

401(k) Advantage, LLC 401(k) Plan ("Plan")
IMPORTANT NOTICE TO PARTICIPANTS FOR THE 2026 PLAN YEAR

If I do not make an investment election, how will my contributions be invested?

Qualified Default Investment Alternative (QDIA): The Plan Fiduciary has decided to include a Qualified Default Investment Alternative (QDIA) under the Plan. This decision will not change any investment elections you have already made. This notice will explain more about what this may mean to you.

Your Right to Direct Investments: Your Plan allows you to direct the investment of some or all of the contributions made on your behalf in a number of investment choices. If you fail to provide investment direction, your Plan's Fiduciary will invest Plan contributions in a QDIA established under the Plan. The Plan Fiduciary has chosen the State Street SecureCourse(SM) by Transamerica Target Maturity Series issued by TTC as the QDIA for contributions made to your Plan account(s). Contributions invested in the QDIA are subject to gains or losses like other investment choices available under your Plan including losses near and following retirement, and there is no guarantee that the investment will provide adequate retirement income.

Your Right to Transfer Out of the Default Alternative Without Penalty: Subject to your Plan's distribution rules, you may withdraw defaulted contributions invested on your behalf by your Plan's Fiduciary in the QDIA. You may also make transfers from the QDIA to any other investment choice offered under the Plan on any business day without any penalties or fees, such as redemption or liquidation fees. However, the QDIA will be assessed an investment management fee and Contract Asset Charges, if applicable, and the Expense Ratio will be as noted below. In addition, Plan service fees may be charged on any withdrawal or distribution of your account balance from the QDIA.

Consequences of Your Failure to Make an Investment Election: When you fail to give investment direction after having been provided the opportunity to do so and the Plan's Fiduciary invests contributions on your behalf in the QDIA, you are considered to have exercised control over the investment of assets in your account(s). Neither the Trustees of your Plan nor your Employer or the Plan's Fiduciary will be liable to you for any loss that is the result of such investments.

Description of the Default Alternative: The State Street SecureCourse(SM) by Transamerica Target Maturity Series allow participants to invest for retirement in one single step, into a fund that automatically adjusts to a more conservative allocation as retirement grows near. Default allocations are based on a projected retirement age of 65. If you have already turned 65, your contributions will be allocated to the most conservative fund available. A detailed description of the allocations by year of birth is listed next to each investment choice below:

If you were born:	Your applicable State Street SecureCourse(SM) by Transamerica Fund is:
On or before 1957	State Street SecureCourse Retirement by Transamerica Ret Opt
01/01/1958 - 12/31/1962	State Street SecureCourse 2025 by Transamerica Ret Opt
01/01/1963 - 12/31/1967	State Street SecureCourse 2030 by Transamerica Ret Opt
01/01/1968 - 12/31/1972	State Street SecureCourse 2035 by Transamerica Ret Opt
01/01/1973 - 12/31/1977	State Street SecureCourse 2040 by Transamerica Ret Opt
01/01/1978 - 12/31/1982	State Street SecureCourse 2045 by Transamerica Ret Opt
01/01/1983 - 12/31/1987	State Street SecureCourse 2050 by Transamerica Ret Opt
01/01/1988 - 12/31/1992	State Street SecureCourse 2055 by Transamerica Ret Opt
01/01/1993 - 12/31/1997	State Street SecureCourse 2060 by Transamerica Ret Opt
1998 and later	State Street SecureCourse 2065 by Transamerica Ret Opt

For example: Find your birth year in the chart above. Your Plan's Fiduciary will invest contributions made on your behalf to the investment choice listed in the column immediately to the right of your birth year. As described in the table below, the investment strategy for the investment choice corresponding to your birth year will periodically adjust to become more conservative as you approach retirement age.

Risk and Return Characteristics:

The investment choice(s) listed invest in a combination of domestic and foreign stocks, bonds, U.S. treasuries and money market securities.

Investment Risk:

The values of stock change in response to general market and economic conditions and the circumstances of individual issuers. The values of bonds change in response to changes in economic conditions, interest rates and the creditworthiness of individual issues.

Name of Fund:	Investment Information:	Investment Strategy:	Expense Ratio:
State Street SecureCourse Retirement by Transamerica Ret Opt	The State Street Target Retirement Income Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement Income Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement Income Fund (Class V), a collective investment trust.	The State Street Target Retirement Income Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06
State Street SecureCourse Retirement 2025 by Transamerica Ret Opt	The State Street Target Retirement 2025 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2025 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2025 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2025 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06
State Street SecureCourse Retirement 2030 by Transamerica Ret Opt	The State Street Target Retirement 2030 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2030 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2030 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2030 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06
State Street SecureCourse Retirement 2035 by Transamerica Ret Opt	The State Street Target Retirement 2035 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2035 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2035 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2035 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06

State Street SecureCourse 2040 by Transamerica Ret Opt	The State Street Target Retirement 2040 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2040 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2040 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2040 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06
State Street SecureCourse 2045 by Transamerica Ret Opt	The State Street Target Retirement 2045 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2045 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2045 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2045 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06
State Street SecureCourse 2050 by Transamerica Ret Opt	The State Street Target Retirement 2050 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2050 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2050 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2050 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06
State Street SecureCourse 2055 by Transamerica Ret Opt	The State Street Target Retirement 2055 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2055 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2055 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2055 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06
State Street SecureCourse 2060 by Transamerica Ret Opt	The State Street Target Retirement 2060 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2060 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2060 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2060 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06

State Street SecureCourse 2065 by Transamerica Ret Opt	The State Street Target Retirement 2065 Ret Opt, a TLIC Separate Account, invests exclusively in the State Street Target Retirement 2065 Ret Opt (Class 501), a TLIC Separate Account. The underlying TLIC Separate Account invests exclusively in the State Street Target Retirement 2065 Fund (Class V), a collective investment trust.	The State Street Target Retirement 2065 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.	0.06
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How to Make an Affirmative Investment Election: The investment fact sheet will provide you more information about the investment objectives, risk and return characteristics, and fees and expenses of the QDIA and the other investment choices available to you. To view the investment fact sheet, to make your own investment choices, or to move funds previously invested on your behalf, you may go online at transamerica.com/portal/home, or call (800) 401-TRAN (8726).

HOW TO OBTAIN ADDITIONAL INFORMATION:

If you need a copy of the SPD or have any additional questions, please contact TAG Resources, LLC who may be reached at (865) 670-1844, 6501 Deane Hill Drive, Knoxville, TN 37919 or you may contact the Transamerica Customer Care Center at (800) 401-TRAN (8726).

Plan recordkeeping and administration services are provided by Transamerica Retirement Solutions LLC ("Transamerica" or "Transamerica Retirement Solutions"), which is headquartered in Cedar Rapids, IA. 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-TALIAC 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.