

IMPORTANT PARTICIPANT NOTICE
REMINDER NOTICE

January 07, 2026

Plan Name: 401(k) Advantage, 401(k) Plan

Changes Affecting Your Retirement Plan's Investment Choices shown below:

<u>Fund ID</u>	<u>Investment Choice Name</u>
16230	JPMorgan Equity Income Ret Opt

Transamerica, our investment provider, routinely monitors each Investment Choice available on its platform with the aim of providing client plans with a broad range of high-quality investments. Transamerica has informed us that changes are being made to Plan investments and fees.

Your Plan contributions are invested in insurance company separate accounts maintained by Transamerica Life Insurance Company ("TLIC") or Transamerica Financial Life Insurance Company ("TFLIC") under a group annuity contract issued to the Plan. Each separate account invests directly in a single investment option, typically a mutual fund or collective investment fund (the "Underlying Investment").

On or around **February 13, 2026** ("**Effective Date**"), the current Underlying Investment for the above Investment Choice(s) will be replaced by a new Underlying Investment. The change will result in a reduction of the net total annual expense ratio for the applicable Investment Choice. To review these changes, refer to the below table entitled "**Table of Current and New Charges**"

The new Underlying Investment will be a collective investment trust ("CIT") established and maintained by Transamerica Trust Company, and such CIT has reasonably similar investment characteristics as the current Underlying Investment. Plan contributions allocated to the current Underlying Investment will be transferred to the new Underlying Investment and participant contributions will continue to be allocated to the current Investment Choice(s) with the new Underlying Investment and updated name. Please note that although the change to the Underlying Investment will occur on or around the Effective Date, the actual separate account Investment Choice(s) names may change on a later date. For more information about the new CIT Underlying Investment, please review the CITs' Declaration of Trust that is available upon request. Refer to the Participant Call Center numbers listed below

Before the **Effective Date**, the Plan Sponsor may elect to change the Plan's Investment Choice(s) offering. In that instance, participants will receive a different notice that describes the election(s) made by the Plan Sponsor/Plan Administrator. If participants do not receive such a notice, then the changes in this Notice will apply.

Before or after the **Effective Date**, participants can log on to transamerica.com/portal/home and transfer out of the current Investment Choice(s) and transfer existing assets to a different Investment Choice(s). Participants should also adjust their allocations instructions as appropriate. If a participant does not proactively make changes online or otherwise, Transamerica will assume such participant has consented to the change. If participants want additional information about the Investment Choices available within the Plan, they can refer to the Plan's investment materials, including the investment comparative chart provided to participants as part of the Plan's fee disclosure materials. Participants can also log into transamerica.com/portal/home to view this information. These materials contain investment information about the current Investment Choices, including fees, expenses, investment characteristics and past performance.

Participant fee disclosure material and a comparative investment chart will be updated in accordance with the established schedule. For questions, or for additional information about investment options, participants in Defined Contribution Plans should contact Transamerica's Participant Call Center at 800-401-8726.

Table of Current and New Charges

Fund ID	Current Separate Account Name	New Separate Account Name	Current Underlying Investment	New Underlying Investment	Current Net total Separate Account Maint/Admin Charge	New Net total Separate Account Maint/Admin Charge	Current Expenses Charged by the Underlying Investment	New Expenses Charged by the Underlying Investment	Current Fees Retained by TRS Affiliates	New Fees Retained by TRS Affiliates	Current Fees Retained by TRS	New Fees Retained by TRS	Current Total Expense Ratio	New Total Expense Ratio
16230	JPMorgan Equity Income Ret Opt	JPMorgan U.S. Value Ret Opt	Mutual Fund	Collective Investment Trust	0.00	0.00	0.45	0.43	0.00	0.06	0.00	0.00	0.45	0.43

Plan-related recordkeeping and administration services are provided by Transamerica Retirement Solutions, LLC ("Transamerica"). The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), TA-AP-2001-CONT, or Transamerica Life Insurance Company ("TLIC"), TGP-439-194, TGP-416-192/194, TGP-430-192/194, CNT-TALJAC 05-02, or CNT-TLIC 10-05. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply. For complete information, contact your Transamerica representative.

The separate account investment choices offered are exempt from registration with the Securities and Exchange Commission ("SEC"); therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than collective trusts, separately managed accounts and stable value investment choices, invest in mutual funds which are subject to SEC registration.

Transamerica Trust Company is a Trust Company organized under the laws of the State of Iowa and is the Trustee of the CIT Underlying Investment(s), which is a series of Transamerica Retirement Solutions, LLC Collective Trust.

Investors should carefully consider the objectives, risks, charges and expenses of the funds before investing. All investments involve risk, including loss of principal, and there is no guarantee of profits. This notice is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, please contact your financial professional.