

Required Disclosure Information IUOE Local 4 Annuity and Savings Plan

IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION

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The Plan Administrator has directed Fidelity Investments® ("Fidelity"), a Plan service provider, to collect, consolidate, and provide you with this Required Disclosure Information, which consists of these separate and distinct regulatory notices as required by federal law because you are/will be eligible to participate or have a balance in the IUOE Local 4 Annuity and Savings Plan (the "Plan") and have the right to direct investments.

- Information about managing your Plan account
- Certain Plan information, including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account
- Various details about the Plan's investment options, which may include historical rates of return, benchmark information, expense ratios, and other fees and restrictions that may be imposed
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Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan. For more information about participating in the Plan, or if you already have an account with Fidelity in the IUOE Local 4 Annuity and Savings Plan and would like to make any changes, please access the NetBenefits® mobile app or log on to www.netbenefits.com/atwork.

Note: If this is your first time logging on to www.netbenefits.com/atwork, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

Qualified Default Investment Alternative Notice

This notice is to inform you that any contributions for which you have the right to provide investment direction, but have not done so, will be invested in the Plan's designated default investment option, unless and until you direct otherwise. Provided below is a description of the Plan's designated default investment option(s), as well as certain applicable fee information. Additional fee information is available within the Participant Fee Disclosure document.

If you are satisfied with your current investment election(s), no action is required on your part. You always retain the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election and the Plan Sponsor has not provided direction for a given contribution, it will be invested in the Plan's default investment option as described below. If your contributions are invested in the default investment option, you have the right to transfer out of this option to another investment option available in the Plan.

To obtain information about your Plan, including your contribution percentage, your current investment options and information (including objective, strategy, risk, performance and expense information) on other Plan investment options available to you, please access the NetBenefits® mobile app, log on to NetBenefits® at www.netbenefits.com/atwork or call **800-343-0860** to speak to a representative. If you are a rehire, you should contact Fidelity® to confirm if you already have investment direction on file.

Plan's Current Designated Default Investment Option

The Target Date Fund used as the Plan's designated default investment option is based on the assumption that the participant will retire at age **62**. Please use the chart below, decided by your Plan Sponsor, to determine in which Target Date Fund your future contributions will be directed, based on your date of birth on the Fidelity recordkeeping system.

Your Birth Date	Fund Name	Expense Information
Before 12/31/1950	Capital Group 2010 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1951 – 12/31/1955	Capital Group 2015 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1956 – 12/31/1960	Capital Group 2020 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1961 – 12/31/1965	Capital Group 2025 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1966 – 12/31/1970	Capital Group 2030 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1971 – 12/31/1975	Capital Group 2035 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1976 – 12/31/1980	Capital Group 2040 Target Date Retirement Trust SM (US) Class TD2	0.320%

Your Birth Date	Fund Name	Expense Information
1/1/1981 – 12/31/1985	Capital Group 2045 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1986 – 12/31/1990	Capital Group 2050 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1991 – 12/31/1995	Capital Group 2055 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/1996 – 12/31/2000	Capital Group 2060 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/2001 – 12/31/2005	Capital Group 2065 Target Date Retirement Trust SM (US) Class TD2	0.320%
1/1/2006 or after	Capital Group 2070 Target Date Retirement Trust SM (US) Class TD2	0.320%

Reflects data recordkept as of November 10, 2025

Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Objective: Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Strategy: The fund will attempt to achieve its investment objectives by investing in a mix of proprietary pooled investment vehicles, which may include mutual funds and/or collective investment trusts (collectively, "underlying funds"), in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives. For example, growth funds seek long-term growth primarily through investing in both U.S. stocks and stocks of issuers domiciled outside the U.S. Growth-and-income funds seek long-term growth and income primarily through investments in stocks. Equity-income and balanced funds generally strive for income and growth through stocks and/or bond investments, while fixed income funds seek current income through bond investments. The fund is designed for investors who plan to retire in, or close to, the year designated in the fund's name.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by Capital Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/03/2021. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 05/13/2019, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Capital Group 2015 Target Date Retirement TrustSM (US) Class TD2

Objective: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Strategy: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Risk: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Short term trading fees: None

Footnotes:

Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Capital Group 2020 Target Date Retirement TrustSM (US) Class TD2

Objective: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Short term trading fees: None

Footnotes:

Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Capital Group 2055 Target Date Retirement TrustSM (US) Class TD2

Objective: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Strategy: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Risk: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Short term trading fees: None

Footnotes:

Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Capital Group 2060 Target Date Retirement TrustSM (US) Class TD2

Objective: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Strategy: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Risk: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Short term trading fees: None

Footnotes:

Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Capital Group 2065 Target Date Retirement TrustSM (US) Class TD2

Objective: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Strategy: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Risk: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by Capital Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/06/2021. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/12/2021, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Capital Group 2070 Target Date Retirement TrustSM (US) Class TD2

Objective: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Strategy: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Risk: Same description as Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by Capital Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

In the event of a discrepancy between this notice and the terms of the Plan, the Plan document will govern.

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the Plan Sponsor, the investment option's manager or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits® for updates.

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Participant Disclosure Notice

SECTION 1:

Helping You Manage Your Plan Account

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statement

On the NetBenefits® mobile app or at www.netbenefits.com/atwork you can access your online Fidelity statement, which is continuously available. You may also obtain a paper version (free of charge) by calling **800-343-0860**.

Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.

For additional assistance and resources to help you make informed decisions, including more detailed information on the Plan's investment options, access the NetBenefits® mobile app, log on to www.netbenefits.com/atwork or call **800-343-0860**.

Your Communication Preferences

Prefer Email? If you are receiving this Notice in print and would like to receive it electronically, help us to serve you better by providing Fidelity with your email address. Simply access the NetBenefits® mobile app or visit www.netbenefits.com/atwork and go to the *Profile* section. From there, select the *Personal & Contact Information* tab to provide your email address and the *Preferences* tab to provide consent for Required Disclosures.

Access the NetBenefits® mobile app or visit

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=786086&plan=89850>
for information and resources to help you make informed investment decisions,
including more detailed information on the Plan's investment options.

SECTION 2: Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan. Please refer to your Plan's Summary Plan Description.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, access the NetBenefits® mobile app or log on to www.netbenefits.com/atwork or call 800-343-0860.

Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

Restrictions

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in

part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee	Amount
Non-Fidelity Fee(s)	\$200.00 per year deducted quarterly

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	A \$100 Loan Processing is charged by the Funds Office for new loans. Effective for new loans after 1/1/2024.
Return of Excess Contribution Fee	\$25.00 per transaction
Full Distribution	\$25.00 per full distribution
Loan Maintenance Fee	\$25.00 per year per loan initiated on or after 01/01/2024, deducted quarterly
Overnight Mailing Fee	\$25.00 per transaction

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options.

Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

SECTION 3:

Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recordkept as of November 10, 2025, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=786086&plan=89850>, including a glossary of investment terms available online at

<https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails>. To request additional investment-related information or a paper copy of certain information available online, free of charge, contact a Fidelity representative at

Fidelity Investments, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-343-0860.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's Web site at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

Variable Return Investments

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark(s) for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=786086&plan=89850> along with benchmark index definitions. Please note that the benchmark to measure and monitor performance may be different from the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

Understanding investment performance: As you review the following information, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated. To learn more or to obtain the most recent month-end performance, go to

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=786086&plan=89850>

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks				
Dodge & Cox Stock Fund Class X <i>S&P 500</i>	14.62% 25.02%	12.05% 14.53%	10.88% 13.10%	01/04/1965
Franklin Small-Mid Cap Growth Fund Class R6 <i>Russell 3000</i>	11.76% 23.81%	10.39% 13.86%	10.11% 12.55%	02/14/1992
JPMorgan Emerging Markets Equity Fund Class R6 <i>MSCI Emerging Markets (N)</i>	3.60% 7.50%	0.09% 1.70%	4.32% 3.64%	11/15/1993

Fees and Expenses		Shareholder Fees [^]	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.460%	\$4.60	N/A	Yes [§]	N/A
0.520%	\$5.20	N/A	Yes [§]	N/A
0.810%	\$8.10	N/A	Yes [§]	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks (cont'd)				
MFS International Equity Fund Class R6	4.14%	6.20%	7.13%	01/31/1996
<i>MSCI EAFE (N)</i>	3.82%	4.73%	5.20%	
T. Rowe Price New Horizons Fund I Class	3.99%	6.69%	11.42%	06/03/1960
<i>Russell 3000</i>	23.81%	13.86%	12.55%	
Vanguard Growth Index Fund Institutional Shares	32.68%	18.37%	15.76%	11/02/1992
<i>DJ US Total Stk Mkt</i>	23.88%	13.78%	12.48%	
Vanguard Institutional Index Fund Institutional Shares	24.97%	14.49%	13.07%	07/31/1990
<i>S&P 500</i>	25.02%	14.53%	13.10%	
Vanguard Selected Value Fund Investor Shares	7.18%	10.95%	8.86%	02/15/1996
<i>DJ US Total Stk Mkt</i>	23.88%	13.78%	12.48%	
Vanguard Small-Cap Value Index Fund Institutional Shares	12.41%	9.91%	8.68%	05/21/1998
<i>DJ US Total Stk Mkt</i>	23.88%	13.78%	12.48%	
Asset Class: Blended Investments				
American Funds American Balanced Fund® Class R-6	15.30%	8.47%	8.47%	07/25/1975
<i>S&P 500</i>	25.02%	14.53%	13.10%	
Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2	8.13%	4.87%	5.64%*	05/13/2019
<i>S&P Target Date 2010</i>	6.74%	4.17%	5.06%*	
Capital Group 2015 Target Date Retirement TrustSM (US) Class TD2	8.42%	5.20%	6.08%*	05/13/2019
<i>S&P Target Date 2015</i>	7.25%	4.56%	5.48%*	

Fees and Expenses		Shareholder Fees [^]	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.700%	\$7.00	N/A	Yes [§]	N/A
0.660%	\$6.60	N/A	Yes [§]	N/A
0.040%	\$0.40	N/A	Yes [§]	N/A
0.035%	\$0.35	N/A	Yes [§]	N/A
0.420%	\$4.20	N/A	Yes [§]	N/A
0.060%	\$0.60	N/A	Yes [§]	N/A
0.250%	\$2.50	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Investments (cont'd)				
Capital Group 2020 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2020</i>	8.86% 8.09%	5.57% 4.88%	6.46%* 5.87%*	05/13/2019
Capital Group 2025 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2025</i>	9.35% 8.44%	6.10% 5.55%	7.15%* 6.63%*	05/13/2019
Capital Group 2030 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2030</i>	10.90% 9.90%	7.00% 6.46%	8.16%* 7.61%*	05/13/2019
Capital Group 2035 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2035</i>	12.79% 11.38%	8.38% 7.44%	9.67%* 8.64%*	05/13/2019
Capital Group 2040 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2040</i>	14.79% 12.87%	9.36% 8.27%	10.64%* 9.50%*	05/13/2019
Capital Group 2045 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2045</i>	15.34% 13.58%	9.57% 8.75%	10.87%* 9.99%*	05/13/2019
Capital Group 2050 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2050</i>	15.57% 14.30%	9.60% 9.06%	10.93%* 10.30%*	05/13/2019
Capital Group 2055 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2055</i>	15.60% 14.32%	9.57% 9.11%	10.90%* 10.36%*	05/13/2019

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees [^]		
As a %	Per \$1,000			
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Investments (cont'd)				
Capital Group 2060 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2060</i>	15.70%	9.56%	10.89%*	05/13/2019
	14.44%	9.14%	10.41%*	
Capital Group 2065 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2065+</i>	15.70%	N/A	6.87%*	01/12/2021
	14.83%	N/A	7.57%*	
Capital Group 2070 Target Date Retirement TrustSM (US) Class TD2 <i>S&P Target Date 2065+</i>	N/A	N/A	5.33%*	06/28/2024
	N/A	N/A	5.15%*	
Asset Class: Bonds				
Dodge & Cox Income Fund Class X <i>BBg US Agg Bond</i>	2.34%	1.31%	2.49%	01/03/1989
	1.25%	-0.33%	1.35%	

N/A = Not Applicable/None

-- = Not Available

^ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown, it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. If a shareholder fee is shown, please keep in mind there may be other fees associated with the investment that our recordkeeping system does not have on file. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

Investment Restrictions

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange day per calendar quarter for a 12-month period.

Additional Investment Information

* Performance provided is Life of Fund, which is since the inception date noted, when the investment option has been in existence for less than 10 years. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.

Fees and Expenses		Shareholder Fees [^]	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.320%	\$3.20	N/A	Yes [§]	N/A
0.360%	\$3.60	N/A	Yes [§]	N/A

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower.

Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party.

In certain instances, there may be fee waivers and/or expense reimbursements, which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=786086&plan=89850>.

Fixed Return Investments

The following chart lists the Plan's investment options that have a fixed or stated rate of return.

Investment Name	Fixed Rate	Term	Rate Subject to Adjustment?	Minimum Guaranteed Rate
Asset Class: Bonds				
MassMutual Stable Value Core	3.02%	Start Date: 10/01/2025 End Date: 12/31/2025	No	0.00%

N/A = Not Applicable/None

-- = Not Available

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Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

Fees [^]	Restrictions/Other
N/A	N/A

Additional Disclosure Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor whose plan is offering the product to participants, or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete, or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

Dodge & Cox Stock Fund Class X : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/02/2022. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/04/1965, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Franklin Small-Mid Cap Growth Fund Class R6 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/14/1992, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

JPMorgan Emerging Markets Equity Fund Class R6 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/23/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/15/1993, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

T. Rowe Price New Horizons Fund I Class : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 08/28/2015. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/03/1960, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Vanguard Growth Index Fund Institutional Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/14/1998. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/02/1992, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Vanguard Small-Cap Value Index Fund Institutional Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/07/1999. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/21/1998, adjusted to reflect the fees and expenses of this

share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

American Funds American Balanced Fund® Class R-6 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/25/1975, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2 : This investment option is not a mutual fund.

Capital Group 2010 Target Date Retirement TrustSM (US) Class TD2 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/03/2021. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 05/13/2019, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Capital Group 2015 Target Date Retirement TrustSM (US) Class TD2 : This investment option is not a mutual fund.

Capital Group 2015 Target Date Retirement TrustSM (US) Class TD2 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/03/2021. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 05/13/2019, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Capital Group 2020 Target Date Retirement TrustSM (US) Class TD2 : This investment option is not a mutual fund.

Capital Group 2020 Target Date Retirement TrustSM (US) Class TD2 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/03/2021. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 05/13/2019, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Capital Group 2025 Target Date Retirement TrustSM (US) Class TD2 : This investment option is not a mutual fund.

Capital Group 2025 Target Date Retirement TrustSM (US) Class TD2 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/03/2021. The returns are provided by Morningstar and reflect the historical performance of

this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

MassMutual Stable Value Core : This investment option is not a mutual fund.

Benchmarks

Benchmark indices are unmanaged, and you cannot invest directly in an index. More information on benchmarks for the investment options through Fidelity is available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=786086&plan=89850>.

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