Important Information: Your Retirement Plan is Moving Platforms

What is happening?
We are excited to announce your employer's retirement plan, currently on the Avantax Retirement Plan Services (RPS) platform, will start moving to the Cetera Retire platform on Oct. 14 and ending the week of Oct. 19. With this change, you will receive an enhanced website experience and new retirement tools like a mobile app to help you with your savings journey.

Are there any upcoming dates I should mark on my calendar?

- **Oct. 14 by 1 p.m. ET:** This is the last day for you to request:
  - a distribution
  - an investment election or deferral rate change
  - a transaction, including exchanges
- **Oct. 14-ending the week of Oct.19:** Your account will go into a brief blackout during this period. See the enclosed notice entitled "Important Notice Concerning Your Rights".

What should I review before the platform move?
Now is the perfect time to review your elections and deferrals through your current retirement website. If you have one of the following elections, you may need to take action by Oct. 14 at 1 p.m. ET.

- **Fractional deferral rate:** This means you may be contributing to your retirement account using a percentage or dollar amount that isn't a whole percent or dollar amount. We recommend you update your deferral rate by Oct. 14 at 1 p.m. ET. If you don't, your fractional deferral rate will be rounded up to display as a whole percent or dollar amount after your account is moved. See the enclosed notice entitled "Important retirement plan update".
- **Fractional investment election percentage allocation:** This means you may have an investment election where you are contributing to a particular fund using a percentage that isn't a whole percent. We recommend you update your investment elections by Oct. 14 at 1 p.m. ET. If you don't, your fractional investment elections will be automatically adjusted to be a whole percent after your account is moved. See the enclosed notice entitled "Important retirement plan update".
- **Deferral rate for both pretax and Roth contributions:** If you are contributing both pretax and Roth ***and*** have the deferral rate as a percentage on one and the other a dollar amount, when your account is moved, neither your pretax nor Roth

deferral elections will appear on the new platform. Your contributions will continue according to your prior election. We recommend you update your deferral rates on both contribution types to match, either whole percentage or whole dollar amount, by Oct. 14 at 1 p.m. ET. If you don't, you can update your election after your account is moved and that would be captured in future reports.

- **Investment election and account balance options**: The option to direct future contributions and maintain existing account balances in multiple model portfolios will no longer be available on the new recordkeeping platform. Going forward, you will be able to elect a single model and any number of mutual fund investments that the plan offers. We recommend the following actions:
    - 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 to come closer to Oct. 14.

How do I stay informed about the move?
A webpage has been set up to help make the move smooth and easy. It will be your go-to resource for key dates and answers to frequently asked questions. Make sure you bookmark the webpage.

https://avantax-resourcehub.ceteraretire.com/participant/

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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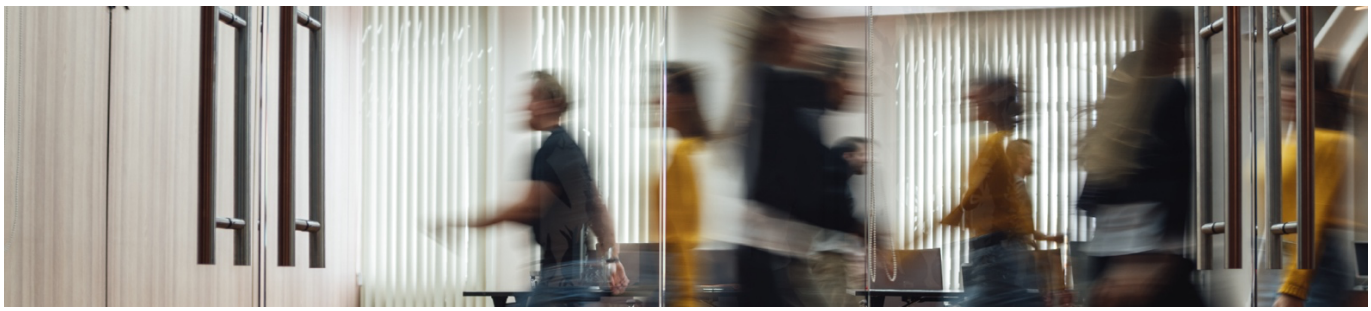
Important Notice Concerning Your Rights

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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Cetera

Important retirement plan update

Review your account: Action may be needed to your retirement plan deferral rate and investment elections.

We are excited about the move of your employer's retirement plan from the Avantax Retirement Plan Services recordkeeping platform to the Cetera Retire platform, on Oct. 14, 2026. Ensuring your experience is smooth is our top priority and we're committed to keeping you informed of any changes related to your account.

What's changing: deferral rates

You may be contributing to your retirement plan based on a fractional deferral rate, which means the percent or dollar amount you contribute to your retirement plan is not a whole percent or whole dollar amount. On the new recordkeeping platform, only whole percentages or dollar amounts will be displayed, but the amount currently being deducted from your paycheck will remain the same.

If you want to have your deferral percentages and deferral amounts match what is displayed, you will need to log in to your current retirement plan employee website and update your contribution elections to a whole dollar amount or percentage no later than 1 p.m. ET. Oct. 14, 2026. Otherwise, your fractional contribution amounts or percentages will be rounded up and displayed as a whole number. If you make a change to your contribution amount and/or your employer refreshes their human resources data, your deduction amounts will be updated.

Example 1: fractional deferral percentage

Participant A has a deferral percentage of 5.5%. The deferral percentage will be rounded up to be displayed as 6%, but the amount deducted will remain the same.

Example 2: fractional deferral amount

Participant B has a deferral amount of $66.37. The deferral amount will be rounded up to be displayed as $67.00, but the amount actually deducted from your paycheck will remain the same – at $66.37.

Note: These changes do not affect current balances and do not affect participants whose elections have whole dollar or percentage amount contributions.

What's changing: investment elections

You may currently have a fractional investment election percentage allocation. On the new recordkeeping platform, all investment elections must be in whole percentages.

Please log in to your current retirement plan employee website and update your investment elections to a whole percentage no later than 1 p.m. ET. Oct. 14, 2026. Otherwise, your fractional investment elections will be automatically adjusted upon migration as described in the examples below.

Example 1: unequal investment election percentages

Participant A currently has future elections set as follows:

- 33.3% of her contributions to Fund A
- 33.3% of her contributions to Fund B, and
- 33.4% of her contributions to Fund C

After the migration date, the .3% in Funds A and B will be directed to Fund C, the fund with the highest election percentage. Participant A's future investment elections will become:

- 33% to Fund A,
- 33% to Fund B, and
- 34% to Fund C

Example 2: equal investment election percentages

Participant B has future elections set for 12.5% to each of 8 different funds in the plan.

The half percent for each of the 8 funds will be added together and the resulting total of 4% will be added to the first fund listed alphabetically by fund ticker in the plan.

Note: These changes do not affect current balances and do not affect participants whose elections have whole percentage allocations.

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