

Important Notice *To Participants*

To: Participants of the **401(k) Advantage, LLC 401(k) Plan**

Re: Investment Option Changes in the **401(k) Advantage, LLC 401(k) Plan**

After careful consideration and review, and in fulfillment of our responsibility to provide sound investment choices under the Plan, we have decided to make Investment Choice changes as detailed in this Notice.

Estimated Effective Date of these changes: 10/28/2024

We will **add** the following Investment Choice(s):

Name of Investment Choice/Inception (Mo/Yr)/Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return as of July 31, 2024			Shareholder-Type Fees/Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr or Since Inception	
BlackRock Total Return Ret Opt <i>Bloomberg US Universal</i>	Interm./Long-Term Bond	Intermediate-Term Bonds	0.38%	\$3.80	5.41%	0.66%	1.88%	N/A
					5.72%	0.50%	1.89%	

*This is the cost of each Investment Choice for a 12-month period of time.

We will **delete** the following Investment Choice(s) and transfer any assets as shown:

Western Asset Core Plus Bond Ret Opt

On or about the **Estimated Effective Date**, existing account balances and future contribution allocations will automatically be transferred from the deleted Investment Choice to the new Investment Choice as shown in the schedule below:

Deleted Investment Choice(s)

Western Asset Core Plus Bond Ret Opt

Assets Transferred to New/Existing Investment Choice(s)

BlackRock Total Return Ret Opt (added)

If you want your account balance and future contribution allocations transferred as shown in the schedule above, you do not need to do anything.

Whether or not you currently invest in any of the Investment Choices being eliminated, you may make transfers to or from, or allocate future contributions to any of the new Investment Choices on or about the **Estimated Effective Date**, in accordance with the terms of the Plan.

You may log into your account at transamerica.com/portal/home to take action or you can also call Transamerica Retirement Solutions, LLC at (800) 401-8726.

Should you have any questions, please contact your Plan Administrator at:

TAG Resource
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