Notice of Investment Returns & Fee Comparison

335611-01 IMA Financial Group, Inc. 401(k) Profit Sharing Plan and Trust

empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower

P.O. Box 173764 Denver, CO 80217-3764

Participant Call Center: 1-844-465-4455

SECTION	Document Summary
1	**Investment Rate of Return and Expense Information** - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	**Other Investment-Related Fees, Expense Information and Transfer Restrictions** - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	**Plan-Related Information** - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the website listed above.

Variable Return Investments
Averaged Annualized Total Return‡ as of 01/31/2026

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
Vanguard Target Retirement Income Inv[1,2]	VTINX	1.71%	1.23%	11.23%	8.56%	4.15%	5.53% $55.30 per $1,000	10/27/2003	0.0800%/0.0800% $.80 per $1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date Retirement Income TR USD**		1.92%	1.21%	11.39%	8.60%	4.47%	5.54% $55.40 per $1,000	10/27/2003	
Vanguard Target Retirement 2020 Inv[1,2]	VTWNX	1.92%	1.38%	12.01%	9.62%	5.13%	7.31% $73.10 per $1,000	06/07/2006	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2020 TR USD**		2.30%	1.48%	12.49%	9.92%	5.72%	7.25% $72.50 per $1,000	06/07/2006	
Vanguard Target Retirement 2025 Inv[1,2]	VTTVX	2.47%	1.75%	14.47%	11.52%	6.36%	8.41% $84.10 per $1,000	10/27/2003	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2025 TR USD**		2.71%	1.76%	13.93%	10.68%	6.50%	8.09% $80.90 per $1,000	10/27/2003	
Vanguard Target Retirement 2030 Inv[1,2]	VTHRX	2.90%	2.06%	16.17%	12.88%	7.35%	9.30% $93.00 per $1,000	06/07/2006	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2030 TR USD**		3.14%	2.07%	15.14%	12.04%	7.57%	9.03% $90.30 per $1,000	06/07/2006	
Vanguard Target Retirement 2035 Inv[1,2]	VTTHX	3.24%	2.30%	17.55%	14.03%	8.28%	10.13% $101.30 per $1,000	10/27/2003	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2035 TR USD**		3.59%	2.39%	16.87%	13.56%	8.76%	10.02% $100.20 per $1,000	10/27/2003	
Vanguard Target Retirement 2040 Inv[1,2]	VFORX	3.58%	2.52%	18.78%	15.15%	9.18%	10.95% $109.50 per $1,000	06/07/2006	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2040 TR USD**		4.05%	2.72%	18.37%	14.98%	9.81%	10.83% $108.30 per $1,000	06/07/2006	
Vanguard Target Retirement 2045 Inv[1,2]	VTIVX	3.91%	2.76%	20.07%	16.23%	10.07%	11.60% $116.00 per $1,000	10/27/2003	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2045 TR USD**		4.44%	3.00%	19.76%	15.95%	10.53%	11.36% $113.60 per $1,000	10/27/2003	
Vanguard Target Retirement 2050 Inv[1,2]	VFIFX	4.23%	2.99%	21.50%	17.18%	10.67%	11.91% $119.10 per $1,000	06/07/2006	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2050 TR USD**		4.47%	3.04%	19.85%	16.35%	10.83%	11.65% $116.50 per $1,000	06/07/2006	
Vanguard Target Retirement 2055 Inv[1,2]	VFFVX	4.27%	3.01%	21.56%	17.19%	10.67%	11.91% $119.10 per $1,000	08/18/2010	0.0800%/0.0800% $.80 per $1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2055 TR USD**		4.59%	3.13%	20.37%	16.55%	10.99%	11.80% $118.00 per $1,000	08/18/2010	
Vanguard Target Retirement 2060 Inv[1,2]	VTTSX	4.27%	3.02%	21.55%	17.19%	10.68%	11.91% $119.10 per $1,000	01/19/2012	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2055 TR USD**		4.59%	3.13%	20.37%	16.55%	10.99%	11.80% $118.00 per $1,000	01/19/2012	
Vanguard Target Retirement 2065 Inv[1,2]	VLXVX	4.26%	3.02%	21.56%	17.19%	10.70%	10.89% $108.90 per $1,000	07/12/2017	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2055 TR USD**		4.59%	3.13%	20.37%	16.55%	10.99%	10.75% $107.50 per $1,000	07/12/2017	
Vanguard Target Retirement 2070 Inv[1,2]	VSVNX	4.29%	3.02%	21.53%	17.21%	N/A	16.68% $166.80 per $1,000	06/28/2022	0.0800%/0.0800% $.80 per $1,000 Gross
S&P Target Date 2065+ TR USD**		4.44%	3.07%	20.35%	16.81%	N/A	16.60% $166.00 per $1,000	06/28/2022	
International Funds									
American Funds New Perspective R6[2]	RNPGX	3.07%	2.56%	19.48%	19.01%	9.96%	14.09% $140.90 per $1,000	05/01/2009	0.4000%/0.4000% $4.00 per $1,000 Gross
Morningstar Global Markets Large Cap NR **		4.05%	2.94%	23.79%	20.50%	12.58%	13.12% $131.20 per $1,000	05/01/2009	
American Funds New World R6[2]	RNWGX	7.36%	5.99%	32.73%	16.31%	6.82%	11.25% $112.50 per $1,000	05/01/2009	0.5700%/0.5700% $5.70 per $1,000 Gross
Morningstar Emerging Markets GR USD**		8.61%	8.29%	39.88%	16.58%	6.29%	10.66% $106.60 per $1,000	05/01/2009	
International Growth Fund II R1[2]	N/A	3.96%	3.32%	19.83%	13.66%	8.42%	8.84% $88.40 per $1,000	11/17/2020	0.4800%/0.4800% $4.80 per $1,000 Gross
Morningstar Global Markets ex-US GR USD**		9.30%	6.05%	35.53%	16.92%	9.55%	10.55% $105.50 per $1,000	11/17/2020	
Specialty									
Vanguard Real Estate Index Admiral[1,2]	VGSLX	2.79%	2.64%	4.19%	4.01%	5.18%	5.78% $57.80 per $1,000	11/12/2001	0.1300%/0.1300% $1.30 per $1,000 Gross
Morningstar US Real Estate PR USD**		2.12%	2.61%	1.07%	0.49%	1.57%	2.15% $21.50 per $1,000	11/12/2001	

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Small Cap Funds									
Small Cap Value Fund III Fee Class R1[2]	N/A	7.90%	3.23%	6.46%	13.67%	N/A	16.61% $166.10 per $1,000	01/04/2023	0.3800%/0.3800% $3.80 per $1,000 Gross
Morningstar US Small Value TR USD**		10.27%	4.99%	13.25%	10.21%	N/A	12.94% $129.40 per $1,000	01/04/2023	
Small Cap Growth Fund II Fee Class R1[2]	N/A	3.27%	3.69%	4.01%	11.23%	-0.21%	5.17% $51.70 per $1,000	08/03/2020	0.6000%/0.6000% $6.00 per $1,000 Gross
Morningstar US Small Growth TR USD**		2.65%	2.34%	11.10%	14.70%	1.08%	6.52% $65.20 per $1,000	08/03/2020	
Vanguard Small Cap Index Adm[1,2]	VSMAX	6.20%	4.61%	9.58%	11.76%	7.85%	11.81% $118.10 per $1,000	11/13/2000	0.0500%/0.0500% $.50 per $1,000 Gross
Morningstar US Small Cap TR USD**		6.87%	3.89%	12.13%	12.12%	7.51%	11.08% $110.80 per $1,000	11/13/2000	
Mid Cap Funds									
Carillon Eagle Mid Cap Growth R6[2]	HRAUX	-2.80%	0.46%	-2.16%	9.77%	3.87%	12.56% $125.60 per $1,000	08/15/2011	0.6600%/0.6600% $6.60 per $1,000 Gross
Morningstar US Mid Core TR USD**		4.51%	2.99%	8.45%	10.00%	9.78%	11.67% $116.70 per $1,000	08/15/2011	
Vanguard Mid Cap Index Fund - Admiral[1,2]	VIMAX	2.24%	2.09%	9.16%	12.17%	9.16%	12.01% $120.10 per $1,000	11/12/2001	0.0500%/0.0500% $.50 per $1,000 Gross
Morningstar US Mid Cap TR USD**		3.66%	3.05%	9.04%	11.94%	9.64%	12.66% $126.60 per $1,000	11/12/2001	
Vanguard Mid-Cap Value Index Admiral[1,2]	VMVAX	7.82%	4.24%	13.85%	10.93%	11.67%	11.19% $111.90 per $1,000	09/27/2011	0.0700%/0.0700% $.70 per $1,000 Gross
Morningstar US Mid Value TR USD**		9.35%	4.04%	17.16%	11.80%	13.49%	11.76% $117.60 per $1,000	09/27/2011	
Large Cap Funds									
Fidelity Blue Chip Growth K6[1,2]	FBCGX	-0.28%	-0.16%	18.12%	32.09%	14.50%	20.14% $201.40 per $1,000	05/25/2017	0.4500%/0.4500% $4.50 per $1,000 Gross
Morningstar US Large Growth TR USD**		-5.70%	-2.10%	12.18%	25.97%	9.97%	15.28% $152.80 per $1,000	05/25/2017	
JPMorgan Value Advantage R6[1,2]	JVAYX	7.42%	2.82%	8.83%	11.29%	12.68%	11.30% $113.00 per $1,000	09/09/2016	0.6000%/0.5000% $6.00 per $1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Large Value TR USD**		7.64%	3.77%	16.78%	15.19%	14.24%	12.30% $123.00 per $1,000	09/09/2016	
Vanguard 500 Index Admiral[1,2]	VFIAX	1.75%	1.45%	16.30%	21.06%	14.94%	15.53% $155.30 per $1,000	11/13/2000	0.0400%/0.0400% $.40 per $1,000 Gross
Morningstar US Large Cap TR USD**		0.76%	0.84%	17.49%	23.67%	15.46%	16.27% $162.70 per $1,000	11/13/2000	
Balanced Funds									
T. Rowe Price Capital Appreciation[1,2]	PRWCX	0.36%	0.39%	9.37%	12.89%	9.99%	11.63% $116.30 per $1,000	06/30/1986	0.7400%/0.7100% $7.40 per $1,000 Gross
S&P Target Risk Moderate TR USD**		2.21%	1.46%	13.26%	9.98%	5.16%	6.58% $65.80 per $1,000	06/30/1986	
Bond Funds									
TCW MetWest Total Return Bond Plan[1,2]	MWTSX	0.60%	0.26%	7.45%	3.80%	-0.32%	2.07% $20.70 per $1,000	07/29/2011	0.3700%/0.3700% $3.70 per $1,000 Gross
Bloomberg US Aggregate Bond TR USD**		0.58%	0.11%	6.85%	3.65%	-0.20%	1.88% $18.80 per $1,000	07/29/2011	
Principal High Yield Inst[1,2]	PHYTX	1.56%	0.58%	6.07%	7.99%	4.74%	6.26% $62.60 per $1,000	07/28/1998	0.6000%/0.6000% $6.00 per $1,000 Gross
ICE BofA US High Yield TR USD**		1.64%	0.48%	7.54%	8.80%	4.52%	6.67% $66.70 per $1,000	07/28/1998	
Vanguard Inflation-Protected Secs Inv[1,2]	VIPSX	0.12%	0.43%	5.93%	3.49%	0.92%	2.76% $27.60 per $1,000	06/29/2000	0.2000%/0.2000% $2.00 per $1,000 Gross
Morningstar US Treasury Inflation-Protec**		0.12%	0.45%	6.02%	3.71%	1.08%	2.87% $28.70 per $1,000	06/29/2000	
Vanguard Inter-Term Treasury Ind Admiral[1,2]	VSIGX	0.48%	-0.10%	6.68%	3.46%	-0.18%	1.39% $13.90 per $1,000	08/04/2010	0.0600%/0.0600% $.60 per $1,000 Gross
Morningstar US 5-10 Yr Composite Treasur**		0.27%	-0.11%	7.36%	3.28%	-0.67%	1.45% $14.50 per $1,000	08/04/2010	

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate of return. The rate shown reflects the rate in effect from the last available quarter. Your rate may vary depending on the quarter in which the transitioned plan is funded. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of

the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 02/26/2026					
Investment Option	**Current Fixed Rate**	**Minimum Rate**	**Asset Charge / Fee Rate**	**Frequency of Fixed Rate Setting**	**Term**
Key Guaranteed Portfolio Fund	1.50% $15.00 per $1,000	0.00%	N/A	Quarterly	03/31/2026

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. The Plan Sponsor may direct Recordkeeper to perform certain administrative services on an annual basis that attempt to identify and locate missing or unresponsive Participants. The annual service fee may range from $30 to $75 per missing Participant per year depending on the services elected by the Plan Sponsor and will be deducted from the missing Participant's account balance or from the proceeds of any uncashed benefit check, as applicable.

General Administrative Services Expenses as of 02/26/2026				
Fee Type	**Annual Amount**	**Quarterly Amount**	**Frequency**	**Description**
Plan Administration Asset Based Fee	0.10% $1.00 per $1,000	0.025% $.25 per $1,000	Quarterly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.

Variable Asset Charge, if applicable, is a fund service fee for administering certain plan investment options, such as insurance company separate accounts, which may include maintaining net unit values, as applicable. Fund service fees may be stated as investment management fees, mortality & expense fees, or administrative fees reflected in the unit price

and included in the Gross Expense Ratio. Certain investments may also include recordkeeping revenue which may be made available to offset recordkeeping fees.

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 02/26/2026

Investment Option	Transfer Rule	Shareholder Type Fees^
Vanguard Target Retirement Income Inv	2	
Vanguard Target Retirement 2020 Inv	1,2	
Vanguard Target Retirement 2025 Inv	2	
Vanguard Target Retirement 2030 Inv	2	
Vanguard Target Retirement 2035 Inv	2	
Vanguard Target Retirement 2040 Inv	2	
Vanguard Target Retirement 2045 Inv	2	
Vanguard Target Retirement 2050 Inv	2	
Vanguard Target Retirement 2055 Inv	2	
Vanguard Target Retirement 2060 Inv	2	
Vanguard Target Retirement 2065 Inv	2	
Vanguard Target Retirement 2070 Inv	2	
Vanguard Real Estate Index Admiral	2	
Vanguard Small Cap Index Adm	2	
Vanguard Mid Cap Index Fund - Admiral	2	
Vanguard Mid-Cap Value Index Admiral	2	
Fidelity Blue Chip Growth K6	3	
JPMorgan Value Advantage R6	1	
Vanguard 500 Index Admiral	2	
T. Rowe Price Capital Appreciation	5	
TCW MetWest Total Return Bond Plan	4	
Principal High Yield Inst	4	
Vanguard Inflation-Protected Secs Inv	2	
Vanguard Inter-Term Treasury Ind Admiral	2	
Key Guaranteed Portfolio Fund		Should the Plan Sponsor terminate the group annuity contract, transfer restrictions and/or possible termination fees may apply. If your Plan Sponsor terminates the group annuity contract, please call Empower for more information.

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of $10000 or more into this fund will not be permitted if a prior transfer of $10000 or more was made out of this fund in the last 30 days.

Rule #3 - Fund company restriction: A transfer of $25000 or more into this fund will not be permitted if a prior transfer of $25000 or more was made out of this fund in the last 60 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #5 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

Revenue Credit

This table shows a list of investment options for which revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are invested in these specific investment options. You should review these credit amounts in conjunction with the Investment Related Fees and Expense Information below.

Investment Option	Annual Revenue Credit Rate	Annual Revenue Credit Dollar Amount
Principal High Yield Inst	0.10%	$1.00 per $1,000
T. Rowe Price Capital Appreciation	0.15%	$1.50 per $1,000

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

Contract Discontinuance and Termination Services

If, at some point in the future, the Plan discontinues, in whole or in part, any investment/platform provider relationship with your Service Provider, either by transitioning the Plan to a new recordkeeper or because of the termination of the Plan, additional fees may be charged to your Plan account. The type and amount of any such fees will depend on the terms of the Plan's investment/contract agreement with your Service Provider (or with respect to the terms of any investment contract/agreement issued by another provider that is administered by your Service Provider) that is in effect at that time and/or may be assessed in connection with any services performed by your Service Provider in conjunction with such discontinuance event.

When investment contracts are discontinued, participants' accounts could be assessed contract surrender charges, termination asset charges and/or market value adjustments. Your Plan's specific investment contract/agreement will identify which of these discontinuance fees and/or adjustments will apply. The discontinuance fees and/or adjustments may also be dependent upon the conditions of the market at the point in time the investment contract/agreement is discontinued.

Stable Value Discontinuation Provisions

With respect to Plans that elect to defer the payment of a market value adjustment from a prior stable value fund over time and then terminate their stable value contract with Service Provider prior to repaying that amount, a maximum surrender charge of 15% may be applied to your account value invested in one of the applicable stable value funds.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's website or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 02/26/2026			
Service	**Fee Amount**	**Frequency**	**Description**
Participant Loan Maintenance Fee	$12.50	Quarterly	If the plan sponsor offers loans under the plan. This fee is for annual maintenance of an outstanding loan. If you have more than one loan, you will be assessed the fee for each outstanding loan until paid in full.
Loan Origination Fee	$75.00	Per Loan	If the plan sponsor offers loans under the plan. This fee is for setting up and processing a loan from your account each time a loan request is made. The fee is taken from your account prior to issuance of the loan.
Other Disbursement Fee	$50.00	Per Distribution	This fee is for the processing of a distribution from your account.
Other Disbursement Fee	$10.00	Per Distribution	This fee is for the processing of a distribution from your account.
ACH Special Handling Charge	$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Empower Advisory Services My Total Retirement	Up to $100K = 0.112500% Next $150K = 0.087500% Next $150K = 0.062500% Over $400K = 0.037500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
Digital Notarization Services Fee	$25.00	Per Distribution	Covers the elective cost of digital notarization and identity verification services required for certain participant transactions.
EXPRESS Special Handling Charge	$50.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

Distributions of dividends or similar payments may be charged a reduced Benefit Disbursement Fee of at least $10 or the balance amount, if lower.

If you have questions regarding the participant elected service fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

If applicable to your plan:

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