

Notice of Investment Returns & Fee Comparison

523865-01 SOUTHEAST TEXAS CLASSIC AUTO
empowermyretirement.com

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: 1-800-338-4015

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - 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	Other Investment-Related Fees, Expense Information and Transfer Restrictions - 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	Guaranteed Retirement Income Options - Shows information about the Guaranteed Retirement Income Options in your retirement plan.
4	Plan-Related Information - 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[‡] as of 12/31/2025

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
IndexSelect Growth Retirement Fund CL R6 ³	N/A	1.64%	12.01%	12.01%	10.62%	5.81%	7.23%	12/10/2018	0.1165%/0.1165%
							\$72.30 per \$1,000		\$1.17 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		1.67%	11.66%	11.66%	9.49%	4.15%	5.91%	12/10/2018	
							\$59.10 per \$1,000		
IndexSelect Growth 2035 Fund CL R6 ³	N/A	2.31%	17.35%	17.35%	16.34%	9.01%	9.81%	08/31/2018	0.1191%/0.1191%
							\$98.10 per \$1,000		\$1.19 per \$1,000 Gross
S&P Target Date 2035 TR USD**		2.53%	16.80%	16.80%	14.91%	8.19%	8.56%	08/31/2018	
							\$85.60 per \$1,000		
IndexSelect Growth 2045 Fund CL R6 ³	N/A	2.82%	20.85%	20.85%	19.17%	10.49%	10.75%	07/26/2018	0.1209%/0.1209%
							\$107.50 per \$1,000		\$1.21 per \$1,000 Gross
S&P Target Date 2045 TR USD**		2.97%	19.48%	19.48%	17.37%	9.84%	9.83%	07/26/2018	
							\$98.30 per \$1,000		
IndexSelect Growth 2055 Fund CL R6 ³	N/A	3.07%	21.96%	21.96%	19.84%	10.83%	11.09%	06/19/2018	0.1196%/0.1196%
							\$110.90 per \$1,000		\$1.20 per \$1,000 Gross
S&P Target Date 2055 TR USD**		3.05%	20.06%	20.06%	17.97%	10.27%	10.26%	06/19/2018	
							\$102.60 per \$1,000		
Day One IncomeFlex Target Balanced ^{1,2,4}	N/A	2.27%	12.56%	12.56%	10.89%	6.15%	6.86%	06/30/2009	1.3323%/1.3323%
							\$68.60 per \$1,000		\$13.32 per \$1,000 Gross
S&P Target Risk Moderate TR USD**		1.98%	13.37%	13.37%	11.23%	4.75%	6.26%	06/30/2009	
							\$62.60 per \$1,000		
IndexSelect Income & Growth 2035 R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1383%/0.1383%
									\$1.38 per \$1,000 Gross
**		*	*	*	*	*	*		
IndexSelect Income & Growth 2045 R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1429%/0.1429%
									\$1.43 per \$1,000 Gross
**		*	*	*	*	*	*		
IndexSelect Income & Growth 2055 R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1434%/0.1434%
									\$1.43 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~
IndexSelect Income & Growth 2065 R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1433%/0.1433%
									\$1.43 per \$1,000 Gross
**		*	*	*	*	*	*		
							*		
IndexSelect Income & Growth Retire R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1308%/0.1308%
									\$1.31 per \$1,000 Gross
**		*	*	*	*	*	*		
							*		
IndexSelect Income 2035 R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1328%/0.1328%
									\$1.33 per \$1,000 Gross
**		*	*	*	*	*	*		
							*		
IndexSelect Income 2045 R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1383%/0.1383%
									\$1.38 per \$1,000 Gross
**		*	*	*	*	*	*		
							*		
IndexSelect Income 2055 R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1437%/0.1437%
									\$1.44 per \$1,000 Gross
**		*	*	*	*	*	*		
							*		
IndexSelect Income 2065 R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
**		*	*	*	*	*	*		
							*		
IndexSelect Income Retirement R6 ^{1,2}	N/A	N/A	N/A	N/A	N/A	N/A	N/A		0.1284%/0.1284%
									\$1.28 per \$1,000 Gross
**		*	*	*	*	*	*		
							*		
International Funds									
DFA International Value I ³	DFIVX	8.44%	45.21%	45.21%	22.27%	15.93%	10.33%	02/15/1994	0.4900%/0.2800%
							\$103.30 per \$1,000		\$4.90 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		4.95%	32.24%	32.24%	17.53%	8.30%	9.09%	02/15/1994	
							\$90.90 per \$1,000		
Fidelity Total International Index ^{1,3}	FTIHX	4.58%	32.62%	32.62%	17.16%	7.87%	8.40%	06/07/2016	0.0600%/0.0600%
							\$84.00 per \$1,000		\$1.60 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		4.95%	32.24%	32.24%	17.53%	8.30%	9.02%	06/07/2016	
							\$90.20 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
International Growth Fund II Fee R1 ³	N/A	1.56%	21.68%	21.68%	15.40%	7.38%	8.30%	11/17/2020	0.4800%/0.4800%
							\$83.00 per \$1,000		\$4.80 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		4.95%	32.24%	32.24%	17.53%	8.30%	9.48%	11/17/2020	
							\$94.80 per \$1,000		
International Value / LSV Asset Mngmnt ^{1,4}	N/A	7.77%	49.25%	49.25%	24.38%	14.81%	10.68%	12/29/2004	0.7936%/0.7936%
							\$106.80 per \$1,000		\$7.94 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		4.95%	32.24%	32.24%	17.53%	8.30%	9.09%	12/29/2004	
							\$90.90 per \$1,000		
Specialty									
PGIM Real Assets Fund ⁴	N/A	2.00%	13.37%	13.37%	8.34%	7.89%	6.19%	12/30/2010	1.8600%/0.9600%
							\$61.90 per \$1,000		\$18.60 per \$1,000 Gross
S&P Target Risk Moderate TR USD**		1.98%	13.37%	13.37%	11.23%	4.75%	6.26%	12/30/2010	
							\$62.60 per \$1,000		
Small Cap Funds									
American Century Small Cap Growth R6 ^{1,3}	ANODX	2.25%	9.40%	9.40%	14.03%	3.31%	12.60%	07/26/2013	0.7900%/0.7900%
							\$126.00 per \$1,000		\$7.90 per \$1,000 Gross
Morningstar US Small Growth TR USD**		1.50%	14.12%	14.12%	17.73%	1.50%	9.70%	07/26/2013	
							\$97.00 per \$1,000		
Fidelity Small Cap Index ^{1,3}	FSSNX	2.22%	12.93%	12.93%	13.89%	6.20%	9.76%	09/08/2011	0.0250%/0.0250%
							\$97.60 per \$1,000		\$0.25 per \$1,000 Gross
Morningstar US Small Cap TR USD**		3.12%	12.20%	12.20%	14.46%	7.29%	9.74%	09/08/2011	
							\$97.40 per \$1,000		
Small Cp Val / Silvercrest Asset Mngmnt ^{1,4}	N/A	-1.39%	-4.81%	-4.81%	5.94%	5.73%	7.62%	12/05/1997	0.8000%/0.8000%
							\$76.20 per \$1,000		\$8.00 per \$1,000 Gross
Morningstar US Small Value TR USD**		4.18%	11.84%	11.84%	12.01%	11.59%	9.26%	12/05/1997	
							\$92.60 per \$1,000		
Mid Cap Funds									
Fidelity Mid Cap Index ^{1,3}	FSMDX	0.16%	10.57%	10.57%	14.34%	8.67%	11.01%	09/08/2011	0.0250%/0.0250%
							\$110.10 per \$1,000		\$0.25 per \$1,000 Gross
Morningstar US Mid Cap TR USD**		-0.01%	10.12%	10.12%	13.85%	8.91%	11.54%	09/08/2011	
							\$115.40 per \$1,000		
Mid Cap Value / Integrity Fund ^{1,4}	N/A	1.02%	10.53%	10.53%	11.70%	10.88%	10.46%	05/23/2005	0.7139%/0.7139%
							\$104.60 per \$1,000		\$7.14 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 Mid Value TR USD**		4.23%	15.93%	15.93%	13.03%	12.71%	10.70%	05/23/2005	
							\$107.00 per \$1,000		
T. Rowe US Mid Cap Grw Eqty (IS Pltfm) ^{1,4}	N/A	0.71%	3.67%	3.67%	10.97%	N/A	2.46%	06/30/2021	0.5507%/0.5507%
							\$24.60 per \$1,000		\$5.51 per \$1,000 Gross
Morningstar US Mid Core TR USD**		0.90%	8.49%	8.49%	11.78%	N/A	6.27%	06/30/2021	
							\$62.70 per \$1,000		
Large Cap Funds									
Fidelity Blue Chip Growth K ^{1,3}	FBGKX	3.52%	19.99%	19.99%	37.73%	14.60%	19.64%	05/09/2008	0.5400%/0.5400%
							\$196.40 per \$1,000		\$5.40 per \$1,000 Gross
Morningstar US Large Growth TR USD**		-1.42%	19.64%	19.64%	31.05%	10.27%	15.33%	05/09/2008	
							\$153.30 per \$1,000		
Fidelity 500 Index ^{1,3}	FXAIX	2.65%	17.86%	17.86%	22.99%	14.41%	14.81%	05/04/2011	0.0150%/0.0150%
							\$148.10 per \$1,000		\$.15 per \$1,000 Gross
Morningstar US Large Cap TR USD**		3.01%	19.78%	19.78%	25.77%	15.02%	15.58%	05/04/2011	
							\$155.80 per \$1,000		
Large Cap Value / Barrow Hanley Fund ^{1,4}	N/A	2.40%	11.65%	11.65%	13.81%	12.52%	11.23%	03/21/2002	0.5106%/0.5106%
							\$112.30 per \$1,000		\$5.11 per \$1,000 Gross
Morningstar US Large Value TR USD**		4.14%	18.18%	18.18%	14.87%	13.05%	11.50%	03/21/2002	
							\$115.00 per \$1,000		
Balanced Funds									
Vanguard Wellington Adm ^{1,3}	VWENX	3.18%	16.57%	16.57%	15.28%	9.37%	10.10%	05/14/2001	0.1700%/0.1700%
							\$101.00 per \$1,000		\$1.70 per \$1,000 Gross
S&P Target Risk Moderate TR USD**		1.98%	13.37%	13.37%	11.23%	4.75%	6.26%	05/14/2001	
							\$62.60 per \$1,000		
Bond Funds									
Fidelity US Bond Index ^{1,3}	FXNAX	1.02%	7.13%	7.13%	4.64%	-0.43%	1.96%	05/04/2011	0.0250%/0.0250%
							\$19.60 per \$1,000		\$.25 per \$1,000 Gross
Morningstar US Core Bond TR Hedged USD**		0.97%	7.12%	7.12%	4.57%	-0.43%	1.96%	05/04/2011	
							\$19.60 per \$1,000		
Core Bond Fund (managd by Goldman Sachs) ^{1,4}	N/A	1.25%	7.53%	7.53%	4.79%	-0.50%	2.04%	09/30/1999	0.3668%/0.3668%
							\$20.40 per \$1,000		\$3.67 per \$1,000 Gross
ICE BofA US High Yield TR USD**		1.35%	8.50%	8.50%	10.03%	4.50%	6.45%	09/30/1999	
							\$64.50 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Stable Value Fund									
Guaranteed Income Fund	N/A	0.53%	2.10%	2.10%	2.04%	1.90%	1.88%	12/31/1998	0.0000%/0.0000%
							\$18.80 per \$1,000		\$0.00 per \$1,000 Gross
**		*	*	*	*	*	*	12/31/1998	
							*		

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.

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate of return. The rate shown reflects the rate in effect from the last available quarter. Your rate may vary depending on the quarter in which the transitioned plan is funded. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 01/28/2026					
Investment Option	Current Fixed Rate	Minimum Rate	Asset Charge / Fee Rate	Frequency of Fixed Rate Setting	Term
Guaranteed Income Fund	2.10%		0.00%	Semi-Annually	06/30/2026
	\$21.00 per \$1,000				

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

2 Additional information on this Investment Option can be found in Section 3.

3 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.

4 Offered through a group fixed and variable deferred annuity issued by the applicable insurance company. Returns prior to the inception date of the separate account are hypothetical and are based on the inception date of the underlying investment option, adjusted to reflect the deduction of fees and charges associated with the annuity contract.

* 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. 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. The Plan Sponsor may direct Recordkeeper to perform certain administrative services on an annual basis that attempt to identify and locate missing or unresponsive Participants. The annual service fee may range from \$30 to \$75 per missing Participant per year depending on the services elected by the Plan Sponsor and will be deducted from the missing Participant's account balance or from the proceeds of any uncashed benefit check, as applicable.

General Administrative Services Expenses as of 01/28/2026				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Participant Account Fee	\$75.00	\$18.75	Quarterly	This fee is for costs associated with the plan such as plan underwriting, contribution processing, transaction processing, company enrollment meetings, and retirement plan education.

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 01/28/2026		
Investment Option	Transfer Rule	Shareholder Type Fees^
Day One IncomeFlex Target Balanced	3,4,6,7,8	
IndexSelect Income & Growth 2035 R6	3,7	
IndexSelect Income & Growth 2045 R6	3,7	
IndexSelect Income & Growth 2055 R6	3,7	
IndexSelect Income & Growth 2065 R6	3,7	
IndexSelect Income & Growth Retire R6	3,7	
IndexSelect Income 2035 R6	3,7	
IndexSelect Income 2045 R6	3,7	
IndexSelect Income 2055 R6	3,7	
IndexSelect Income 2065 R6	3,7	
IndexSelect Income Retirement R6	3,7	
Fidelity Total International Index	2	
International Value / LSV Asset Mngmnt	4	
American Century Small Cap Growth R6	5	
Fidelity Small Cap Index	2	
Small Cp Val / Silvercrest Asset Mngmnt	4	
Fidelity Mid Cap Index	2	

Investment Option	Transfer Rule	Shareholder Type Fees [^]
Mid Cap Value / Integrity Fund	4	
T. Rowe US Mid Cap Grw Eqty (IS Pltfm)	4	
Fidelity Blue Chip Growth K	2	
Fidelity 500 Index	2	
Large Cap Value / Barrow Hanley Fund	4	
Vanguard Wellington Adm	1	
Fidelity US Bond Index	2	
Core Bond Fund (managd by Goldman Sachs)	4	

Rule #1 - Fund company restriction: A transfer of \$10000 or more into this fund will not be permitted if a prior transfer of \$10000 or more 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.

Rule #3 - Transfers between these funds are prohibited.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #5 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 180 days.

Rule #6 - Dollar Cost Average and/or transfers into this fund may be prohibited. Please contact your plan sponsor if you have any questions.

Rule #7 - This fund is not allowed as part of a transfer from a Rebalancer. Please contact your plan sponsor if you have any questions.

Rule #8 - This fund is not allowed as part of a transfer into a Rebalancer. Please contact your plan sponsor if you have any questions.

[^] 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).

Revenue Credit

This table shows a list of investment options for which revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are invested in these specific investment options. You should review these credit amounts in conjunction with the Investment Related Fees and Expense Information below.

Investment Option	Annual Revenue Credit Rate	Annual Revenue Credit Dollar Amount
PGIM Real Assets Fund	0.25%	\$2.50 per \$1,000

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

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 – Guaranteed Retirement Income Options

Guaranteed Retirement Income Options

This section lists the investment options chosen by your plan that provide guaranteed retirement income under the Plan. The guaranteed retirement income options let you receive a guaranteed stream of payments usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

IndexSelect Income Series Funds Retirement Income Option as of 01/28/2026			
Name	Objective/Goals	Pricing Factors	Restrictions/Fees
IndexSelect Income Series Funds	<p>The IndexSelect Income Series Funds (the "Funds") seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each Fund. The Funds may invest in a low volatility stable value option (Great Gray Trust Stable Value Fund), BlackRock index funds, and the TIAA Secure Income Account (SIA), a fixed annuity contract, based on a glidepath allocation according to their projected retirement date. However, the IndexSelect Income Retirement Fund (collectively, the "Retirement Funds") will pursue a static asset allocation mix between equity and fixed income asset classes. Subject to applicable plan rules, participants have the option to convert the SIA allocation amount into a lifetime income stream, which is guaranteed and paid outside of the Funds by TIAA.¹</p> <p>Except for the Retirement Funds, the Funds are designed to automatically adjust their risk over time according to a glidepath in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, with greater to low volatility stable value assets. Funds with longer time horizons (i.e., later target dates) invest more heavily in equity and equity-like securities and those with shorter time horizons invest more heavily in capital preservation-like securities.</p> <p>The glidepath allocations of the Funds are based on their objective (noted as income, income and growth, or growth in the Sub-Advised Fund name) to give participants options to better help them achieve their retirement goals, be it a focus on capital appreciation (growth), capital preservation (income) or a mix.</p> <p>Generally speaking, the longer participants invest in a Fund that includes the SIA, the more lifetime income they can typically receive from TIAA. Outflows from Funds that include an allocation to the SIA will</p>	<p>The amount of your lifetime income is dependent upon many factors including:</p> <ul style="list-style-type: none"> - The type of annuity selected (single life, joint life, with or without guaranteed minimum payment periods). - The amount of accumulations in the Funds that you convert to a life annuity. - Your age and, if applicable, the age of your annuity partner. - The projected returns of the TIAA Secure Income Account. <p>To learn more about the funds, please access the fact sheet on your plan's website.</p>	<ul style="list-style-type: none"> - In order to receive guaranteed lifetime income in retirement from TIAA and any potential TIAA Loyalty BonusSM, you must elect to purchase lifetime annuity income benefits with TIAA. - You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90. - If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more. - Once you have elected a lifetime annuity, your election is irrevocable. - Any outflows from Funds that include an allocation to the SIA will reduce the amount available for you to elect to convert to lifetime income.

Name	Objective/Goals	Pricing Factors	Restrictions/Fees
	<p>reduce the amount of TIAA Secure Income Account lifetime income available to participants and may also reduce the amount of any TIAA Loyalty BonusSM that TIAA may provide if participants decide to select lifetime income in retirement.²</p> <p>¹ The TIAA Secure Income Account (SIA) is a group annuity contract issued by Teachers Insurance and Annuity Association of America (TIAA), New York, NY. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. The TIAA Secure Income Account is a guaranteed insurance contract and not an investment for federal securities law purposes. Past performance is no guarantee of future performance. Form series including but not limited to: TIAA-STDFA-00-NUV and related state specific versions. Not all contracts are available in all states or currently issued.</p> <p>² TIAA may share profits with TIAA Secure Income Account owners through higher initial annuity income and through further increases in annuity income benefits during retirement. These additional amounts are not guaranteed beyond the period for which they were declared. Lifetime income payments may include a TIAA Loyalty BonusSM which is discretionary and determined annually.</p>		

4 – 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.

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 01/28/2026			
Service	Fee Amount	Frequency	Description
Participant Loan Maintenance Fee	\$12.50	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.

Service	Fee Amount	Frequency	Description
Loan Origination Fee	\$95.00	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.
Other Disbursement Fee	\$75.00	Per Distribution	This fee is for the processing of a distribution from your account.
Other Disbursement Fee	\$50.00	Per Distribution	This fee is for the processing of a distribution from your account.
Other Disbursement Fee	\$30.00	Per Distribution	This fee is for the processing of a distribution from your account.
ACH Special Handling Charge	\$0.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Approval Fee	\$75.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.
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.
Periodic Payment Maintenance Fee	\$5.00	Quarterly	If the plan sponsor offers scheduled payments (periodic, installment) under the plan. This fee is for the annual maintenance of your scheduled payments. This fee will be assessed for each individual payment.
WIRE Special Handling Charge	\$0.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

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.