



Important Notice Concerning Your Rights

September 14, 2026



We're excited to announce that starting Oct. 14, 2026, your employer's retirement plan will transition to a new recordkeeping platform.

To ensure that all plan and participant data migrates accurately, completely, and securely to the new recordkeeping system, there will be a brief period when you will be unable to direct or diversify investments in your individual account, obtain a loan from the plan (if applicable), or obtain a distribution from the plan.

This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a "blackout period." Whether or not you are planning retirement in the near future, we encourage you to consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The blackout period will begin on Oct. 14, 2026, and is expected to end during the week of Oct. 19, 2026. If we have an email address on file for you, you'll receive an email when your plan's move is complete and account access is restored. You can also visit your employee website to log in beginning the week of Oct. 19. Please make note of these important dates related to the move.

- **Wednesday, Oct. 14, 2026:** Requests for distribution and loans, contributions investment elections and deferral changes, and transfer or exchanges will be suspended beginning at 1 p.m. ET.
- **Week of October 19, 2026:** We anticipate trading activity and account updates will resume and the blackout period will end.

During the blackout period, you will be unable to direct or diversify the assets held in your individual account. For this reason, it's important to review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments. You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

FRACTIONAL INVESTMENT AND DEFERRAL ELECTIONS

Please note, after migration, investment and deferral elections in fractional percentages or dollar amounts will no longer be accepted.

If you currently have a fractional percentage or dollar amount for your investment or deferral elections, we recommend you update your elections by Oct. 14 at 1 p.m. ET. to a whole percentage or dollar amount. Otherwise,

your elections will be updated on your behalf. More information is available on your participant migration website- <https://avantax-resourcehub.ceteraretire.com/participant/>-under 'Here's what you need to know.'

INVESTMENT ELECTION AND ACCOUNT BALANCE OPTIONS

If you have current **investment elections in more than one model**, you will need to review your elections and update them to include only one model plus any number of non-model investments the plan offers by Oct. 14 at 1 p.m. ET. If no action is taken, your investment elections in more than one model will have their elections redirected to the underlying funds that make up the models rather than the model itself.

If you have current **account balances in more than one model**, you will need to review your balances and align them to include only one model plus any number of non-model investments by Oct. 14 at 1 p.m. ET. Please note, this model must be the same as your investment election if a model was selected in the bullet above. When your account moves, if you have balances in more than one model or balances in a model that does not match their investment election, your account will be invested in the underlying funds that make up the models.

SELF-DIRECTED BROKERAGE ACCOUNTS (SDBAS)

If you currently have a SDBA at Fidelity it will transition to Charles Schwab through an in-kind transfer. More information on login instructions will come the week of Oct. 19.

QUESTIONS?

If you have any questions about this notice, please call us at 888-557-2622 or visit your participant website by going to: www.avantax.com/retire.

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