 %

10/31/2025

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 %

10/31/2025

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 %

10/31/2025

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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