



# Financial wellness for all



## A new era of retirement planning starts here

Beginning January 1, 2026, the following retirement plans will transition from Schwab Retirement Plan Services, Inc. to Empower.

- Radiology Partners, Inc. 401(k) Profit Sharing Plan
- Radiology Partners, Inc. Associate Plan
- Radiology Partners, Inc. Partner Plan

We're excited to welcome you to Empower, where our mission is to help you invest well, live a little, and feel confident about your financial future.

With this move you'll have access to smart tools, a personalized dashboard, and friendly support when you need it. Whether you like to plan on your own or prefer professional guidance, together with Radiology Partners and Creative Planning, we have you covered.

**Please review this guide even if you are no longer an active teammate. This guide will familiarize you with the steps that will take place during the transfer process. It includes key dates and how your account will transfer. No action is required from you unless you want to make changes before the transfer process begins.**

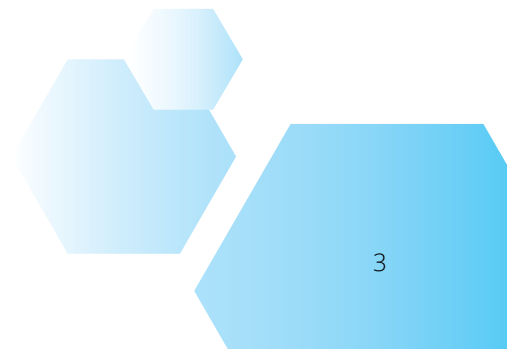
# At a glance: What's happening

## Here are the highlights of your plan's transition to Empower:

- **Blackout period:** Beginning December 26, 2025, at 3 p.m. CT and expected to end the week of January 11, 2026, this "blackout period" will allow time to transfer your plan's administrative records to Empower.
- **No action needed to transfer your account:** Your account balance, future contributions and contribution elections, and beneficiary designation will automatically transfer.
- **New investments:** Investments will either transfer in kind or be liquidated and mapped to similar options at Empower. Please see pages 4-5 for more details.
- **Loans and withdrawals:** Existing loans, distributions, and withdrawals will automatically transfer.
- **Self-directed brokerage (SDB):** Your current Schwab Personal Choice Retirement Account® (PCRA) will remain active. Be sure to review the enclosed Notice to PCRA holders for more details.
- **Managed accounts:** If you're currently enrolled in FinanceGPS at Schwab, your managed account will carry over to Empower. Review the enclosed Notice to Managed Account Holders for more details.

## Key dates

<b>December 22, 2025</b>	This is the final day Schwab will accept requests in good order for distributions or loans.
<b>Blackout period begins</b> December 26, 2025, at 3 p.m. CT	<p>This is the last day to conduct any transactions in your account, including contribution and investment election changes. <b>The blackout period does not impact PCRA's.</b></p> <p>During this period:</p> <ul style="list-style-type: none"><li>• You'll have no access to your 401(k) account at Schwab or your new account at Empower.</li><li>• Your investments will continue to gain and/or lose value depending on market conditions.</li><li>• Payroll deductions, including loan repayments, as well as any employer contributions, will continue during this period and will be reflected in your account when the transition is complete.</li></ul> <p>See the "Important notice" section of this guide for details.</p>
<b>Blackout period expected to end</b> Week of January 11, 2026	You'll have full access to your Empower account online, by phone, or through the app.





# How your account will transfer

As part of the transition to Empower, your account balance and future contribution allocations will either be transferred in kind and remain invested in the same fund as your current elections at Schwab or liquidated and reinvested in funds with a similar objective as your current investment. **For a complete listing of investment options and fees available in the plan, refer to the enclosed Notice of Investment Returns and Fee Comparison.**

You don't need to take any action for your account to transfer. However, if you'd like your balance and future contribution allocations to move differently, you can make changes before the blackout begins by contacting Schwab at [workplace.schwab.com](https://workplace.schwab.com) or 800-724-7526.

We encourage you to review your account prior to and after the transition period and make adjustments to your asset allocation, if necessary.

## Account balances:

**Only the investments listed below will be liquidated and transferred to a fund with a similar investment objective.** All other investments will not change — they will remain invested in the same fund you currently hold at Schwab.

Balances in these investments:	Will automatically transfer to these:
JPMorgan Equity Income R6 (OIEJX)	Putnam Large Cap Value Trust IA
Fidelity Mid Cap Value Index (FIMVX)	JHancock Disciplined Val Mid Cap T CL B5
MassMutual Mid Cap Growth I (MEFZX)	Principal Mid-Cap Fund T-IV

Funds exempt from SEC registration do not have ticker symbols.  
Investing involves risk, including possible loss of principal.

# How your account will transfer (continued)

If you don't have investment elections on file at Schwab, your account balance and future contributions will be directed to the plan's default investment option — a Vanguard Target Retirement Date Fund based on your birthdate. Please refer to the birthdate chart below. **Review the enclosed Qualified Default Investment Alternative Notice (QDIA) for more information.**



Default investment option:	Birthdate range:
Vanguard Target Retirement Inc Trust II	December 31, 1952, and earlier
Vanguard Target Retirement 2020 Trust II	January 1, 1953 – December 31, 1957
Vanguard Target Retirement 2025 Trust II	January 1, 1958 – December 31, 1962
Vanguard Target Retirement 2030 Trust II	January 1, 1963 – December 31, 1967
Vanguard Target Retirement 2035 Trust II	January 1, 1968 – December 31, 1972
Vanguard Target Retirement 2040 Trust II	January 1, 1973 – December 31, 1977
Vanguard Target Retirement 2045 Trust II	January 1, 1978 – December 31, 1982
Vanguard Target Retirement 2050 Trust II	January 1, 1983 – December 31, 1987
Vanguard Target Retirement 2055 Trust II	January 1, 1988 – December 31, 1992
Vanguard Target Retirement 2060 Trust II	January 1, 1993 – December 31, 1997
Vanguard Target Retirement 2065 Trust II	January 1, 1998 – December 31, 2002
Vanguard Target Retirement 2070 Trust II	January 1, 2003, and after

**Automatic rebalancing settings will not transfer.** If you have a rebalance scheduled between December 26, 2025, and the week of January 11, 2026, it will not be processed. After the blackout ends, you can set up new rebalancing preferences through your Empower account.





# How your account will transfer (continued)

## Advisor managed accounts

**If you're currently enrolled in FinanceGPS at Schwab,** you'll be automatically enrolled in FinanceGPS at Empower after blackout. Please see the enclosed Notice for Participants Currently Enrolled in FinanceGPS for further information. If you do not want to be enrolled in FinanceGPS at Empower, simply unenroll from the FinanceGPS program before the blackout begins on December 26, 2025. You also have the option to unenroll after the blackout ends by contacting Empower.

## Schwab PCRA

If you currently hold investments in a PCRA, your current PCRA will remain active. **Please see the accompanying Important Information for Current Schwab Personal Choice Retirement Account® (PCRA) Holders** for more information about how the move impacts your account.

## Outstanding loans

If you have a loan through the plan, it will transfer automatically to Empower. Your loan will not default because of this transition.

- If you're currently making loan repayments through payroll, no action is needed.
- **If you're currently making loan repayments via ACH, you'll need to set up ACH loan repayments through Empower** after the blackout ends. Please contact Empower at **800-RAD-1046** (800-723-1046) to establish loan repayments via ACH. To avoid default, continue making payments according to your loan agreement. If your loan defaults, the balance will be treated as a taxable distribution and may be subject to income tax and penalties.

## Distribution payments

Any payments due during or shortly after the blackout will be processed after the transition.

- **If you receive installment payments via ACH, your ACH instructions will not transfer to Empower.**
- **If you receive paper checks,** those will continue uninterrupted.
- **To set up direct deposit after the transition,** log in and go to *Account Overview > Account Information > Manage bank accounts* to add your information. Follow the steps to provide the information and then go to *Account Overview > Withdrawals*. There, select your outstanding installment and assign *Direct Deposit* as your payment method.
- **If you have an existing W-4P-eligible installment, a withholding update is required.** To comply with IRS regulations, we will update your federal and state income tax withholding on your periodic payments to the IRS and your state's default withholding rate of single with no adjustments (regardless of your marital status). This change will occur upon the transition of your account balance to Empower and will be effective on payments that you receive after the transition.

To make income tax-withholding elections other than the default withholding, complete and return the updated IRS Form W-4P to Empower after the end of the transition. You can download the form by visiting [irs.gov](https://www.irs.gov), typing "W-4P Form" into the search bar, and clicking on the corresponding PDF link. Mail the form to: Empower, ATTN 401(k) Department, PO Box 173764, Denver, CO 80217-3764. For additional information about the impact these forms will have on income tax-withholding elections, refer to the 2025 IRS Publication 15-T or consult your tax advisor.

# You have choices when it comes to financial guidance

Planning for retirement isn't one-size-fits-all. With your plan at Empower, you have access to a variety of financial guidance options that can help you feel more confident about your next steps. Whether you're looking for personal support, digital tools, or ongoing investment management, you can choose the type of help that fits your goals. Even better, most services are available at no additional cost.

## No-cost financial coaching from our Financial Wellness Consultant

### Carl Barton CFP®, Creative Planning

Your dedicated Financial Wellness Consultant is a benefit provided by Radiology Partners — available now and after the transition — at no cost to you. Carl Barton, CFP®, has over 30 years of experience helping individuals improve their financial health. Scan the QR code or [click here »](#) to book a confidential appointment with Carl. He can help with:



- Retirement and savings strategies.
- Tax-smart investing.
- Insurance and estate planning.
- Debt and student loan strategies.
- Retirement assessment.
- Roth 401(k) or pretax.
- How much to contribute.
- College savings.

## Education through Empower

### After the transition, you'll have more help to support your goals

Empower's retirement plan counselors will be available to help you make informed decisions about your financial goals — and how your workplace plan fits into them — also at no cost to you. Scan the QR code or [click here »](#) to schedule a virtual and confidential one-on-one session after the transition. An Empower retirement counselor can guide you through topics like:



- Understanding your 401(k) investment options.
- Learning how to use Empower's tools and dashboard.
- Connecting your plan to your broader financial goals.
- Retirement readiness.



# You have choices when it comes to financial guidance (continued)

## A personalized strategy through Advisor Managed Accounts by Creative Planning

You're unique, and your investing strategy should be, too. Experienced investment professionals at Creative Planning can create a personalized retirement strategy just for you.

Creative Planning will go beyond the typical "age-based" investment strategy to look at your lifestyle, situation, and goals to create a strategy that is tailored to you instead of a number.

The approach is personalized, simplified, and comprehensive — with one-on-one access to investment professionals. There is an asset-based fee for managed accounts. **Review the enclosed Notice of Investment Returns and Fee Comparison for more information about the applicable fees for this program.**

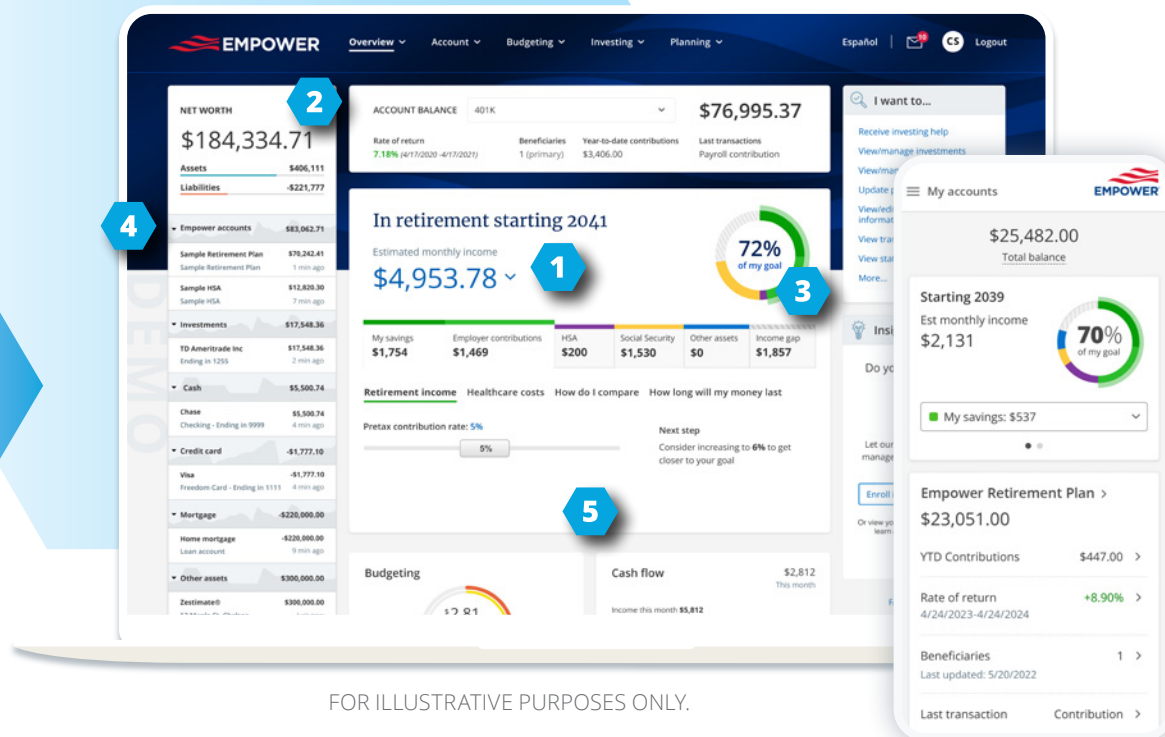
## Online Advice

If you prefer to manage your own investments but would like some assistance, Online Advice generates personalized saving and investing suggestions at no extra cost. Online Advice can help you:

- Invest and manage your account on your own.
- Review plan investments and track performance.
- Obtain advice or a second opinion before executing investment decisions on your own.
- Connect your plan to your broader financial goals.







# A new online experience to support your financial well-being

## State-of-the-art dashboard and mobile app

After the transition is complete and you create your account at Empower, you will have an enhanced digital experience and resources intended to help you achieve your savings and retirement goals. Your Empower Personal Dashboard™ will give you a real-time view of spending, saving, debt, and more so you can track, manage, and plan all your financial priorities in one place.

Your personal and financial data is protected with multi-factor authentication, fraud alerts, and encryption. For more information regarding account security, including the Empower Security Guarantee, visit [empower.com](https://empower.com) » and, from the list of additional links at the bottom of the page, click *Security center*.

- 1 Know your estimated monthly retirement income.
- 2 See and understand your net worth.
- 3 Manage progress toward your goals.
- 4 Easily and securely connect other accounts.
- 5 Access an expanded financial toolbox.

## Connect other accounts

Easily and securely connect other accounts like checking, savings, credit cards, health savings accounts (HSAs), 529s, and brokerage accounts from over 16,000 financial institutions. You can also add assets such as home values (via Zillow) and collectibles for a fuller financial picture.

Connecting accounts takes just minutes and gives you a comprehensive view of your net worth — including what you own and what you owe — so you can better understand your overall financial position.

# Important notice

## Your rights in the Radiology Partners retirement plans

November 18, 2025

This notice is to inform you that accounts in the following retirement plans will transition from Schwab Retirement Plan Services, Inc. to Empower effective January 1, 2026:

- Radiology Partners, Inc. 401(k) Profit Sharing Plan
- Radiology Partners, Inc. Associate Plan
- Radiology Partners, Inc. Partner Plan

As a result of this change, you will be temporarily unable to check your account balance; transfer or diversify your investments (not including investments held within a self-directed brokerage account) in your Radiology Partners retirement plan account; or obtain a loan, withdrawal, or distribution. 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 carefully consider how this period may affect your retirement planning as well as your overall financial plan.

The blackout period begins at 3 p.m. CT on December 26, 2025, and is expected to end the week of January 11, 2026. During this time, you will have no access to your account. You will be unable to check your account balance; transfer or diversify your investments; or obtain a loan, withdrawal, or distribution from your Radiology Partners retirement plan account.

Please note, December 22, 2025, is the final day Schwab will accept requests in good order for distributions or loans.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

To review your plan account and request any changes to the account's investment allocation before the blackout period begins, contact Schwab Retirement Plan Services, Inc. at 800-724-7526 or access your account online at [workplace.schwab.com](https://workplace.schwab.com) by 3 p.m. CT on December 26, 2025.

If you have questions concerning this notice, please contact Empower at **800-RAD-1046** (800-723-1046).

Once the blackout period ends, you will have full access to your plan account. If you would like to confirm the status of the blackout period, contact Empower at **800-723-1046**.



Dates and times are subject to change. Please contact Empower for more information.

Diversification does not ensure a profit or protect against loss.



# Follow this checklist the week of January 11, 2026

## Getting started with your new Empower account is easy — there are three simple ways:

- ☐ **Access your account** – After you have received notice that the blackout has ended, you can access your account and start enjoying all the new features:
  - 1 Online** – [empower.com/radpartners](https://empower.com/radpartners) » Click the *Register* button, follow the prompts on the *I do not have a PIN* tab to enter your personal information, and create a username and password  
**If you're an active teammate, access your account through Okta single sign-on (SSO) at [radpartners.okta.com](https://radpartners.okta.com) ».** You won't need to enter a username or password if you're connected to the Radiology Partners network.  
**NOTE:** You are encouraged to register your account so you can also access the site easily through a personal device.
  - 2 Mobile – Empower app:** View and manage your account anywhere, anytime with the Empower app. Simply search for “Empower” and look for this image in the [App Store®](#)  [from Apple®](#) » or on [Google Play™](#).
  - 3 By phone – 800-RAD-1046 (800-723-1046):** Empower representatives are available weekdays from 7 a.m. to 9 p.m. CT (excluding most financial market holidays) and Saturdays from 8 a.m. to 4:30 p.m. CT.
- ☐ **Review your beneficiary election(s)** and update if necessary.
- ☐ **Update your contact information** – Review your contact information (phone and email address) and personal preferences so you receive important account alerts. Change of addresses for those actively employed must be completed through Radiology Partners.
- ☐ **Learn more** – [Click here](#) » or scan the QR code to learn how to register and navigate the Empower website while taking advantage of the powerful tools and resources available to you. Webinars are held on the second and fourth Wednesdays of each month at 10 a.m. and 2 p.m. CT. 



*Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.*

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Securities available through Schwab Personal Choice Retirement Account (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling 888-393-7272. Charles Schwab & Co., Inc. and Empower Financial Services, Inc. are separate and unaffiliated.

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IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The results may vary with each use and over time.

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Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio while considering all your assets, income, and investments. Adjustments may be needed to realign the account with its desired investment strategy. "EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

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## Important information for current Schwab Personal Choice Retirement Account® (PCRA) holders

Retirement plan name	Plan number/retirement plan ID
Radiology Partners, Inc. 401(k) Profit Sharing Plan	538021-01
Radiology Partners, Inc. Associate Plan	538021-02
Radiology Partners, Inc. Partner Plan	538021-03

**Please review the information thoroughly. This letter will explain the details of your account transition. If you have Roth money in your PCRA or multiple PCRA's, you will receive additional details about the transition in a separate communication.**

As part of the transition of the following Radiology Partners retirement plans to Empower, your PCRA will remain at Schwab, and you may continue to use your existing Schwab account number and login credentials directly at schwab.com.

*By using the self-directed brokerage account (SDBA), you acknowledge that Empower is a plan service provider under the terms you agreed to at the time you opened the account at the brokerage provider. You agree that you are solely responsible for the SDBA investment selections and any resulting losses. You further agree to release and hold harmless your employer and the plan's service providers from any claims, losses, or expenses arising from your election to use the SDBA and your investment decisions.*

### Core and transfer minimums

- Once your PCRA is administratively transferred, you will be required to maintain a minimum balance of \$500 of your account balance in the core funds.
- If you wish to make transfers into your PCRA from your core funds, a transfer minimum of \$1 will apply.
- Monies will be transferred first into the Schwab Bank Sweep for Benefit Plans, the cash feature within your PCRA. You may then access your Schwab PCRA to make trades from the monies in your Schwab Bank Sweep for Benefit Plans.

### Advisors or trading authorizations

- If you've granted third-party access to your account, the authorization will carry over with the transition for existing accounts.
- It is recommended that you contact Schwab after the transition to confirm everything is as expected.

### If you do not want to retain your Schwab PCRA when your plan transfers to Empower

You must liquidate all noncash holdings within your current PCRA and request the transfer of your PCRA assets back into the core funds (non-PCRA investments) within the plan no later than 3 p.m. CT on December 26, 2025. If you do not act as described, your PCRA(s) will be re-registered to Empower as your new recordkeeper. Trades to liquidate the



current PCRA holdings and transfer of proceeds to the core funds should be initiated via your plan's website at [workplace.schwab.com](https://workplace.schwab.com) or by calling 800-724-7526.

**If you hold investments in your current PCRA that are not eligible for transfer to your Schwab PCRA**

If you have non-eligible investments, including but not limited to real estate, municipal bonds, foreign securities, worthless or chilled securities, privately held securities, limited partnerships, or certain mutual funds that Charles Schwab does not have trading agreements with, those investments must be liquidated in your current PCRA prior to December 26, 2025.

You will be informed if you have non-eligible investments, and they must be liquidated in your current PCRA. If the non-eligible investments are not liquidated by December 26, 2025, they may be fully liquidated on your behalf.

Sincerely,  
Empower

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

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**Brokerage Products: Unless otherwise noted: NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE**

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## Important notices for the following Radiology Partners retirement plans effective January 1, 2026

- Radiology Partners, Inc. 401(k) Profit Sharing Plan
- Radiology Partners, Inc. Associate Plan
- Radiology Partners, Inc. Partner Plan

To help you better understand your investment options and other plan information, please see the following enclosures:

- **Notice of Investment Returns & Fee Comparison:** This notice provides a list of the fees and expenses associated with Radiology Partners retirement plan accounts as well as details about the investment options available in the plans, including performance, fees and restrictions.
- **Qualified Default Investment Alternative (QDIA):** This notice outlines what you need to know if you are making contributions to a Radiology Partners retirement plan but have not proactively chosen how your account will be invested.
- **Advisory Services Agreement:** This agreement provides the fees, description, and terms and conditions for the FinanceGPS service that you may be or may choose to be enrolled in.

While the enclosed notices apply to the Radiology Partners retirement plans, they may not all apply to your individual plan participation.

If you have questions about these materials, please contact us at **800-RAD-1046 (800-723-1046)**. Customer Care Center representatives are available weekdays from 7 a.m. to 9 p.m. CT and Saturdays from 8 a.m. to 4:30 p.m. CT.

Sincerely,

Empower

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# Notice of Investment Returns & Fee Comparison

583021-01 Radiology Partners, Inc. 401(k) Profit Sharing Plan  
583021-02 Radiology Partners, Inc. Associate Plan  
583021-03 Radiology Partners, Inc. Partner Plan

[empower.com/radpartners](https://empower.com/radpartners)

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower

P.O. Box 173764 Denver, CO 80217-3764

Participant Call Center: 1-800-723-1046

SECTION	Document Summary
1	<b>Investment Rate of Return and Expense Information</b> - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	<b>Other Investment-Related Fees, Expense Information and Transfer Restrictions</b> - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	<b>Plan-Related Information</b> - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

## 1 – Investment Rate of Return and Expense Information

### Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the website listed above.

Variable Return Investments									
Averaged Annualized Total Return <sup>†</sup> as of 09/30/2025									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
							5.33%		0.0750%/0.0750%

<b>The Vanguard Target Retire Incm Trust II<sup>1,2</sup></b>	N/A	3.48%	9.64%	7.94%	10.34%	4.57%	\$53.30 per \$1,000	02/29/2008	\$ .75 per \$1,000 Gross
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Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date Retirement Income TR USD**		3.63%	9.82%	7.53%	10.50%	4.81%	5.26%	02/29/2008	
							\$52.60 per \$1,000		
<b>The Vanguard Target Retire 2020 Trust II<sup>1,2</sup></b>	N/A	3.79%	10.36%	8.63%	12.01%	6.05%	7.03%	02/29/2008	0.0750%/0.0750%
							\$70.30 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2020 TR USD**		4.11%	10.65%	8.54%	12.42%	6.46%	6.89%	02/29/2008	
							\$68.90 per \$1,000		
<b>The Vanguard Target Retire 2025 Trust II<sup>1,2</sup></b>	N/A	4.67%	12.38%	10.55%	14.33%	7.45%	8.06%	02/29/2008	0.0750%/0.0750%
							\$80.60 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2025 TR USD**		4.54%	11.64%	9.41%	13.31%	7.47%	7.66%	02/29/2008	
							\$76.60 per \$1,000		
<b>The Vanguard Target Retire 2030 Trust II<sup>1,2</sup></b>	N/A	5.31%	13.68%	11.76%	15.94%	8.56%	8.85%	02/29/2008	0.0750%/0.0750%
							\$88.50 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2030 TR USD**		5.02%	12.55%	10.37%	15.06%	8.74%	8.53%	02/29/2008	
							\$85.30 per \$1,000		
<b>The Vanguard Target Retire 2035 Trust II<sup>1,2</sup></b>	N/A	5.79%	14.71%	12.85%	17.32%	9.63%	9.62%	02/29/2008	0.0750%/0.0750%
							\$96.20 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2035 TR USD**		5.61%	13.91%	11.72%	17.03%	10.16%	9.45%	02/29/2008	
							\$94.50 per \$1,000		
<b>The Vanguard Target Retire 2040 Trust II<sup>1,2</sup></b>	N/A	6.25%	15.73%	13.92%	18.69%	10.67%	10.36%	02/29/2008	0.0750%/0.0750%
							\$103.60 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2040 TR USD**		6.19%	15.00%	12.96%	18.74%	11.34%	10.18%	02/29/2008	
							\$101.80 per \$1,000		
<b>The Vanguard Target Retire 2045 Trust II<sup>1,2</sup></b>	N/A	6.72%	16.72%	14.95%	20.03%	11.71%	10.94%	02/29/2008	0.0750%/0.0750%
							\$109.40 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2045 TR USD**		6.57%	16.04%	13.84%	19.90%	12.10%	10.66%	02/29/2008	
							\$106.60 per \$1,000		
<b>The Vanguard Target Retire 2050 Trust II<sup>1,2</sup></b>	N/A	7.19%	17.88%	16.15%	21.08%	12.26%	11.22%	02/29/2008	0.0750%/0.0750%
							\$112.20 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2050 TR USD**		6.79%	16.09%	14.15%	20.41%	12.47%	10.93%	02/29/2008	
							\$109.30 per \$1,000		
							11.23%		0.0750%/0.0750%

<b>The Vanguard Target Retire 2055 Trust II<sup>1,2</sup></b>	N/A	7.18%	17.89%	16.11%	21.08%	12.26%	\$112.30 per \$1,000	08/31/2010	\$ .75 per \$1,000 Gross
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Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2055 TR USD**		6.91%	16.50%	14.47%	20.61%	12.63%	11.06%	08/31/2010	
							\$110.60 per \$1,000		
<b>The Vanguard Target Retire 2060 Trust II<sup>1,2</sup></b>	N/A	7.19%	17.92%	16.14%	21.09%	12.27%	11.24%	03/01/2012	0.0750%/0.0750%
							\$112.40 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2060 TR USD**		6.95%	16.42%	14.44%	20.66%	12.62%	11.14%	03/01/2012	
							\$111.40 per \$1,000		
<b>The Vanguard Target Retire 2065 Trust II<sup>1,2</sup></b>	N/A	7.19%	17.91%	16.11%	21.07%	12.25%	11.05%	07/17/2017	0.0750%/0.0750%
							\$110.50 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2065+ TR USD**		7.07%	16.65%	14.80%	20.88%	12.80%	10.46%	07/17/2017	
							\$104.60 per \$1,000		
<b>The Vanguard Target Retire 2070 Trust II<sup>2</sup></b>	N/A	7.17%	17.91%	16.06%	21.10%	N/A	11.08%	04/07/2022	0.0750%/0.0750%
							\$110.80 per \$1,000		\$ .75 per \$1,000 Gross
S&P Target Date 2065+ TR USD**		7.07%	16.65%	14.80%	20.88%	N/A	11.06%	04/07/2022	
							\$110.60 per \$1,000		

<b>International Funds</b>									
<b>American Funds Eupac R6<sup>2</sup></b>	RERGX	6.27%	23.48%	14.79%	19.65%	7.49%	8.28%	05/01/2009	0.4700%/0.4700%
							\$82.80 per \$1,000		\$4.70 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		6.95%	26.00%	16.51%	20.89%	10.74%	9.02%	05/01/2009	
							\$90.20 per \$1,000		
<b>DFA Emerging Market Core Equity 2 Port I<sup>2</sup></b>	DFCEX	8.90%	24.08%	15.55%	19.33%	10.52%	8.84%	04/05/2005	0.4000%/0.4000%
							\$88.40 per \$1,000		\$4.00 per \$1,000 Gross
Morningstar Emerging Markets GR USD**		9.65%	24.97%	15.22%	18.01%	8.27%	8.71%	04/05/2005	
							\$87.10 per \$1,000		
<b>Fidelity Total International Index<sup>1,2</sup></b>	FTIHX	6.70%	26.81%	17.18%	20.85%	10.28%	8.12%	06/07/2016	0.0600%/0.0600%
							\$81.20 per \$1,000		\$ .60 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		6.95%	26.00%	16.51%	20.89%	10.74%	8.71%	06/07/2016	
							\$87.10 per \$1,000		

<b>Specialty</b>									
<b>Fidelity Real Estate Index Institutional<sup>1,2</sup></b>	FSRNX	3.73%	5.69%	-2.32%	9.03%	7.81%	4.84%	09/08/2011	0.0700%/0.0700%
							\$48.40 per \$1,000		\$ .70 per \$1,000 Gross
							6.71%		



Morningstar US REIT TR USD**		2.55%	5.06%	-3.77%	8.44%	6.80%	\$67.10 per \$1,000	09/08/2011	
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Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Small Cap Funds									
DFA US Targeted Value I <sup>2</sup>	DFFVX	8.70%	6.49%	7.50%	16.09%	19.55%	10.72%	02/23/2000	0.3000%/0.2900%
							\$107.20 per \$1,000		\$3.00 per \$1,000 Gross
Morningstar US Small Value TR USD**		7.22%	7.35%	8.18%	14.36%	17.24%	9.11%	02/23/2000	
							\$91.10 per \$1,000		
Fidelity Small Cap Index <sup>1,2</sup>	FSSNX	12.43%	10.48%	10.95%	15.37%	11.65%	9.91%	09/08/2011	0.0250%/0.0250%
							\$99.10 per \$1,000		\$ .25 per \$1,000 Gross
Morningstar US Small Cap TR USD**		7.99%	8.80%	9.15%	16.26%	12.25%	9.74%	09/08/2011	
							\$97.40 per \$1,000		
Janus Henderson Triton N <sup>2</sup>	JGMNX	3.67%	4.80%	3.51%	12.59%	7.11%	9.85%	05/31/2012	0.6600%/0.6600%
							\$98.50 per \$1,000		\$6.60 per \$1,000 Gross
Morningstar US Small Growth TR USD**		8.54%	12.43%	14.45%	17.83%	6.34%	10.00%	05/31/2012	
							\$100.00 per \$1,000		
Mid Cap Funds									
Fidelity Mid Cap Index <sup>1,2</sup>	FSMDX	5.32%	10.39%	11.08%	17.69%	12.65%	11.38%	09/08/2011	0.0250%/0.0250%
							\$113.80 per \$1,000		\$ .25 per \$1,000 Gross
Morningstar US Mid Cap TR USD**		4.68%	10.13%	10.84%	17.35%	12.77%	11.95%	09/08/2011	
							\$119.50 per \$1,000		
JHancock Disciplined Val Mid Cap T CL B5 <sup>2</sup>	N/A	5.91%	12.26%	10.00%	N/A	N/A	10.25%	10/28/2024	0.4000%/0.4000%
							\$102.50 per \$1,000		\$4.00 per \$1,000 Gross
Morningstar US Mid Value TR USD**		6.71%	11.23%	8.66%	N/A	N/A	8.07%	10/28/2024	
							\$80.70 per \$1,000		
Principal Mid Cap Fd T IV <sup>2</sup>	N/A	0.13%	5.98%	6.25%	20.27%	12.41%	13.74%	01/30/2013	0.4200%/0.4200%
							\$137.40 per \$1,000		\$4.20 per \$1,000 Gross
Morningstar US Mid Core TR USD**		4.80%	7.53%	4.90%	15.43%	12.20%	10.98%	01/30/2013	
							\$109.80 per \$1,000		
Large Cap Funds									
Fidelity Contrafund K6 <sup>1,2</sup>	FLCNX	6.47%	19.77%	23.66%	32.68%	16.83%	17.53%	05/25/2017	0.4500%/0.4500%
							\$175.30 per \$1,000		\$4.50 per \$1,000 Gross
Morningstar US Large Growth TR USD**		6.66%	21.36%	32.16%	32.14%	12.49%	16.43%	05/25/2017	
							\$164.30 per \$1,000		

Fidelity 500 Index <sup>1,2</sup>	FXAIX	8.12%	14.82%	17.59%	24.92%	16.45%	15.29%	05/04/2011	0.0150%/0.0150%
							\$152.90 per \$1,000		\$ .15 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Large Cap TR USD**		9.01%	16.27%	20.09%	27.20%	16.84%	16.06% \$160.60 per \$1,000	05/04/2011	
Putnam Large Cap Value Trust IA <sup>2</sup>	N/A	6.13%	13.85%	11.33%	20.98%	17.59%	13.36% \$133.60 per \$1,000	07/03/2018	0.3300%/0.3300% \$3.30 per \$1,000 Gross
Morningstar US Large Value TR USD**		6.17%	13.49%	10.64%	18.94%	15.24%	11.10% \$111.00 per \$1,000	07/03/2018	

#### Balanced Funds

PIMCO All Asset Instl <sup>2</sup>	PAAIX	4.45%	11.52%	7.69%	10.59%	7.65%	6.76% \$67.60 per \$1,000	07/31/2002	1.9150%/1.8350% \$19.15 per \$1,000 Gross
Morningstar Moderately Aggressive Target**		5.41%	15.69%	12.61%	17.59%	10.17%	9.68% \$96.80 per \$1,000	07/31/2002	

#### Bond Funds

BlackRock High Yield Portfolio K <sup>2</sup>	BRHYX	2.60%	7.51%	7.75%	11.44%	6.05%	6.16% \$61.60 per \$1,000	11/19/1998	0.4900%/0.4800% \$4.90 per \$1,000 Gross
ICE BofA US High Yield TR USD**		2.40%	7.06%	7.23%	10.97%	5.53%	6.07% \$60.70 per \$1,000	11/19/1998	
Fidelity US Bond Index <sup>1,2</sup>	FXNAX	1.98%	6.05%	2.75%	4.87%	-0.48%	1.80% \$18.00 per \$1,000	05/04/2011	0.0250%/0.0250% \$.25 per \$1,000 Gross
Morningstar US Core Bond TR Hedged USD**		2.04%	6.09%	2.87%	4.87%	-0.48%	1.81% \$18.10 per \$1,000	05/04/2011	
JPMorgan Core Bond R6 <sup>1,2</sup>	JCBUX	2.02%	6.43%	3.26%	5.25%	0.27%	2.25% \$22.50 per \$1,000	02/22/2005	0.3400%/0.3300% \$3.40 per \$1,000 Gross
Morningstar US Core Bond TR Hedged USD**		2.04%	6.09%	2.87%	4.87%	-0.48%	1.81% \$18.10 per \$1,000	02/22/2005	
PGIM Total Return Bond Fund CIT Class LP <sup>2</sup>	N/A	2.29%	6.72%	3.68%	6.43%	0.17%	0.08% \$.80 per \$1,000	08/21/2020	0.1800%/0.1800% \$1.80 per \$1,000 Gross
Bloomberg US Universal TR USD**		2.13%	6.31%	3.40%	5.60%	0.08%	0.00% \$0.00 per \$1,000	08/21/2020	

#### Stable Value Fund

Putnam Stable Value Fund <sup>2</sup>	N/A	1.01%	2.94%	3.92%	3.68%	3.15%	2.68% \$26.80 per \$1,000	02/28/1991	0.2700%/0.2700% \$2.70 per \$1,000 Gross
USTREAS Treasury Bill Constant Maturity **		1.12%	4.78%	3.84%	4.81%	0.96%	1.48% \$14.80 per \$1,000	02/28/1991	

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

\* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

\*\* A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

### General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. Over the course of the year, your Plan expects to incur the following fees for services provided to the Plan: 154,350 for Consulting. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

**Missing Participant Administrative Services.** Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from \$10 up to \$75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 11/03/2025				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Asset Based Fee	0.017496%	0.004374%	Monthly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.
	\$ .17 per \$1,000	\$.04 per \$1,000		

Variable Asset Charge, if applicable, is a fund service fee for administering certain plan investment options, such as insurance company separate accounts, which may include maintaining net unit values, as applicable. Fund service fees may be stated as investment management fees, mortality & expense fees, or administrative fees reflected in the unit price and included in the Gross Expense Ratio. Certain investments may also include recordkeeping revenue which may be made available to offset recordkeeping fees.

## 2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

### Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about

whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 11/03/2025		
Investment Option	Transfer Rule	Shareholder Type Fees^
The Vanguard Target Retire Incm Trust II	1	
The Vanguard Target Retire 2020 Trust II	1	
The Vanguard Target Retire 2025 Trust II	1	
The Vanguard Target Retire 2030 Trust II	1	
The Vanguard Target Retire 2035 Trust II	1	
The Vanguard Target Retire 2040 Trust II	1	
The Vanguard Target Retire 2045 Trust II	1	
The Vanguard Target Retire 2050 Trust II	1	
The Vanguard Target Retire 2055 Trust II	1	
The Vanguard Target Retire 2060 Trust II	1	
The Vanguard Target Retire 2065 Trust II	1	
Fidelity Total International Index	2	
Fidelity Real Estate Index Institutional	2	
Fidelity Small Cap Index	2	
Fidelity Mid Cap Index	2	
Fidelity Contrafund K6	2	
Fidelity 500 Index	2	
Fidelity US Bond Index	2	
JPMorgan Core Bond R6	1	

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$25000 or more into this fund will not be permitted if a prior transfer of \$25000 or more was made out of this fund in the last 60 days.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

**NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.**

### Contract Discontinuance and Termination Services

If, at some point in the future, the Plan discontinues, in whole or in part, any investment/platform provider relationship with your Service Provider, either by transitioning the Plan to a new recordkeeper or because of the termination of the Plan, additional fees may be charged to your Plan account. The type and amount of any such fees will depend on the terms of the Plan's investment/contract agreement with your Service Provider (or with respect to the terms of any investment contract/agreement issued by another provider that is administered by your Service Provider) that is in effect at that time and/or may be assessed in connection with any services performed by your Service Provider in conjunction with such discontinuance event.

When investment contracts are discontinued, participants' accounts could be assessed contract surrender charges, termination asset charges and/or market value adjustments. Your Plan's specific investment contract/agreement will identify which of these discontinuance fees and/or adjustments will apply. The discontinuance fees and/or adjustments may also be dependent upon the conditions of the market at the point in time the investment contract/agreement is discontinued.

### Stable Value Discontinuation Provisions

With respect to Plans that elect to defer the payment of a market value adjustment from a prior stable value fund over time and then terminate their stable value contract with Service Provider prior to repaying that amount, a maximum surrender charge of 15% may be applied to your account value invested in one of the applicable stable value funds.

## 3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

## General Information

**Non-Investment Management Fees and Expenses:** Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

**Investment Instructions:** Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's website or by calling the Voice Response System.

**Limitations on Investments:** Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

**Voting, Tender, and Similar Rights:** The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Plan Sponsor intends for this plan to be compliant with section 404(c) of the Employee Retirement Income Security Act, and 29 CFR 2550.404c- 1. Fiduciaries of the Plan may be relieved of liability for any losses which are the direct result of investment instructions given by participants or beneficiaries.

## Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 11/03/2025			
Service	Fee Amount	Frequency	Description
Participant Loan Maintenance Fee	\$6.25	Quarterly	If the plan sponsor offers loans under the plan. This fee is for annual maintenance of an outstanding loan. If you have more than one loan, you will be assessed the fee for each outstanding loan until paid in full.
Loan Origination Fee	\$75.00	Per Loan	If the plan sponsor offers loans under the plan. This fee is for setting up and processing a loan from your account each time a loan request is made. The fee is taken from your account prior to issuance of the loan.
Brokerage Account Maintenance	\$15.00	Quarterly	This fee is for maintenance of self-directed accounts. This fee applies ONLY if you have a self-directed account.
Qualified Domestic Relations Order Processing Services	\$400.00	Per Occurrence	Per QDRO fee for processing. This includes QDRO reviews, calculations, and distributions.
ACH Special Handling Charge	\$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Creative Planning FinanceGPS Managed Account FinanceGPS	\$150,000.00 and below = 0.08% \$150,000.01 - \$250,000.00 = 0.07% \$250,000.01 and above = 0.06%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
Digital Notarization Services Fee	\$25.00	Per Distribution	Covers the elective cost of digital notarization and identity verification services required for certain participant transactions.
EXPRESS Special Handling Charge	\$50.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

Distributions of dividends or similar payments may be charged a reduced Benefit Disbursement Fee of at least \$10 or the balance amount, if lower.

If you have questions regarding the participant elected service fees, please contact the Participant Call Center at the number listed on the first page of this document.



Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

**Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.**

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

# Qualified Default Investment Alternative

583021-01 Radiology Partners, Inc. 401(k) Profit Sharing Plan

583021-02 Radiology Partners, Inc. Associate Plan

583021-03 Radiology Partners, Inc. Partner Plan

[empower.com/radpartners](http://empower.com/radpartners)

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information about how your retirement plan account assets will be invested if you do not make an investment election for all or any portion of your account in any of the following Radiology Partners, Inc. retirement plans:

- 583021-01 Radiology Partners, Inc. 401(k) Profit Sharing Plan
- 583021-02 Radiology Partners, Inc. Associate Plan
- 583021-03 Radiology Partners, Inc. Partner Plan

**You should read this notice carefully to understand how your account will be invested if you do not make an investment election. The retirement plans let you invest your account in a number of different investment funds.**

**Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):**

Investment Fund:	Birth Year
The Vanguard Target Retire Incm Trust II	1900 to 1952
The Vanguard Target Retire 2020 Trust II	1953 to 1957
The Vanguard Target Retire 2025 Trust II	1958 to 1962
The Vanguard Target Retire 2030 Trust II	1963 to 1967
The Vanguard Target Retire 2035 Trust II	1968 to 1972
The Vanguard Target Retire 2040 Trust II	1973 to 1977
The Vanguard Target Retire 2045 Trust II	1978 to 1982
The Vanguard Target Retire 2050 Trust II	1983 to 1987
The Vanguard Target Retire 2055 Trust II	1988 to 1992
The Vanguard Target Retire 2060 Trust II	1993 to 1997
The Vanguard Target Retire 2065 Trust II	1998 to 2002
The Vanguard Target Retire 2070 Trust II	2003 to 9999

The Vanguard Target Retire 2020 Trust II	Investment Objective & Strategy
	Target Retirement 2020 Trust uses an asset allocation strategy designed for investors planning to retire between 2018 and 2022. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 09/30/2025	Risk and Return Profile
<b>Gross:</b> 0.07% <b>Net:</b> 0.07%	This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

<b>The Vanguard Target Retire 2025 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2025 Trust uses an asset allocation strategy designed for investors planning to retire between 2023 and 2027. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
<b>The Vanguard Target Retire 2030 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2030 Trust uses an asset allocation strategy designed for investors planning to retire between 2028 and 2032. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
<b>The Vanguard Target Retire 2035 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2035 Trust uses an asset allocation strategy designed for investors planning to retire between 2033 and 2037. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

<b>The Vanguard Target Retire 2040 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2040 Trust uses an asset allocation strategy designed for investors planning to retire between 2038 and 2042. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
<b>The Vanguard Target Retire 2045 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2045 Trust uses an asset allocation strategy designed for investors planning to retire between 2043 and 2047. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
<b>The Vanguard Target Retire 2050 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2050 Trust uses an asset allocation strategy designed for investors planning to retire between 2048 and 2052. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

<b>The Vanguard Target Retire 2055 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2055 Trust uses an asset allocation strategy designed for investors planning to retire between 2053 and 2057. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
<b>The Vanguard Target Retire 2060 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2060 Trust uses an asset allocation strategy designed for investors planning to retire between 2058 and 2062. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
<b>The Vanguard Target Retire 2065 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement 2065 Trust uses an asset allocation strategy designed for investors planning to retire between 2063 and 2067. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone with a high priority for potential capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds.



<b>The Vanguard Target Retire 2070 Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Vanguard Target Retirement 2070 Trust Select uses an asset allocation strategy designed for investors planning to retire between 2068 and 2072. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following Vanguard funds and trusts: Total Stock Market Index Fund, Total Bond Market II Index Fund, Institutional Total International Stock Market Index Trust II, Total International Bond II Index Fund, and Short-Term Inflation-Protected Securities Fund. The combination of funds and trusts produces a portfolio that is diversified by asset class and holdings.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone with a high priority for potential capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds.
<b>The Vanguard Target Retire Incm Trust II</b>	<b>Investment Objective &amp; Strategy</b>  Target Retirement Income Trust uses an asset allocation strategy designed for investors currently in retirement. The trust seeks to provide current income and some capital appreciation by investing in a mix of the following five funds: Total Bond Market II Index Fund, Total Stock Market Index Fund, Total International Bond Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.
<b>Fund Investment Expense as of 09/30/2025</b>  <b>Gross:</b> 0.07% <b>Net:</b> 0.07%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be well into retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The principal value of the funds is not guaranteed at any time. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

**Investing involves risk, including possible loss of principal.**

If you do not direct the investment of your account, your account will be invested in a Plan QDIA designated by the Plan Administrator or other Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA designated by the Plan investment fiduciary based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and certain risk profiles, as applicable. You should contact the Plan Administrator or other responsible Plan fiduciary to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the fund fact sheet, prospectus, and/or other applicable disclosure document, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site **empower.com/radpartners** and following the online instructions, or
- by accessing your account using the automated phone system **1-800-723-1046**.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call **1-800-723-1046** or visit **empower.com/radpartners**. Also, you can contact your Plan Administrator.

**Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.**

**If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.**

**Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.**

**Unless otherwise noted, investments are not deposits, insured by the FDIC or any federal government agency, or bank guaranteed and may lose value.**

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## Notice for participants currently enrolled in FinanceGPS at Schwab Retirement Plan Services, Inc.

If you are currently enrolled in FinanceGPS at Schwab Retirement Plan Services, Inc. you will be automatically enrolled in FinanceGPS offered under FinanceGPS Managed Account suite of services upon blackout release. The FinanceGPS Managed Account suite of services is offered by Creative Planning, a registered investment adviser.

Your current assets will be transferred per the instructions communicated in the *How your account will transfer* section of the attached guide. Upon blackout release, you will be enrolled in FinanceGPS, and your transferred assets will temporarily remain in the mapped funds your FinanceGPS transactions are processed.

There is an annual asset-based fee for FinanceGPS; details regarding this fee is detailed in the *Notice of Investment Returns & Fee Comparison* document contained in the transition communications. All converting participants will receive 60 days of service from their FinanceGPS enrollment date without additional cost, whether they remain in the service or not.

If you remain enrolled in FinanceGPS, fees will begin to accrue on the 61<sup>st</sup> day after your enrollment date. If you do not want to be enrolled in FinanceGPS, simply unenroll from the FinanceGPS option at Schwab Retirement Plan Services, Inc. by December 26, 2025. You also have the option to unenroll from the service once blackout has been released by contacting Empower at **800-RAD-1046 (800-723-1046)** or **[empower.com/radpartners](https://empower.com/radpartners)**.

FinanceGPS provides:

- An annual retirement-readiness review that measures an estimate of reaching your goals.
- A personalized savings strategy that shows you how much you may need to save for retirement.
- Professional portfolio management that monitors and changes the investments in your account to help you manage your investment risk by utilizing the investment options available in your plan.
- A team of dedicated investment adviser representatives to help answer your questions.

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## INVESTMENT ADVISORY SERVICES AGREEMENT

Please read the following terms and conditions carefully before using or enrolling in any of the services described below. Your use of any service will signify your consent to be bound by the terms and conditions set forth in this Agreement.

### ABOUT US

Creative Planning, LLC ("CP") is a registered investment adviser. CP offers its services to retirement account recordkeepers for use by plan participants. Through these arrangements, CP provides guidance, advice, and investment management solutions to plan participants.

### FEES FOR THE SERVICE

Please see the Fee Supplement below for the specific fees for your service. You agree to pay a fee to CP for the services provided. Under the Advisor Managed Account Service, as described below, you acknowledge and agree that a portion of CP's fees will be paid to AAG and the IFE (as identified below).

#### *Important for retirement plan participants*

You will receive the Advisor Managed Account Service for a trial period following your enrollment, after which the appropriate fee listed in the Fee Supplement will be assessed to your account. The type and duration of the trial period depends on your particular enrollment channel and the plan setup determined by your plan sponsor. Please contact your plan sponsor to determine if a trial period applies to your plan. You may contact your plan's toll-free customer service number for the date of your Advisor Managed Account Service enrollment.

Your acceptance of the terms and conditions of this Agreement constitutes your acknowledgement that you have either agreed to the electronic delivery of CP's Relationship Summary and Form ADV Brochures and Supplements and have reviewed them, or that you have received a paper copy of such documents and have reviewed them, and that you have received a copy of CP's Privacy Policy. In addition, your acceptance constitutes your authorization for CP to deduct the billing period fee. The fees are subject to change. CP reserves the right to offer discounted fees or other promotional pricing.

### DESCRIPTION OF SERVICES

CP offers guidance, Online Advice and the Advisor Managed Account Service to retirement plan participants. Retirement plan participants may receive all or some of the services listed below as determined by the plan sponsor. If you are enrolled in multiple accounts with your employer, you must select the level of service for each account. Please contact your plan's toll-free customer service number for further details as to whether this applies to your account(s). All descriptions of services below are in the context of this Agreement and are not necessarily representative of services that CP may provide under different arrangements and agreements.

**Online Advice:** Online Advice is geared toward users who wish to manage their own retirement plans while taking advantage of online guidance and investment advice. You are provided online guidance and investment advice for a personalized recommended investment portfolio. The recommended investment portfolio is based on information drawn from your account profile and from the investment options available to you. You may then implement the recommended investment portfolio and manage your retirement account online. CP does not provide advice for, or recommend allocations of, individual stocks (including employer stock), self-directed brokerage accounts, guaranteed certificate funds, employer-directed monies, or any other investment options that do not satisfy the methodology requirements of Morningstar Investment Management LLC, the Independent Financial Expert ("IFE"), even if they are available for investment in the plan.

**Advisor Managed Account Service:** The Advisor Managed Account Service is geared toward users who wish to have investment professionals select among the available investment options and manage their retirement accounts for them. You will receive a personalized investment portfolio that reflects your investment options and your retirement timeframe, life stages and overall financial picture, including assets held outside your account (if you elect to provide this information), which may be taken into consideration when determining the allocation of assets in your account. As part of the advisory services, CP will not provide advice for, recommend allocations of, or manage your outside

accounts. Under the Advisor Managed Account Service, CP has discretionary authority over creating the portfolio in which your account will be invested. CP has engaged Advised Assets Group, LLC (“AAG”), who through AAG’s use of the IFE’s methodology, will allocate your assets among the core investment options under that specific portfolio (and periodically rebalance the investments in your account) without your prior approval of each transaction. CP does not provide advice for, or recommend allocations of, individual stocks (including employer stock), self-directed brokerage accounts, guaranteed certificate funds, employer-directed monies, or any other investment options that do not satisfy the methodology requirements of the IFE, even if they are available for investment in the plan. However, you acknowledge that your balances in any of these investment options or vehicles may be liquidated (or that you may be required to liquidate them subject to your plan's and/or investment provider's restrictions) in connection with your utilization of the Advisor Managed Account Service.

Your assets in the portfolio (consisting of the core investment options) may be rebalanced and reallocated periodically (approximately quarterly) if necessary. You will receive an account update statement annually and can update your personal information at any time by calling the plan's toll-free customer service number or visiting the plan's web site.

**To determine which services are available to you, please refer to the communication materials provided by CP or AAG, or ask your plan sponsor.**

### **INFORMATION FOR PARTICIPATION IN THE SERVICE**

**Information Gathered to Provide the Service.** You must provide all information that is necessary for CP to perform its services under this Agreement, including but not limited to: your date of birth, income, gender, and state of residence. CP will rely upon such information in providing the services to you. For each service described above, if the information supplied by you or your plan sponsor, if applicable, does not meet the methodology requirements, CP or its agent may contact you for updated information. If the required information is not provided, your enrollment in the service may not be completed or may be terminated.

If you participate in the Advisor Managed Account Service, you will receive a Welcome Kit shortly after enrollment. You will also receive an Annual Kit each year, providing you with a detailed analysis of your account. Your Annual Kit will also confirm your information that is used to provide you with personalized account management. You are responsible for reviewing the Welcome and Annual Kits carefully and calling the plan's toll free customer service number immediately to update or correct any incorrect information. CP is not responsible for misallocation of assets or missed earnings due to incorrect information. You may provide updated information, at any time, regarding your retirement age, desired retirement income replacement, social security start date, other income and expenses, spousal and dependent information either online or by calling the plan's toll free customer service number to speak to an investment advisor representative. The savings rate provided by your retirement plan recordkeeper may not include profit sharing, pensions or employer matches to your retirement plan(s). Please call the plan's toll free customer service number to verify (or correct) these amounts, as the information is used in connection with the services.

It is important that you update your information with on a regular basis in order to ensure that your account management is suited to your needs and goals.

### **Additional Information for Users of the Service**

**Methodology.** CP is responsible for creating the portfolio in which your account will be invested. CP has engaged AAG a registered investment adviser and wholly owned subsidiary of Great-West Life and Annuity Insurance Company (“GWLA”), in connection with the services, and AAG uses the IFE’s methodology for allocating your assets among the core investment options under that specific portfolio. Based on Monte Carlo simulations of the user's resources, liabilities, and human capital, an appropriate asset level portfolio is selected and a savings rate and retirement age are determined that best suits each user's situation.

**IMPORTANT: The projections or other information generated by the methodology regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.**

**Additional Fees May Apply.** Service fees do not include the fees and expenses charged by the investment options, including redemption fees. Redemption fees vary in amount and application by each applicable core investment option.

It is possible that transactions in the Advisor Managed Account Service may result in the imposition of a redemption fee on one or more investment options available in the plan. Additionally, any action undertaken by you to implement recommendations from Online Advice may result in redemptions or other transaction fees. Such fees are deducted from your account.

You will pay service fees for the Advisor Managed Account Service and to Great-West Capital Management, LLC ("GWCM") if Great-West Funds are included in the plan's investment options. The fees paid to GWCM for management of the Great-West Funds are included in the fund share price.

**Assets Managed.** If you elect the Advisor Managed Account Service, your eligible account balance will be allocated to the service. You may not invest in other core investment options while also participating in the service. Once enrolled in the Advisor Managed Account Service, you will no longer be able to make investment allocation changes to your account online, via paper, or through your plan's toll-free customer service number. This includes functionality for fund-to-fund transfers, changes to fund allocations, or utilization of dollar cost averaging and/or rebalancer. However, you retain full inquiry access to your account and you may still change your contributions, take distributions and provide other updates to your personal information. Full access will be restored to your account as soon as administratively feasible after you cancel participation in the Advisor Managed Account Service.

**Cancellation.** You may cancel participation in the Advisor Managed Account Service at any time online or by calling your plan's toll-free customer service number. Once you have cancelled your participation in the Advisor Managed Account Service, you are responsible for managing your own account. Therefore, you will need to initiate your own allocation changes and/or transfers if you wish to change your investment allocations from the Advisor Managed Account Service allocations.

## DISCLAIMERS

CP, AAG and the IFE use reasonable care, consistent with industry practice, in providing services to you. CP, AAG, the IFE, your plan sponsor and/or the recordkeeper, as applicable, do not guarantee the future performance or profitability of your account, that the investment allocation under the services will be profitable, or that you will meet your retirement income goals. Investment return and principal value will fluctuate with market conditions, and you may lose money. The investments recommended or purchased for your account, if applicable, are subject to various risks, including, without limitation; business, market, currency, economic, and political risks. CP does not provide advice for, or recommend allocations of, individual stocks (including employer stock), self-directed brokerage accounts, guaranteed certificate funds, employer-directed monies, or any other investment options that do not satisfy the IFE's methodology requirements even if they are available for investment in your plan.

Except as otherwise provided by law, CP, AAG, the IFE, the plan sponsor and/or the recordkeeper, as applicable, will not be liable to you for any loss or damages arising from (1) any advice or recommendations made or any other action taken or omitted to be taken in good faith, (2) following your instructions, or any use of inaccurate, outdated or incomplete information, or (3) any action or inaction of any person other than CP, AAG or the IFE who provides services for your account. Neither CP, AAG, IFE nor your plan sponsor will be liable to you for any losses resulting from your disclosure of your personal information or your PIN number to third parties even if the purpose of your disclosure is to enable such person to enroll you in, or cancel your enrollment in, the Advisor Managed Account Service. CP is not responsible for voting proxies for the securities in your account. CP, AAG, and the IFE do not guarantee that the services or any content will be delivered to you uninterrupted, timely, secure, or error-free. You acknowledge and agree that CP, AAG, and the IFE are individually responsible for performance of their respective obligations in connection with the services and that a breach of duty or non-performance of an obligation by one party does not cause the non-breaching party to be in breach of its obligations under the Agreement.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, CP DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE SERVICES AND THE SERVICE CONTENT, AND ALL INFORMATION DERIVED FROM THEM, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, QUALITY, TIMELINESS, ACCURACY, AND IMPLIED WARRANTIES ARISING FROM COURSE OF PERFORMANCE



OR COURSE OF DEALING. IN ADDITION, CP DOES NOT WARRANT THAT THE SERVICE OR CONTENT CONTAINED IN IT WILL BE UNINTERRUPTED, ERROR FREE, FULLY AVAILABLE AT ALL TIMES OR THAT ANY INFORMATION OR OTHER MATERIAL ACCESSIBLE THROUGH THE SERVICE IS FREE OF ERRORS OR OTHER HARMFUL CONTENT.

#### **LIMITATION OF CPBILITY**

YOU UNDERSTAND THAT IN NO EVENT WILL THE PLAN SPONSOR, IF APPLICABLE, CP, AAG, THE IFE OR THEIR RESPECTIVE OFFICERS, DIRECTORS, SHAREHOLDERS, PARENTS, SUBSIDIARIES, AFFITES, EMPLOYEES, CONSULTANTS, AGENTS, LICENSORS OR ANY DATA PROVIDER BE LIABLE FOR ANY CONSEQUENTIAL, PUNITIVE, INCIDENTAL, SPECIAL OR INDIRECT DAMAGES, LOSS OF BUSINESS REVENUE OR LOST PROFITS, WHETHER IN AN ACTION UNDER CONTRACT, NEGLIGENCE OR ANY OTHER THEORY EVEN IF ADVISED OF THE POSSIBILITY OF SUCH.

#### **INDEMNIFICATION**

You agree to indemnify, defend and hold harmless CP, AAG, the IFE and their respective officers, directors, shareholders, parents, subsidiaries, affiliates, employees, consultants, agents and licensors, your employer, the plan administrator and/or recordkeeper, plan sponsor, plan trustees, plan fiduciaries, their agents, employees, and contractors, as applicable, from and against any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys fees) arising from your failure to comply with this Agreement, the information you provide us, your infringement of any intellectual property or other right of a third party, or from your violation of applicable law.

#### **GENERAL PROVISIONS**

CP acknowledges that, as a registered investment adviser, it owes a fiduciary duty under the Advisers Act and the Employee Retirement Income Security Act of 1974, as amended ("ERISA") to participants with respect to the investment advice that it provides. CP may not assign this Agreement (within the meaning of the Investment Advisers Act of 1940 ("Advisers Act")) without your consent. You may not assign this Agreement. Unless otherwise agreed to in your plan's agreement with CP, and to the extent not preempted by federal law, this Agreement is governed by and construed and enforced in accordance with the laws of the State of Colorado, without regard to its conflict of law provisions. You agree that proper forum for any claims under this Agreement shall be in the courts of the State of Kansas or the United States District Court, District of Colorado. If you are a participant in a retirement plan, please contact your plan sponsor to determine proper venue for actions brought under this agreement. The prevailing party shall be entitled to recovery of expenses, including reasonable attorneys' fees. This agreement constitutes the entire Agreement between you and CP with respect to the subject matter herein. If for any reason a provision or portion of this Agreement is found to be unenforceable, that provision of the Agreement will be enforced to the maximum extent permissible so as to affect the intent of the parties, and the remainder of this Agreement will continue in full force and effect. No failure or delay on the part of CP in exercising any right or remedy with respect to a breach of this Agreement by you shall operate as a waiver thereof or of any prior or subsequent breach of this Agreement by you, nor shall the exercise of any such right or remedy preclude any other or future exercise thereof or exercise of any other right or remedy in connection with this Agreement. Any waiver must be in writing and signed by CP. All terms and provisions of this Agreement will survive termination of the Agreement. This Agreement will automatically terminate upon termination of your plan's agreement with CP, upon termination of the agreement between CP and AAG, or upon termination of your plan's service agreement with its recordkeeper, if applicable. Nothing in this Agreement shall be construed to waive compliance with the Advisers Act, ERISA, if applicable, or any applicable rule or order of the SEC or Department of Labor. CP shall not be liable for any delay or failure to perform its obligations hereunder if such delay or failure is caused by an unforeseeable event beyond its reasonable control, including without limitation: act of God; fire; flood; earthquake; labor strike; sabotage; fiber cut; embargoes; power failure; lightning; suppliers failures; act or omissions of telecommunications common carriers; material shortages or unavailability or other delay in delivery; government codes, ordinances, laws, rules, regulations or restrictions; war or civil disorder, or acts of terrorism. CP reserves the right to modify this Agreement at any time. You agree to review this Agreement periodically so that you are aware of any such modifications. Your continued use of the services or participation in the Advisor

Managed Account Service shall be deemed to be your acceptance of the modified terms of this Agreement. This Agreement shall inure to the benefit of CP's successor and permitted assigns.

Registered representatives of GWFS may provide wholesaling, direct sales, enrollment and/or communication services to retirement plans and their participants or account holders to which AAG or CP may also provide services. For this service, GWFS may receive fees either from the plan or from the investment provider (fund families). Participants/account holders in the Online Advice or the Advisor Managed Account Service may have allocations in the investment options that result in GWFS receiving compensation from the investment options. Allocations in the investment options under the portfolios created by CP are solely determined and based on the IFE's software and not determinations made by AAG or CP. The compensation paid by AAG to the IFE for its proprietary software advice program does not vary based on the allocations made or recommended by the IFE. Because the IFE is unaffiliated with AAG, CP and GWFS, neither AAG nor CP believe there is a conflict of interest.

Your plan's investment line up and allocations may include mutual funds issued by Great-West Funds and Putnam Investments or insurance products issued by Great-West, its parent company, or Great-West Life & Annuity Insurance Company of New York ("GW-NY"). Great-West Funds, Putnam Investments, their respective fund managers and GW-NY are affiliates of AAG. The IFE or its affiliates may provide asset allocation services for AAG affiliates for which fees may be paid. For the Great-West Funds offered within the Advisor Managed Account Service, the IFE has agreed to waive these fees. For more information, please see the applicable fund prospectus.

### **INTELLECTUAL PROPERTY**

All content provided as part of the services, including without limitation names, logos, methodologies, and news or information provided by third parties ("Intellectual Property"), is protected by copyrights, trademarks, service marks, patents, or other intellectual property and proprietary rights and laws and may constitute trade secrets, as defined by applicable law. All such Intellectual Property is the property of their respective owners and no rights or licenses are granted to you as a result of your use of the services or participation in the Advisor Managed Account Services.

### **ACCEPTANCE OF TERMS AND CONDITIONS OF ADVISORY SERVICES AGREEMENT**

If you agree to the terms and conditions set forth herein, you will be enrolled in the service you requested. Your acceptance of the terms and conditions shall signify your consent to be bound by the applicable provisions of this Agreement, as they relate to guidance, Online Advice, or the Advisor Managed Account Service. Please note that upon enrollment in the Advisor Managed Account Service, any currently initiated transfers or transactions will be cancelled, unless the market has already closed for the day.

If you do not agree to the terms and conditions set forth herein, you will not be enrolled in the service you requested.

**Fee Supplement**  
**FEEs FOR THE SERVICE**

Fees for each service are shown below. The chart below reflects the applicable billing period and annual fee amount.

<b>Service</b>	<b>Quarterly Fee</b>	<b>Annual Fee</b>
<b>Online Advice</b>	No Fee	No Fee
<b>Advisor Managed Account Service - Participant Account Balance</b>	<b>Quarterly Fee</b>	<b>Annual Fee</b>
≤ \$150,000.00	0.0800 %	0.32%
Next \$100,000.00	0.0700 %	0.28%
Next \$150,000.00	0.0600 %	0.24%
> \$400,000.00	0.0600 %	0.24%

For example, if your account balance enrolled in the Advisor Managed Account Service is \$50,000.00, the maximum annual fee is 0.32% of your account balance.

If your account balance enrolled in the Advisor Managed Account Service is \$500,000.00, the first \$150,000.00 will be subject to a maximum annual fee of 0.32% (quarterly 0.0800 %), the next \$100,000.00 will be subject to a maximum annual fee of 0.28% (quarterly 0.0700 %), the next \$150,000.00 will be subject to a maximum annual fee of 0.24% (quarterly 0.0600 %), and any amounts over \$400,000.00 will be subject to a maximum annual fee of 0.24% (quarterly 0.0600 %).

The Advisor Managed Account Service fees will generally be debited from your account based on your investment advisory services agreement, the registered investment adviser's Relationship Summary and Form ADV Brochures and Supplements (as applicable) and billing period agreed upon by your plan sponsor; however, if you cancel participation in the service, the fee will be based on your participation in the service through the date of cancellation for asset-based fees. If your plan's agreement with the registered investment adviser terminates, the fee will be debited based on your participation in the service through the date of such termination. The fee you are charged depends on the plan you participate in, and in certain instances, the fees charged may actually be lower than the fee depicted.