



Important Notice to Plan Participants Concerning Your Rights Under the Guerrero, LLC 401(k) Plan and Trust

June 23, 2023

Guerrero, LLC 401(k) Plan and Trust (“the Plan”) is making changes to your retirement plan in the coming new year. What these changes mean to you:

- **New provider for account access – EPIC Retirement Plan Services (EPIC)**
- New account access, including a free mobile app, helpline and more
- New statement format beginning with 3rd quarter 2023 statement
- Investment changes
- **Busey Wealth Management** will be the new Discretionary Trustee, Investment Manager and Participant Advisor.
- Your 401(k) account will be temporarily restricted from **July 24, 2023, until August 25, 2023**. This timeframe is otherwise known as a “blackout period” and allows the Plan assets to transfer to EPIC’s recordkeeping system as well as carefully review and reconcile accounts. Our goal is to bring you out of the blackout period as soon as possible.

How Will the Blackout Period Affect Me?

From July 24th until the blackout period ends August 25th, you will be unable to:

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

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 especially 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 consider the importance of a well-balanced and diversified investment portfolio, considering 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 prior to **July 24th**. Your existing account balance and investment choices will be mapped to the new investment lineup at EPIC (see attached chart), this mapping process includes the underlying allocations of individual funds held within Private Vista’s Core, Core Plus, Equity, Aggressive Equity and Fixed Income model portfolios. Once the blackout period ends, you may make investment or contribution changes any time you choose. For a comprehensive list of available investment options, please see the enclosed fee disclosure (Investment & Fee Notice).



What Should I Do When Blackout Ends?

Get online to evaluate your investment allocation and your designated beneficiaries.

Access your account once the new website is available on August 25th, 2023, via:

- EPIC's Participant Service Center – 800.716.3742
- GoRetire mobile app –  in the App Store or Google Play
- <https://go-retire.com/busey>

Note: The new 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 on or after August 25th, call **EPIC at 800.716.3742** weekdays between 7am-7pm.

Where Can I Get More Information & Personalized Help?

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



- Visit Welcome to Busey Retirement Plan Services at <https://busey.com/guo> 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 Eric Smith, Busey Retirement Plan Participant Advisor at 847.832.0964 or Eric.Smith@Busey.com.

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



CURRENT FUNDS BY CATEGORY

NEW FUNDS BY CATEGORY

Fund Name	Ticker	Fund Name	Ticker
Retirement Date Funds		Retirement Date Funds	
Vanguard Target Retirement 2020 Inv	VTWNX	Vanguard Target Retirement 2020 Inv	VTWNX
Vanguard Target Retirement 2025 Inv	VTTVX	Vanguard Target Retirement 2025 Inv	VTTVX
Vanguard Target Retirement 2030 Inv	VTHRX	Vanguard Target Retirement 2030 Inv	VTHRX
Vanguard Target Retirement 2035 Inv	VTTHX	Vanguard Target Retirement 2035 Inv	VTTHX
Vanguard Target Retirement 2040 Inv	VFORX	Vanguard Target Retirement 2040 Inv	VFORX
Vanguard Target Retirement 2045 Inv	VTIVX	Vanguard Target Retirement 2045 Inv	VTIVX
Vanguard Target Retirement 2050 Inv	VFIFX	Vanguard Target Retirement 2050 Inv	VFIFX
Vanguard Target Retirement 2055 Inv	VFFVX	Vanguard Target Retirement 2055 Inv	VFFVX
Vanguard Target Retirement 2060 Inv	VTTSX	Vanguard Target Retirement 2060 Inv	VTTSX
Large Cap Growth		Large Cap Growth	
Harbor Capital Appreciation Retirement	HNACX	Growth Fund of America - Class R-6	RGAGX
Large Cap Blend		Large Cap Blend	
Schwab S&P 500 Index	SWPPX	Vanguard 500 Index Admiral	VFIAX
Large Cap Value		Large Cap Value	
Dodge & Cox Stock	DODGX	Dodge & Cox Stock	DODGX
Mid Cap Growth		Mid Cap Growth	
Victory Munder Mid-Cap Core Growth	MGOYX	Congress Mid Cap Growth Institutional	IMIDX
Mid Cap Value		Mid Cap Value	
Vanguard Selected Value Inv	VASVX	American Century Mid Cap Value R6	AMDVX
Small Cap Blend		Small Cap Blend	
Vanguard Small Cap Index Admiral	VSMAX	Vanguard Small Cap Index Admiral	VSMAX
International		International	
American Funds EuroPacific Growth R6	RERGX	American Funds EuroPacific Growth R6	RERGX
Hartford Schrodgers Intl Multi-Cp Val Y	HFYYX	Dodge & Cox International Fund	DODFX
Invesco Developing Markets Y	ODVYX	AQR Emerging Multi Sytle II	QTERX
Fixed Income		Fixed Income	
BlackRock Inflation Protected Bond K	BPLBX	DoubleLine Core Fixed Income I	DBLFX
PIMCO Total Return Instl	PTTRX	DoubleLine Core Fixed Income I	DBLFX
Performance Trust Strategic Bond Fund	PTIAX	DoubleLine Core Fixed Income I	DBLFX
BrandywineGLOBAL Alternative Credit IS	LMAMX	DoubleLine Core Fixed Income I	DBLFX
PGIM High Yield R6	PHYQX	DoubleLine Core Fixed Income I	DBLFX
Calvert Short Duration Income I	CDSIX	Federated Hermes Ultrashort Bond Fund	FULIX
Virtus Seix Floating Rate High Inc I	SAMBX	Federated Hermes Ultrashort Bond Fund	FULIX
Cash Equivalents		Cash Equivalents	
AdvisorTrust FDIC Insured DDA	ATDDA1	Schwab Bank Savings	RBS1C
Specialty Funds		Retirement Date Funds - closest to age 65	
Cohen & Steers Global Infrastructure I	CSUIX	Vanguard 500 Index Admiral	VFIAX
Nuveen Equity Long/Short I	NELIX	Growth Fund of America - Class R-6	RGAGX
DWS RREEF Real Estate Securities S	RRREX	Vanguard Mid Cap Index	VIMAX
ALPS/CoreCommodity Management CompleteCommodities Strategy Fund	JCRIX	American Century Mid Cap Value R6	AMDVX