ERISA 404(c) NOTICE

INTENT TO COMPLY WITH ERISA §404(c). The Innowave Marketing Group 401(k) Plan ("Plan") is intended to constitute a plan described in section 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA") and Title 29 of CFR §2550.404c-1. This means that Plan fiduciaries are not liable for losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Note. This Notice is authorized for distribution only when preceded or accompanied either by a current prospectus for each investment fund which is a mutual fund or by appropriate disclosure materials for each other investment fund or investment. You should read the prospectuses and all available materials before you invest.

INVESTMENT ALTERNATIVE DESCRIPTIONS. The investment funds available to the Retirement Plan and, with respect to each investment fund, a general description of the investment objectives and risk and return characteristics of each such investment fund is included in employee education packets and is also available through the Plan website. This also includes information relating to the type and diversification of assets comprising the portfolio of the investment fund, together with an identification of any designated investment manager of the investment fund.

In addition to the investment funds, the Retirement Plan may permit participants to select specific investment securities using a "self-directed brokerage account." You may establish a self-directed brokerage account with the designated brokerage firm the Plan Administrator has established and select your own investments through the brokerage account. Brokerage services include placing trades and executing orders for purchases or sales of shares of mutual funds and other securities, subject to any limitations imposed by the Plan or by the brokerage firm. If you choose to invest a portion of your account in the self-directed brokerage account, you are responsible for monitoring and reviewing your investments. There may be associated brokerage costs and trading fees assessed. If applicable, the Retirement Plan will supply a form for a participant to use to select the self-directed brokerage account alternative.

PARTICIPANT INVESTMENT INSTRUCTIONS. The following explains the circumstances under which participants and beneficiaries may give investment instructions and any specific limitations on such instructions. This includes any restrictions on transfers to or from an investment fund or other available investment, and any restrictions on the exercise of voting, tender and similar rights applicable to a participant's or beneficiary's investment in an investment fund.

A. INVESTMENT ELECTIONS. Participants and beneficiaries may invest their account in any mix of whole percentages or by transferring whole dollars or shares among the investment funds. Participants and beneficiaries may elect to invest in one or more of the investment funds in 1% increments. Participants or beneficiaries who fail to designate the investments will have their accounts invested in a Qualified Default Investment Alternative (QDIA), if applicable. The QDIA is described in the QDIA Notice to Participants found in the Plan Enrollment Kit if the plan has established a QDIA. If the Plan does not have a QDIA and elections have not been made, the accounts will be invested in the Plan's default fund.
B. INVESTMENT PROCEDURES. A Participant's and beneficiary's initial investment election is made by completing an investment election form provided by the Plan Administrator.
C. INVESTMENT CHANGES. Participants may change their investment elections by completing the form prescribed by the Plan Administrator and by either contacting Retirement Services (866) 680-7000 or via the Web (https://www.americantrustretirement.com/).

OTHER INFORMATION ON REQUEST. The Plan Administrator is the Plan fiduciary responsible for providing certain information upon request. Its address is 533 Airport Blvd., #400 , Burlingame, CA 94010 and the phone number is (352) 809-8202. The following information will be provided upon request:

- A description of the annual operating expenses of each designated investment alternative, including investment management fees, administrative fees, and transaction costs, which reduce the rate of return to the participant, and the aggregate amount of these expenses expressed as a percentage of average net assets of the designated investment alternative (if the information is already in the prospectus, providing the prospectus is sufficient).
- Copies of prospectuses or summary prospectuses, financial statements and reports, and other materials related to the investment alternatives to the extent the information is provided to the Plan.
- A list of assets comprising the portfolio of each designated investment alternative and the value of the assets and, if the asset is a fixed rate investment contract, the name of the issuer of the contract, the term of the contract, and the rate of return on the contract.
- The value of shares or units in investment alternatives and past and current investment performance of each alternative, net of expenses.
- The value of the shares or units in designated investments held in a participant's account.

TRANSACTION FEES. The following is a description of any transaction fees and expenses which affect the Participant's or beneficiary's account balance in connection with purchases or sales of interests in investment alternatives (e.g. commissions, sales loads, deferred sales charges, redemption or exchange fees).

A. SALES CHARGES. Participants and beneficiaries will normally not be required to pay fees in the nature of transaction fees and expenses which affect the Participant's or beneficiary's account balance in connection with purchases or sales of interests in investment alternatives (e.g., commissions, sales loads, deferred sales charges). However, redemption or exchange fees may be charged to a participant's (or beneficiary's) account balance. Please refer to the prospectuses (or applicable reports) for the various investment funds for the application of charges and expenses of the particular investment fund.
B. PLAN ADMINISTRATION AND TRUSTEE EXPENSES. Costs relating to your participation in and the administration of the Plan, including trustee and recordkeeper fees and any cost reimbursements to the Plan trustee or recordkeeper for approved administrative and trustee expenses, may be paid by the Plan from the balances in the investment funds. If such costs are paid from Plan assets, participant account balances are reduced by such costs. Expenses related to each particular investment fund or investments are charged to that investment.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

The purpose of this Notice is to provide information regarding how your account under the Innowave Marketing Group 401(k) Plan (the Plan) will be invested when you do not make an investment election. This Notice is provided to comply with Section 404(c)(5) of the Employee Retirement Income Security Act of 1974, as amended, and DOL Regulation §2550.404c-5.

PART I – GENERAL INFORMATION

RIGHT TO DIRECT INVESTMENTS. You have the right to direct the investment of your Participant-directed account(s) in various investments made available under the Plan. A list of all the available investments is included on the Plan's most recent enrollment form. You may also view the available investments by accessing your account at https://www.americantrustretirement.com/ and viewing the information online.

DEFAULT INVESTMENT. If you do not make a valid election as to how the Plan will invest the assets of your Participant-directed account(s), the Plan will invest those account(s) in the qualified default investment alternative (QDIA) that the Plan officials have selected. The QDIA is explained below.

RIGHT TO ALTERNATIVE INVESTMENTS. You have the continuing right to direct the investments of your Participant-directed account(s) in one or more of the other investment choices available to you. If you elect to remain invested in the QDIA, you are encouraged to affirmatively elect the relevant investment(s) to avoid being identified as a "defaulted participant". You may change your investments at any time. During the first 90 days that your accounts are invested in a QDIA, you have the right to invest in any of the other alternative investment choices without being subject to any restrictions, fees or expenses. After the first 90 days, your transfer from the QDIA to any of the other alternative investment choices will be subject to the same restrictions, fees or expenses, if any, that apply to other participants who have affirmatively elected the relevant investment(s) within the QDIA.

TRADING RESTRICTIONS. Some funds impose trade restrictions whereby investors are prohibited from selling a fund then quickly buying back in, or from buying into a fund then quickly selling out again. These short-term trades are considered "market timing" and some funds impose restrictions and redemption fees to discourage market timing.

PART II - QDIA

TARGET-DATE FUNDS DEFAULT INVESTMENT. Your company's retirement plan allows you to invest your account and plan contributions across a number of different investments. If you do not choose any specific investments, your contributions will be invested in an age-appropriate target-date funds. Each target-date fund serves as a single diversified retirement portfolio with an underlying investment approach aligned with its target retirement date. Your account will be invested automatically in the fund with the target retirement date most closely matching your anticipated retirement age (approximated Social Security Normal Retirement Age). See the table below for more information on the default investment approach.

The allocation strategy for the underlying stock, bond and short-term investments is based on the number of years until retirement. Each fund's target asset allocation percentages automatically change over time to become more conservative by gradually reducing the allocation to stocks and increasing the allocation to bonds and short-term investments.

You will be notified if the default investment fund changes in the future and always have the right to make your own investment elections at any time. Please refer to your plan's disclosure and related documents or access your account online to review or update your investment elections and for the investment objective, risk and return characteristics, and fees and expenses related to your plan's default investment.

Year of Birth[1]	Fund Name
December 31, 1950 or before	Vanguard Target Retirement Income Fund
January 1, 1951 - December 31, 1960	Vanguard Target Retirement 2020 Fund
January 1, 1961 - December 31, 1970	Vanguard Target Retirement 2030 Fund
January 1, 1971 - December 31, 1980	Vanguard Target Retirement 2040 Fund
January 1, 1981 - December 31, 1990	Vanguard Target Retirement 2050 Fund
January 1, 1991 or after	Vanguard Target Retirement 2060 Fund

[1] Participants for which we are unable to obtain a birthdate will be given a default date of birth.

PART III – FURTHER INFORMATION

WHERE TO GO FOR FURTHER INVESTMENT INFORMATION. You can obtain further investment information about the QDIA or the Plan's other investment alternatives by contacting the Plan Administrator or Retirement Services at (866) 680-7000 8:00 am to 8:00 pm EST, or by accessing your retirement account at https://www.americantrustretirement.com/ and viewing the information online.

PARTICIPANT FEE DISCLOSURE NOTICE

This disclosure notice provides you with important information regarding the Innowave Marketing Group 401(k) Plan (the Plan). It is comprised of three sections:

- Certain plan information including an explanation of the right to direct investments and a description of the types of fees and expenses associated with different plan features.
- The types of plan administrative and individual fees and expenses that may be deducted from your account.
- General investment information, including a comparative chart of the investment options available under the Plan with stated and historical rates of return, performance comparison with an appropriate benchmark for the same time period, and any fees or expenses associated with the investment.

SECTION I: PLAN INFORMATION

The Plan is intended to be an ERISA Section 404(c) plan. Under the Plan, you have the right to direct the investment of all of your plan account assets in various investments made available under the Plan. You may view the available designated investment by accessing your account at https://www.americantrustretirement.com/ and viewing the information online. The designated investment alternatives are also listed on the attached Investment Comparative Chart.

You have the continuing right to direct the investments of your account in one or more of the investment choices available to you. You may change your investments at any time by completing the form prescribed by the Company and by either contacting the Retirement Services Center ((866) 680-7000) or via the Web (https://www.americantrustretirement.com/).

Changes to your investments may be subject to certain limitations or restrictions. Some investments impose trade restrictions whereby investors are prohibited from selling a fund then quickly buying back in, or from buying into a fund then quickly selling out again. These short term trades are considered "market timing" and some funds impose restrictions and redemption fees to discourage market timing.

You generally will not have the right to exercise voting, tender, and similar rights with respect to the designated investment alternatives in the Plan. If subsequent to an investment in a Plan's designated investment alternative with respect to which voting, tender or similar rights are passed through to the participant or beneficiary, you will be furnished any materials provided to the Plan relating to the exercise of such rights.

For information regarding the designated investment manager for the Plan (if any), please contact your Plan Administrator.

As a plan participant, you may request a free paper copy of the information available on the website and other certain information from the Plan Administrator, Innowave Marketing Group LLC, 533 Airport Blvd., #400, Burlingame, CA, 94010, Phone: (352) 809-8202. This information includes: annual operating expenses of the Plan's investments; copies of prospectuses, financial statements, reports, or other materials relating to investments provided to the Plan; a list of assets contained in each managed portfolio; the value of those assets and fund units or shares; and the past and current performance of each investment.

SECTION II: PLAN ADMINISTRATIVE AND INDIVIDUAL EXPENSES

Retirement plans have different types of expenses.

ADMINISTRATIVE EXPENSES - These are charges for services such as legal, accounting, auditing, recordkeeping expenses, and advisory fees. The cost of these expenses may vary each year depending on a variety of factors.

Your Employer, at its own discretion, may elect to pay some or all of the Plan's administrative expenses. Any remaining administrative expenses not paid by the Employer, will be deducted from the Plan and shared proportionally from each individual account, unless otherwise stated. Your pro rata share of any deducted administrative expenses is based on the value of your individual account over the value of total assets in the Plan. Administrative expenses actually charged against your individual account will be deducted each quarter and appear on your quarterly benefit statement.

The Plan may charge your account for the following Plan-level administrative expenses:

Plan Administration and Recordkeeping - The Plan is charged an annual fee of $1,900.00. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Participant Fee - The Plan is charged an annual fee of $36.00 per participant with a balance. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Asset Based Fee - The Plan is charged an annual fee of 0.10% of the Plan's assets. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Advisor Partner - The Plan is charged an annual fee of 0.64% of the Plan's assets. If deducted from the Plan, the fee is charged on a pro-rata basis in quarterly increments.

Variable Fees - In addition to the above administrative expenses, the Plan may incur other administrative fees that are unknown at this time, such as for legal or audit fees. Such fees will be allocated on a pro-rata basis.

Revenue Sharing - The Plan's recordkeeper may receive revenue sharing payments from certain mutual fund investments available in the plan, which are used to offset administrative expenses. Revenue sharing derived from the underlying investments of collective investment funds will be credited at a fund level and reflected in the funds' unit values. Please refer to the Investment Comparative Chart for the revenue sharing information for each investment.

INDIVIDUAL EXPENSES - If not paid by the Plan Administrator directly, the Plan may impose certain charges against an individual participant's account, rather than against the Plan as a whole, when individuals incur the charges. These charges may arise based on your use of a feature available under the Plan (i.e. participant withdrawal) or based on the application of applicable law (e.g. processing a domestic relations order in the case of a divorce).

Participant Event Charges	
Insurance Policy Administration	$100
Qualified Domestic Relations Order	$500
Self-Directed Brokerage Account	$100 setup, $100 ongoing
Wire Transfer Fee	$35
Participant Loan Setup	$100
Participant Loan Maintenance	$80 per year
Participant Distributions	$75
Periodic/Installment Distribution Fee	$15 per distribution
In-Plan Roth Conversion	$100
Overnight Check Delivery	$50
Hardship Distribution	$75
Brokerage Transaction Fee (Buy or Sell)	per provider fee schedule
ETF Transaction Fee	up to .04 per share traded
Self-Directed Brokerage Account (TD)	$100 setup, $100 ongoing
Manual wires to/from brokerage firm	$35
Self-directed Brokerage Accounts	
Fee for linked SDBA falling below minimum liquidity requirement	$50

Please note that you may be charged a nominal fee for items not listed above. The nominal fee and type of service will be provided in advance of the service.

Section III: INVESTMENT INFORMATION

As a participant in the Plan, you may select one or more funds from the available investment options under the Plan to create your own portfolio or choose one of the professionally managed portfolios, if applicable.

As you review the investment options under the Plan which are outlined on the attached Investment Comparative Chart, there are several investment-related factors to consider.

INVESTMENT CATEGORY - the different asset categories may include stocks, bonds, real estate, international investments, commodities and cash. Investment experts agree that allocating your money across a variety of asset categories and rebalancing periodically is a strategy that is likely to succeed over time.

INVESTMENT OBJECTIVES - the different goals and objectives of a particular fund or model portfolio that can influence the investment's potential for return and risk. Information about an investment option's objective is included in the Plan's most recent enrollment book or by accessing your account at https://www.americantrustretirement.com/ and viewing the information online.

RATE OF RETURN - the performance of an investment option at a given point of time. The comparative chart shows how the investment options have performed over time and allows you to compare them with an appropriate benchmark for the same time period. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

FEE AND EXPENSE INFORMATION - the expense ratio and shareholder type fees are expenses that reduce the rate of return of the investment option. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site, https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf for an example showing the long-term effect of fees and expenses.

Your Plan can help you achieve a financially secure retirement. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. You should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well, will often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Please visit http://www.investmentterms.com/ for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

INVESTMENT DISCLOSURE

DISCLOSURE UNDER DOL REGULATION § 2550.404a-5(d)(1)

Fund Name/ Benchmark	Investment Category	Expense Ratio[1] As a %	Expense Ratio[1] Per $1000	Revenue Share[2]	Shareholder-Type Fees[3]	Average Annual Returns 1 Year Return	Average Annual Returns 5 Year Return	Average Annual Returns 10 Year Return	Since Inception Return/Date
Vanguard Short-Term Bond Index Adm	**Short-Term Bond**	**0.06%**	**0.60**	**0.00%**		**0.78%**	**1.50%**	**1.80%**	**2.60%**
Barclays US Govt/Credit A+ 1-5 Yr TR USD						0.69%	1.41%	1.71%	11/12/2001
Vanguard ST Govt Securities Active Adm	**Short Government**	**0.10%**	**1.00**	**0.00%**		**0.83%**	**1.51%**	**1.75%**	**2.75%**
Barclays US Treasury 1-3 Yr TR USD						1.61%	1.85%	1.75%	02/12/2001
Vanguard Interm-Term Bond Index Adm	**Intermediate-Term Bond**	**0.06%**	**0.60**	**0.00%**		**-2.64%**	**-0.58%**	**1.37%**	**3.86%**
Barclays US Agg Bond TR USD						-1.84%	-0.64%	1.14%	11/12/2001
Vanguard Inflation-Protected Secs Adm	**Inflation-Protected Bond**	**0.10%**	**1.00**	**0.00%**		**-2.11%**	**-0.10%**	**2.01%**	**3.11%**
Barclays US Treasury US TIPS TR USD						-1.99%	0.00%	2.15%	06/10/2005
Vanguard Target Retirement Income Fund	**Target-Date Retirement**	**0.08%**	**0.80**	**0.00%**		**4.40%**	**3.75%**	**4.98%**	**5.18%**
Morningstar Lifetime Mod Incm TR						5.33%	4.32%	5.51%	10/27/2003
Vanguard Target Retirement 2020 Fund	**Target-Date 2020**	**0.08%**	**0.80**	**0.00%**		**4.93%**	**4.40%**	**6.48%**	**6.24%**
Morningstar Lifetime Mod 2020 TR						5.94%	3.95%	6.24%	06/07/2006
Vanguard Target Retirement 2030 Fund	**Target-Date 2030**	**0.08%**	**0.80**	**0.00%**		**9.00%**	**6.73%**	**8.57%**	**7.30%**
Morningstar Lifetime Mod 2030 TR						7.69%	5.06%	7.63%	06/07/2006
Vanguard Target Retirement 2040 Fund	**Target-Date 2040**	**0.08%**	**0.80**	**0.00%**		**11.90%**	**8.55%**	**10.28%**	**8.22%**
Morningstar Lifetime Mod 2040 TR						11.44%	7.66%	9.65%	06/07/2006
Vanguard Target Retirement 2050 Fund	**Target-Date 2050**	**0.08%**	**0.80**	**0.00%**		**14.72%**	**10.17%**	**11.41%**	**8.79%**
Morningstar Lifetime Mod 2050 TR						14.72%	9.41%	10.69%	06/07/2006
Vanguard Target Retirement 2060 Fund	**Target-Date 2060**	**0.08%**	**0.80**	**0.00%**		**14.87%**	**10.21%**	**11.42%**	**10.94%**
Morningstar Lifetime Mod 2060 TR						15.42%	9.55%	10.71%	01/19/2012
Vanguard MStar Growth Index Admiral	**Large Growth**	**0.05%**	**0.50**	**0.00%**		**13.08%**	**13.85%**	**17.93%**	**9.67%**
Russell 1000 Growth TR USD						7.50%	13.66%	18.16%	11/13/2000
Vanguard FTSE Social Index Admiral	**Large Blend**	**0.13%**	**1.30**	**0.00%**		**15.78%**	**13.08%**	**15.83%**	**16.58%**
S&P 500 TR USD						15.74%	13.79%	15.33%	02/07/2019
Vanguard MStar Total Stk Mkt Idx Admiral	**Large Blend**	**0.04%**	**0.40**	**0.00%**		**15.32%**	**12.55%**	**14.69%**	**9.08%**
S&P 500 TR USD						15.74%	13.79%	15.33%	11/13/2000
Vanguard 500 Index Admiral	**Large Blend**	**0.04%**	**0.40**	**0.00%**		**15.69%**	**13.74%**	**15.29%**	**8.90%**
S&P 500 TR USD						15.74%	13.79%	15.33%	11/13/2000
Vanguard MStar Value Index Admiral	**Large Value**	**0.05%**	**0.50**	**0.00%**		**18.16%**	**12.41%**	**12.27%**	**8.17%**
Russell 1000 Value TR USD						23.81%	11.92%	11.43%	11/13/2000
Vanguard MStar Mid Cap Index Admiral	**Mid-Cap Blend**	**0.05%**	**0.50**	**0.00%**		**8.34%**	**7.43%**	**10.95%**	**10.20%**
S&P MidCap 400 TR						11.69%	8.03%	10.47%	11/12/2001
Vanguard MStar Small Cap Growth Idx Adm	**Small Growth**	**0.07%**	**0.70**	**0.00%**		**13.92%**	**4.39%**	**10.56%**	**11.76%**
Russell 2000 Growth TR USD						12.05%	4.72%	9.90%	09/27/2011
Vanguard MStar Small Cap Value Indx Adm	**Small Value**	**0.07%**	**0.70**	**0.00%**		**12.84%**	**8.70%**	**9.87%**	**11.99%**
Russell 2000 Value TR USD						20.77%	7.80%	9.40%	09/27/2011
Vanguard Total Intl Stock Index Admiral	**Foreign Stock**	**0.10%**	**1.00**	**0.00%**		**18.45%**	**9.31%**	**9.16%**	**7.03%**
MSCI EAFE NR USD						15.69%	9.32%	9.07%	11/29/2010
Vanguard Emerging Mkts Stock Idx Adm	**Diversified Emerging Mkts**	**0.13%**	**1.30**	**0.00%**		**12.47%**	**6.55%**	**7.60%**	**6.20%**
MSCI EM NR USD						29.22%	8.94%	9.09%	06/23/2006
Vanguard Real Estate Index Admiral	**Real Estate**	**0.12%**	**1.20**	**0.00%**		**1.68%**	**1.35%**	**4.40%**	**8.61%**
FTSE NAREIT All REITs TR						3.97%	1.75%	4.97%	11/12/2001

Fund Investment Information as of September 30, 2026

[1] Expense Ratio is the fund's Annual Report Net Expense Ratio which is the percentage of fund assets used to pay for operating expenses and management fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. The expense ratio is obtained from the Annual Report - an audited trailing perspective.

[2] Revenue Share payments, if any, received from mutual funds or investment managers may be used to offset the Service Provider's fees or may be allocated to participant accounts.

[3] Shareholder-type fees list any additional fees that may be charged directly to your investment and which are not already included in the total annual operating expenses of the investment option (e.g. MVA (market value adjustment), redemption fees, contingent deferred sales charges, surrender charges, etc.). A put restricts a plan from exiting a fund for a stated period of time. For a more complete description of the shareholder-type fees or put provisions, please review the fund's prospectus, or fund fact sheet, which is available by accessing your account online or upon request by contacting your service provider directly.

Performance figures are those published by the underlying mutual funds or collective investment funds net of internal fees but not including external costs such as trustee fees, recordkeeping fees, or investment advisory fees. The actual performance of a client portfolio is dependent on the total fees deducted from the portfolio and the timing of cash flows in and out of the portfolio.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions.

The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's Web site for an example demonstrating the long-term effect of fees and expenses. https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf?

A glossary of terms to assist participants and beneficiaries in understanding the plan's designated investment alternatives can be found at the website: http://www.investmentterms.com

Past performance does not guarantee how an investment will perform in the future.

Your investment could lose money. Investment products involve risk and may lose value. Investments are not FDIC insured or insured by any Federal government agency and are not deposits of, guaranteed or insured by your service provider.

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Vanguard Target Retirement Income Fund

Data Updated as of 9/30/2026

Investment Objective

The investment seeks to provide current income and some capital appreciation.

Investment Strategy

The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Principal Risks

Risks may include Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Management.

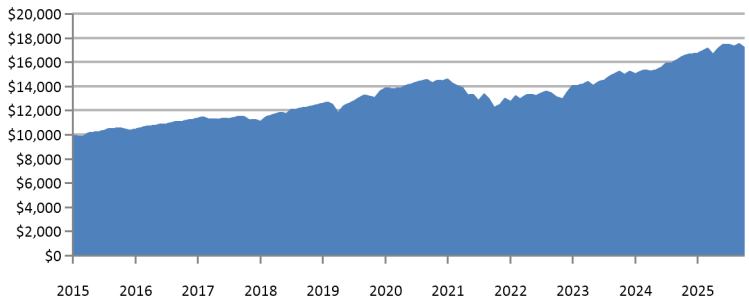
Performance Overview

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	2.80%	4.40%	9.39%	3.75%	4.98%	5.18%
Benchmark	3.67%	5.33%	10.15%	4.32%	5.51%	

Performance data shown represents past performance. Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Hypothetical Growth of $10,000 Initial Investment



Risk Analysis vs. (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
-1.52	0.66	95.98	7.46
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

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*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

Morningstar Category

Target-Date Retirement

Benchmark

Morningstar Lifetime Mod Incm TR USD

Risk Level



Less risk
Less reward

More risk
More reward

Investments classified as Balanced are subject to a moderate degree of fluctuation in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

Overview

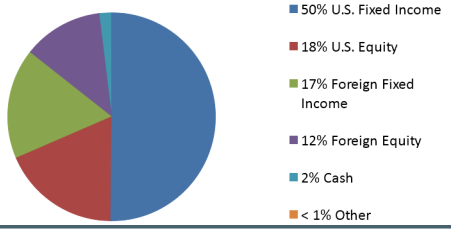
Ticker Symbol	VTINX
Web Site	www.vanguard.com
Inception Date	10/27/2003
Total Strategy Assets*	$35,594.9 mil
Turnover	7%
Yield – 30 day SEC	3.35%
Manager Name	Team
Manager Tenure	3.6 yrs

Fees & Expenses

Annual Operating Expense	0.08%
Per $1,000	$0.80
Max Front Load	
Max CDSC	
Max Redemption Fee	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://dol.gov/ebsa/publications/401kemployee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Allocation



Top Holdings

Vanguard Total Bond Market II Idx Inv	36.61%
Vanguard MStar Total Stk Mkt Idx Inst Pl	18.39%
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	16.25%
Vanguard Total Intl Bd II Idx Insl	15.37%
Vanguard Total Intl Stock Index Inv	12.83%

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Vanguard Target Retirement 2020 Fund

Data Updated as of 9/30/2026

Investment Objective

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy

The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risks

Risks may include Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Management, Target Date.

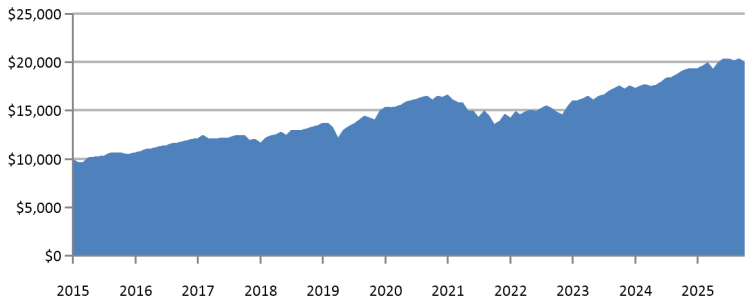
Performance Overview

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	3.24%	4.93%	10.45%	4.40%	6.48%	6.24%
Benchmark	4.18%	5.94%	11.25%	3.95%	6.24%	

Performance data shown represents past performance. Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Hypothetical Growth of $10,000 Initial Investment



Risk Analysis vs. (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
-1.06	0.76	97.28	8.60
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

Morningstar Category

Target-Date 2020

Benchmark

Morningstar Lifetime Mod 2020 TR USD

Risk Level



Less risk
Less reward

More risk
More reward

Investments classified as Balanced are subject to a moderate degree of fluctuation in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

Overview

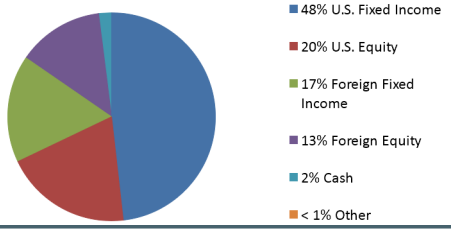
Ticker Symbol	VTWNX
Web Site	www.vanguard.com
Inception Date	6/7/2006
Total Strategy Assets*	$33,305.1 mil
Turnover	8%
Yield – 30 day SEC	3.29%
Manager Name	Team
Manager Tenure	3.6 yrs

Fees & Expenses

Annual Operating Expense	0.08%
Per $1,000	$0.80
Max Front Load	
Max CDSC	
Max Redemption Fee	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://dol.gov/ebsa/publications/401kemployee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Allocation



Top Holdings

Vanguard Total Bond Market II Idx Inv	35.61%
Vanguard MStar Total Stk Mkt Idx Inst Pl	19.75%
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	15.21%
Vanguard Total Intl Bd II Idx Insl	14.98%
Vanguard Total Intl Stock Index Inv	13.82%

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*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

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Vanguard Target Retirement 2060 Fund

Data Updated as of 9/30/2026

Investment Objective

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy

The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risks

Risks may include Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Management, Target Date.

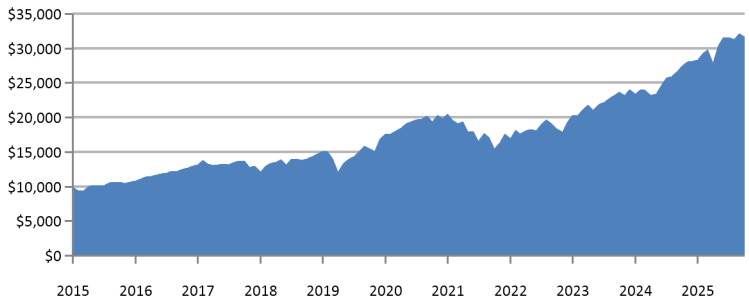
Performance Overview

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	11.46%	14.87%	19.79%	10.21%	11.42%	10.94%
Benchmark	11.97%	15.42%	19.54%	9.55%	10.71%	

Performance data shown represents past performance. Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Hypothetical Growth of $10,000 Initial Investment



Risk Analysis vs. (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
3.86	1.23	96.25	13.87
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

Morningstar Category

Target-Date 2060

Benchmark

Morningstar Lifetime Mod 2060 TR USD

Risk Level



Investments classified as Balanced are subject to a moderate degree of fluctuation in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

Overview

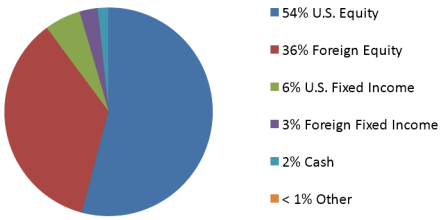
Ticker Symbol	VTTSX
Web Site	www.vanguard.com
Inception Date	1/19/2012
Total Strategy Assets*	$47,587.6 mil
Turnover	1%
Yield – 30 day SEC	1.82%
Manager Name	Team
Manager Tenure	3.6 yrs

Fees & Expenses

Annual Operating Expense	0.08%
Per $1,000	$0.80
Max Front Load	
Max CDSC	
Max Redemption Fee	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://dol.gov/ebsa/publications/401kemployee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Allocation



Top Holdings

Vanguard MStar Total Stk Mkt Idx Inst Pl	54.18%
Vanguard Total Intl Stock Index Inv	36.82%
Vanguard Total Bond Market II Idx Inv	5.94%
Vanguard Total Intl Bd II Idx Insl	2.54%

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Vanguard Target Retirement 2050 Fund

Data Updated as of 9/30/2026

Investment Objective

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy

The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risks

Risks may include Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Management, Target Date.

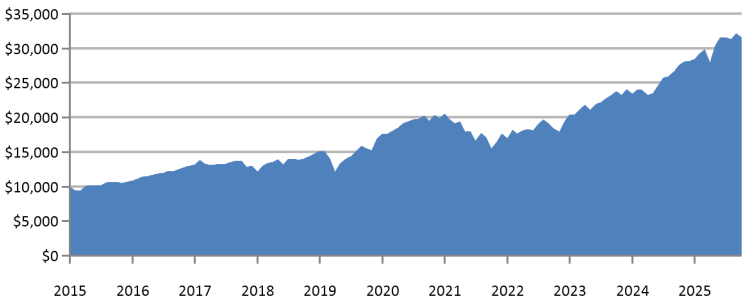
Performance Overview

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	11.32%	14.72%	19.73%	10.17%	11.41%	8.79%
Benchmark	11.41%	14.72%	19.20%	9.41%	10.69%	

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Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Hypothetical Growth of $10,000 Initial Investment



Risk Analysis vs. (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
3.82	1.23	96.25	13.86
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

Morningstar Category

Target-Date 2050

Benchmark

Morningstar Lifetime Mod 2050 TR USD

Risk Level



Investments classified as Balanced are subject to a moderate degree of fluctuation in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

Overview

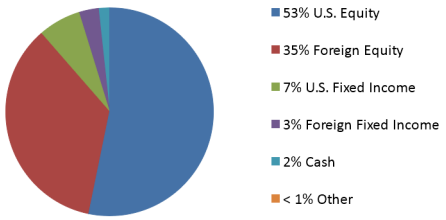
Ticker Symbol	VFIFX
Web Site	www.vanguard.com
Inception Date	6/7/2006
Total Strategy Assets*	$109,454.8 mil
Turnover	2%
Yield – 30 day SEC	1.86%
Manager Name	Team
Manager Tenure	3.6 yrs

Fees & Expenses

Annual Operating Expense	0.08%
Per $1,000	$0.80
Max Front Load	
Max CDSC	
Max Redemption Fee	

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Asset Allocation



Top Holdings

Vanguard MStar Total Stk Mkt Idx Inst Pl	53.30%
Vanguard Total Intl Stock Index Inv	36.44%
Vanguard Total Bond Market II Idx Inv	7.02%
Vanguard Total Intl Bd II Idx Insl	2.71%

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Vanguard Target Retirement 2040 Fund

Data Updated as of 9/30/2026

Investment Objective

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy

The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risks

Risks may include Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Management, Target Date.

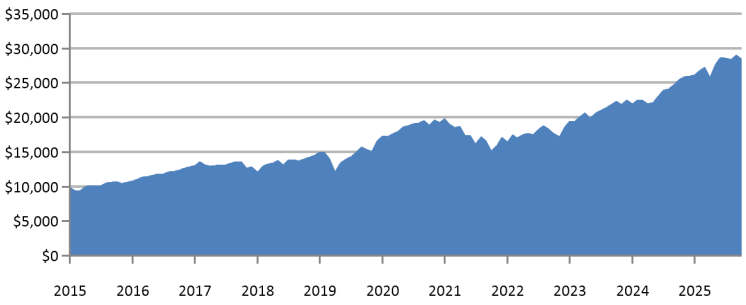
Performance Overview

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	8.97%	11.90%	17.21%	8.55%	10.28%	8.22%
Benchmark	8.72%	11.44%	16.70%	7.66%	9.65%	

Performance data shown represents past performance. Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

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Hypothetical Growth of $10,000 Initial Investment



Risk Analysis vs. (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
2.42	1.12	97.24	12.60
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

Morningstar Category

Target-Date 2040

Benchmark

Morningstar Lifetime Mod 2040 TR USD

Risk Level



Investments classified as Balanced are subject to a moderate degree of fluctuation in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

Overview

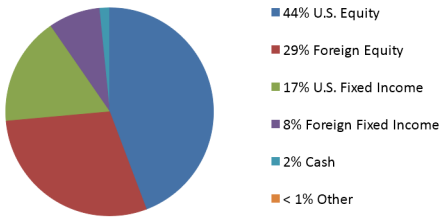
Ticker Symbol	VFORX
Web Site	www.vanguard.com
Inception Date	6/7/2006
Total Strategy Assets*	$120,298.3 mil
Turnover	5%
Yield – 30 day SEC	2.24%
Manager Name	Team
Manager Tenure	3.6 yrs

Fees & Expenses

Annual Operating Expense	0.08%
Per $1,000	$0.80
Max Front Load	
Max CDSC	
Max Redemption Fee	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://dol.gov/ebsa/publications/401kemployee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Allocation



Top Holdings

Vanguard MStar Total Stk Mkt Idx Inst Pl	44.30%
Vanguard Total Intl Stock Index Inv	30.22%
Vanguard Total Bond Market II Idx Inv	17.75%
Vanguard Total Intl Bd II Idx Insl	7.18%

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*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

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Vanguard Target Retirement 2030 Fund

Data Updated as of 9/30/2026

Investment Objective

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy

The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risks

Risks may include Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Management, Target Date.

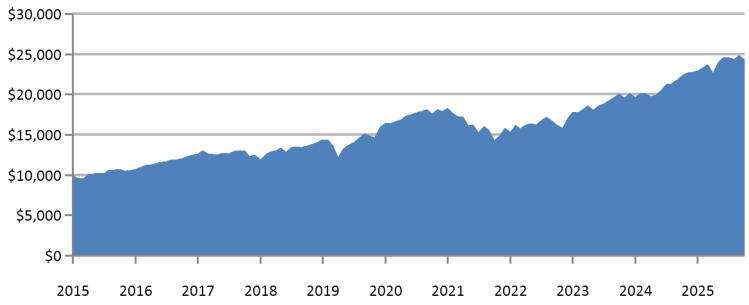
Performance Overview

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	6.54%	9.00%	14.49%	6.73%	8.57%	7.30%
Benchmark	5.63%	7.69%	13.22%	5.06%	7.63%	

Performance data shown represents past performance. Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Hypothetical Growth of $10,000 Initial Investment



Risk Analysis vs. (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
0.86	0.99	98.06	11.10
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

Morningstar Category

Target-Date 2030

Benchmark

Morningstar Lifetime Mod 2030 TR USD

Risk Level



Investments classified as Balanced are subject to a moderate degree of fluctuation in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

Overview

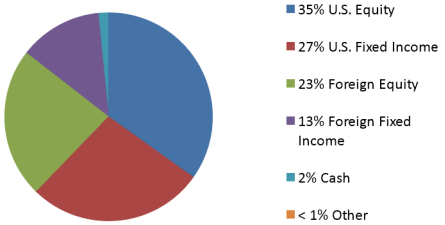
Ticker Symbol	VTHRX
Web Site	www.vanguard.com
Inception Date	6/7/2006
Total Strategy Assets*	$113,391.2 mil
Turnover	9%
Yield – 30 day SEC	2.64%
Manager Name	Team
Manager Tenure	3.6 yrs

Fees & Expenses

Annual Operating Expense	0.08%
Per $1,000	$0.80
Max Front Load	
Max CDSC	
Max Redemption Fee	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://dol.gov/ebsa/publications/401kemployee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Allocation



Top Holdings

Vanguard MStar Total Stk Mkt Idx Inst Pl	34.90%
Vanguard Total Bond Market II Idx Inv	27.62%
Vanguard Total Intl Stock Index Inv	23.97%
Vanguard Total Intl Bd II Idx Insl	11.58%
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	1.29%

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