PLAN SUMMARY

Hospitality Industry 401(k) Plan

As Of: September 30, 2023

Report contains information up through the last business day of end period.

For Institutional Plan Sponsor use only. Not to be distributed to plan participants or the general public.

EMPOWER®

Plan Summary

Plan Demographics Summary

	4/1/2023-6/30/2023	7/1/2023-9/30/2023
Total Participants*	1,125	1,159
Active Participants	963	994
Terminated Participants	162	165
Average Participant Balance	$38,093	$36,317
Average Account Balance for Active Participants	$35,149	$33,783
Median Participant Balance	$13,502	$12,586
Median Participant Balance for Active Participants	$12,369	$11,888
Participants Age 50 and Over	814	834
Total Assets for Participants Age 50 and Over	$37,928,278	$37,417,900
Total (Contributions + Rollovers In)	$1,262,593	$1,206,052
Participant Contributions	$1,262,593	$1,117,807
Rollovers In	$0	$88,245
Total Distributions	($711,993)	($1,056,455)
Cash	($354,258)	($860,878)
Rollovers Out	($357,735)	($195,577)
Percentage of Assets Distributed	1.7%	2.5%
Market Value Gain / Loss****	$1,565,090	($824,292)
Total Participant Balances	$42,854,758	$42,091,819

**Participant(s) with an account balance greater than $0.*

*****This is not the equivalent of a plan level return on investment due to the timing of additions, distributions and underlying investment performance.*

Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

Plan Summary

Fund Allocation by Contributions

INVESTMENT OPTIONS	4/1/2023 - 6/30/2023	%	7/1/2023 - 9/30/2023	%	Change	%
GUARANTEED INCOME FUND	$273,179	21.6%	$221,054	19.8%	($52,125)	(19.1%)
VANGUARD TARGET RETIREMENT 2030 FUND	$152,351	12.1%	$135,366	12.1%	($16,985)	(11.1%)
VANGUARD TARGET RETIREMENT 2040 FUND	$134,162	10.6%	$123,729	11.1%	($10,433)	(7.8%)
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$91,684	7.3%	$103,738	9.3%	$12,054	13.1%
VANGUARD TARGET RETIREMENT 2020 FUND	$79,405	6.3%	$72,488	6.5%	($6,916)	(8.7%)
VANGUARD TARGET RETIREMENT INCOME FUND	$60,323	4.8%	$54,772	4.9%	($5,551)	(9.2%)
VANGUARD TARGET RETIREMENT 2050 FUND	$49,858	4.0%	$50,034	4.5%	$176	0.4%
VANGUARD TARGET RETIREMENT 2035 FUND	$53,539	4.2%	$46,449	4.2%	($7,090)	(13.2%)
VANGUARD TARGET RETIREMENT 2025 FUND	$47,908	3.8%	$39,789	3.6%	($8,119)	(16.9%)
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$34,100	2.7%	$25,954	2.3%	($8,146)	(23.9%)
VANGUARD TARGET RETIREMENT 2045 FUND	$20,659	1.6%	$21,841	2.0%	$1,182	5.7%
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$27,379	2.2%	$20,788	1.9%	($6,590)	(24.1%)
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$29,205	2.3%	$20,586	1.8%	($8,619)	(29.5%)
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$19,339	1.5%	$18,671	1.7%	($668)	(3.5%)
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$22,650	1.8%	$17,457	1.6%	($5,193)	(22.9%)
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$20,729	1.6%	$17,194	1.5%	($3,536)	(17.1%)
VANGUARD TARGET RETIREMENT 2060 FUND	$17,754	1.4%	$15,763	1.4%	($1,991)	(11.2%)
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$16,942	1.3%	$15,408	1.4%	($1,534)	(9.1%)
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$19,689	1.6%	$15,037	1.4%	($4,652)	(23.6%)
VANGUARD TARGET RETIREMENT 2055 FUND	$11,262	0.9%	$11,379	1.0%	$117	1.0%
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$12,796	1.0%	$11,060	1.0%	($1,736)	(13.6%)
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$9,509	0.8%	$8,355	0.8%	($1,154)	(12.1%)
VANGUARD TARGET RETIREMENT 2065 FUND	$8,059	0.6%	$8,079	0.7%	$20	0.2%
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$7,211	0.6%	$7,815	0.7%	$604	8.4%
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$12,633	1.0%	$7,249	0.7%	($5,384)	(42.6%)
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$7,485	0.6%	$7,162	0.6%	($323)	(4.3%)
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$6,085	0.5%	$6,865	0.6%	$780	12.8%
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$8,130	0.6%	$6,302	0.6%	($1,828)	(22.5%)
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$5,066	0.4%	$3,791	0.3%	($1,275)	(25.2%)
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$3,505	0.3%	$3,634	0.3%	$129	3.7%
TOTAL ASSETS CONTRIBUTED	$1,262,593	100.0%	$1,117,807	100.0%	($144,786)	(11.5%)

Participant Distribution Statistics

	Amount of Withdrawals Taken				# of Withdrawals			
Distribution Type	4/1/2023 - 6/30/2023	7/1/2023 - 9/30/2023	Change	% Change	4/1/2023 - 6/30/2023	7/1/2023 - 9/30/2023	Change	% Change
In-Service Withdrawal	$404,363	$578,747	$174,384	43%	23	35	12	52%
Termination	$268,534	$426,247	$157,714	59%	24	15	(9)	(38%)
Hardship Withdrawal	$19,084	$18,862	($222)	(1%)	4	5	1	25%
QDRO	$0	$23,365	$23,365	n/a	0	1	1	n/a
Death Distribution	$8,273	$8,809	$536	6%	1	1	0	0%
Return of Excess Deferrals/Contributions	$6,919	$409	($6,510)	(94%)	1	2	1	100%
Required Minimum Distribution	$4,821	$0	($4,821)	(100%)	2	0	(2)	(100%)
Gross Adjustment	$0	$17	$17	n/a	0	1	1	n/a
Grand Total	**$711,993**	**$1,056,455**	**$344,462**	**48%**	**55**	**60**	**5**	**9%**

7/1/2023 - 9/30/2023						
	Amount of Withdrawals Taken			# of Withdrawals		
Distribution Sub-Type	Age < 50	Age >= 50	Total	Age < 50	Age >= 50	Total
Rollover	$9,090	$186,488	$195,577	1	4	5
Cash	$25,276	$835,602	$860,878	9	46	55
Grand Total	**$34,366**	**$1,022,090**	**$1,056,455**	**10**	**50**	**60**

In-Service Withdrawal - A distribution that is taken while the participant is still active and before they experience a triggering event (e.g. reaching a certain age, termination from employment, etc.).

Termination - A withdrawal that is taken when the participant is active and terminating from employment or is already in a 'Terminated' status.

Hardship Withdrawal - A distribution which is requested by a participant because of an immediate and heavy financial need that cannot be satisfied from other resources.

QDRO - Distribution taken by the recipient of a QDRO. This could include required minimum distributions, installment payments, etc.

Death Distribution - Distribution taken by a beneficiary. This could include required minimum distributions, installment payments, etc.

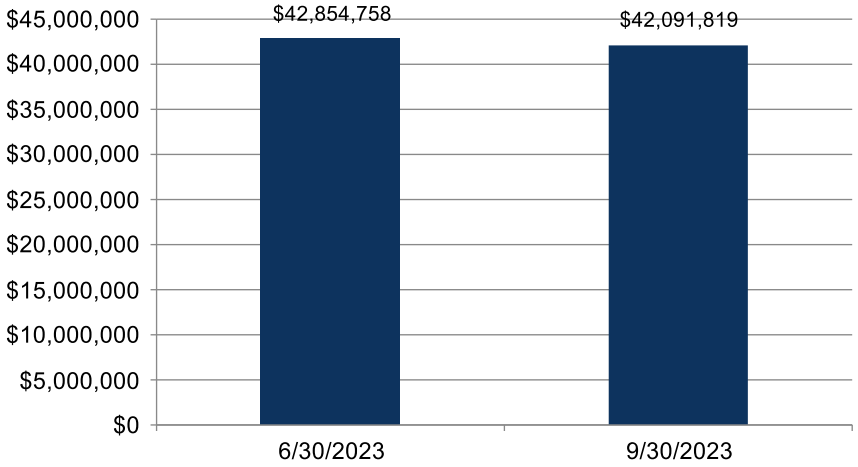
Return of Excess Deferrals/Contributions - Could include Actual Contribution Percentage (ACP), Actual Deferral Percentage (ADP), Excess Deferrals, Excess Annual Editions and/or Ineligible Contributions.

Required Minimum Distribution - Minimum amounts that a participant must withdraw annually upon reaching a certain age or retirement. This would exclude any beneficiary or QDRO accounts.

Gross Adjustment - The total of all adjustments made to an account or plan in absolute terms, regardless of whether or not the adjustments were positive or negative.

Plan Summary

Plan Assets



Transaction Summary

Transactions	4/1/2023 - 6/30/2023	7/1/2023 - 9/30/2023
Total Enrollees*	36	36
Number of Participants with Transfers	6	5
Distributions	55	60

*Number of participants that were enrolled into the plan within the reporting period. This can include those individuals who self enrolled or auto enrolled, if applicable on the plan. Rehires may not be included if their original enrollment date falls outside the reporting period.

Asset Allocation/Net Cash Flow

July 1, 2023 to September 30, 2023

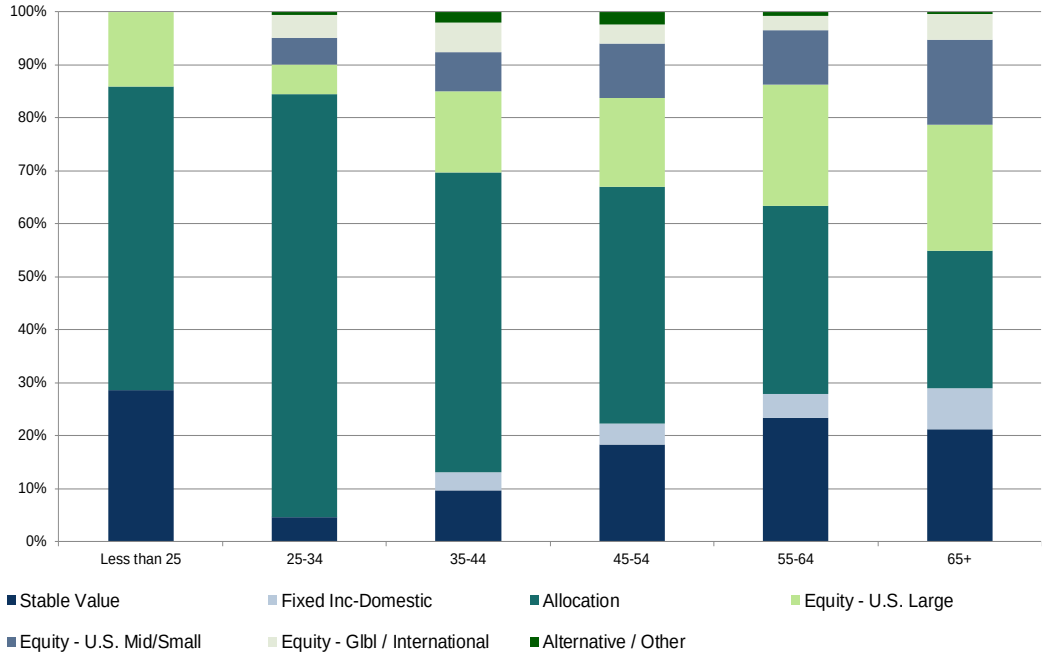
	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Total Plan Assets	$10,240	$382,508	$2,691,032	$7,079,660	$16,412,997	$15,515,381	$42,091,819
% Assets	0.0%	0.9%	6.4%	16.8%	39.0%	36.9%	100.0%
Contributions	$1,362	$32,359	$155,613	$328,238	$391,003	$209,232	$1,117,807
Rollovers In*	$968	$0	$0	$0	$87,277	$0	$88,245
Total Incoming $	$2,330	$32,359	$155,613	$328,238	$478,280	$209,232	$1,206,052
Cash Distributions	$0	($768)	($12,860)	($35,498)	($744,103)	($67,648)	($860,878)
% of Cash Distributions	0.0%	100.0%	58.6%	60.3%	91.2%	42.6%	81.5%
Rollovers Out	$0	$0	($9,090)	($23,365)	($71,853)	($91,269)	($195,577)
% of Rollover Distributions	0.0%	0.0%	41.4%	39.7%	8.8%	57.4%	18.5%
Total Distributions	$0	($768)	($21,950)	($58,863)	($815,957)	($158,918)	($1,056,455)
Net Cash Flow	$2,330	$31,591	$133,663	$269,375	($337,677)	$50,314	$149,597
Total Participants	5	34	161	289	396	274	1,159
Avg. Account Balance	$2,048	$11,250	$16,714	$24,497	$41,447	$56,625	$36,317
Taft Hartley Book of Business Avg. Account Balance as of 12/31/2022	*$5,990*	*$19,693*	*$48,656*	*$90,258*	*$126,024*	*$76,513*	*$72,858*
Median Account Balance	$2,747	$3,971	$7,265	$9,098	$18,915	$20,656	$12,586
Taft Hartley Book of Business Median Account Balance as of 12/31/2022	*$5,472*	*$14,667*	*$36,895*	*$64,733*	*$84,402*	*$49,409*	*$36,665*

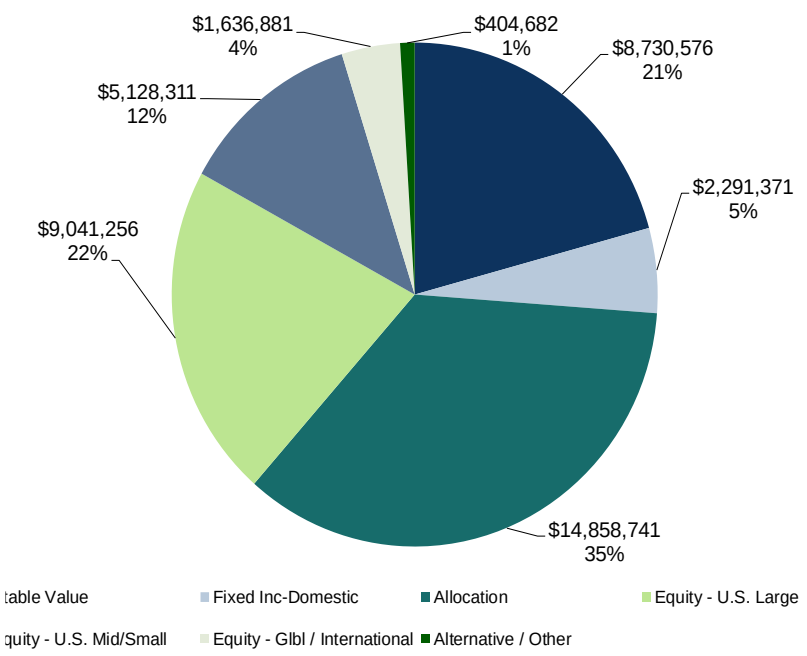
*Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

**Total column for participant count is a sum of participants across each age group. E.g. If a participant has both a main account and beneficiary account within different age groups (decedent's date of birth), that participant will be counted twice.

Plan Summary

Assets by Asset Class and Age Group as of September 30, 2023





Plan Summary

Assets by Asset Class and Age Group as of September 30, 2023

Asset Class	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Stable Value	$2,920	$17,694	$260,563	$1,302,104	$3,848,502	$3,298,792	$8,730,576
Fixed Inc-Domestic	$0	$52	$93,722	$274,867	$726,493	$1,196,237	$2,291,371
Allocation	$5,870	$305,227	$1,520,367	$3,170,657	$5,822,441	$4,034,179	$14,858,741
Equity - U.S. Large	$1,450	$21,564	$414,145	$1,184,137	$3,750,115	$3,669,846	$9,041,256
Equity - U.S. Mid/Small	$0	$19,447	$195,691	$721,593	$1,691,060	$2,500,521	$5,128,311
Equity - Glbl / International	$0	$16,609	$153,400	$260,617	$449,441	$756,814	$1,636,881
Alternative / Other	$0	$1,916	$53,143	$165,685	$124,945	$58,992	$404,682
Total Assets	$10,240	$382,508	$2,691,032	$7,079,660	$16,412,997	$15,515,381	$42,091,819
% of Assets	0.0%	0.9%	6.4%	16.8%	39.0%	36.9%	100%
Total Participants	5	34	161	289	396	274	1,159
Avg Account Balance	$2,048	$11,250	$16,714	$24,497	$41,447	$56,625	$36,317
Taft Hartley Book of Business Avg. Account Balance as of 12/31/2022	*$5,990*	*$19,693*	*$48,656*	*$90,258*	*$126,024*	*$76,513*	*$72,858*

Plan Summary

Asset Allocation by Funds as of September 30, 2023

INVESTMENT OPTIONS	Asset Class	6/30/2023	% of Assets	9/30/2023	% of Assets	Asset % Change
GUARANTEED INCOME FUND	Stable Value	$8,787,511	20.5%	$8,730,576	20.7%	(0.6%)
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	Fixed Income - Inflation Protected Bond	$65,351	0.2%	$66,702	0.2%	2.1%
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	Fixed Income - Intermediate Core Bond	$33,663	0.1%	$36,789	0.1%	9.3%
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	Fixed Income - Intermediate Core-Plus Bond	$1,465,271	3.4%	$1,447,956	3.4%	(1.2%)
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	Fixed Income - High Yield Bond	$724,618	1.7%	$739,924	1.8%	2.1%
VANGUARD TARGET RETIREMENT INCOME FUND	Allocation - Target-Date Retirement Income	$1,482,129	3.5%	$1,493,700	3.5%	0.8%
VANGUARD TARGET RETIREMENT 2020 FUND	Allocation - Target-Date 2020	$3,407,339	8.0%	$3,347,537	8.0%	(1.8%)
VANGUARD TARGET RETIREMENT 2025 FUND	Allocation - Target-Date 2025	$401,179	0.9%	$509,000	1.2%	26.9%
VANGUARD TARGET RETIREMENT 2030 FUND	Allocation - Target-Date 2030	$4,990,501	11.6%	$4,883,321	11.6%	(2.1%)
VANGUARD TARGET RETIREMENT 2035 FUND	Allocation - Target-Date 2035	$374,921	0.9%	$407,258	1.0%	8.6%
VANGUARD TARGET RETIREMENT 2040 FUND	Allocation - Target-Date 2040	$2,819,865	6.6%	$2,754,263	6.5%	(2.3%)
VANGUARD TARGET RETIREMENT 2045 FUND	Allocation - Target-Date 2045	$134,621	0.3%	$153,020	0.4%	13.7%
VANGUARD TARGET RETIREMENT 2050 FUND	Allocation - Target-Date 2050	$791,053	1.8%	$808,821	1.9%	2.2%
VANGUARD TARGET RETIREMENT 2055 FUND	Allocation - Target-Date 2055	$76,806	0.2%	$122,318	0.3%	59.3%
VANGUARD TARGET RETIREMENT 2060 FUND	Allocation - Target-Date 2060	$339,697	0.8%	$340,699	0.8%	0.3%
VANGUARD TARGET RETIREMENT 2065 FUND	Allocation - Target-Date 2065+	$31,828	0.1%	$38,805	0.1%	21.9%
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	Large Cap - Value	$466,148	1.1%	$485,170	1.2%	4.1%
VANGUARD 500 INDEX FUND ADMIRAL SHARES	Large Cap - Blend	$5,982,511	14.0%	$5,822,075	13.8%	(2.7%)
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	Large Cap - Growth	$3,006,048	7.0%	$2,734,011	6.5%	(9.0%)
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	Mid Cap - Value	$309,776	0.7%	$304,941	0.7%	(1.6%)
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	Mid Cap - Blend	$1,090,158	2.5%	$1,047,135	2.5%	(3.9%)
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	Mid Cap - Growth	$2,034,665	4.7%	$1,931,642	4.6%	(5.1%)
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	Small Cap - Blend	$168,385	0.4%	$167,519	0.4%	(0.5%)
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	Small Cap - Blend	$1,474,245	3.4%	$1,403,094	3.3%	(4.8%)
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	Small Cap - Growth	$292,319	0.7%	$273,980	0.7%	(6.3%)
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	International - Large Blend	$50,681	0.1%	$55,369	0.1%	9.2%
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	International - Large Growth	$293,167	0.7%	$285,927	0.7%	(2.5%)
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	International - Small / Mid Value	$1,198,130	2.8%	$1,166,915	2.8%	(2.6%)
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	International - Emerging Market	$123,592	0.3%	$128,670	0.3%	4.1%
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	Sector - Domestic Real Estate	$438,584	1.0%	$404,682	1.0%	(7.7%)
TOTAL		$42,854,759	100.0%	$42,091,819	100.0%	(1.8%)
Data as of:		6/30/2023		9/30/2023		
Total Plan Assets:		$42,854,758		$42,091,819		
Total Participant Accounts:		1,125		1,159		
Average Balance:		$38,093		$36,317		

Plan Summary

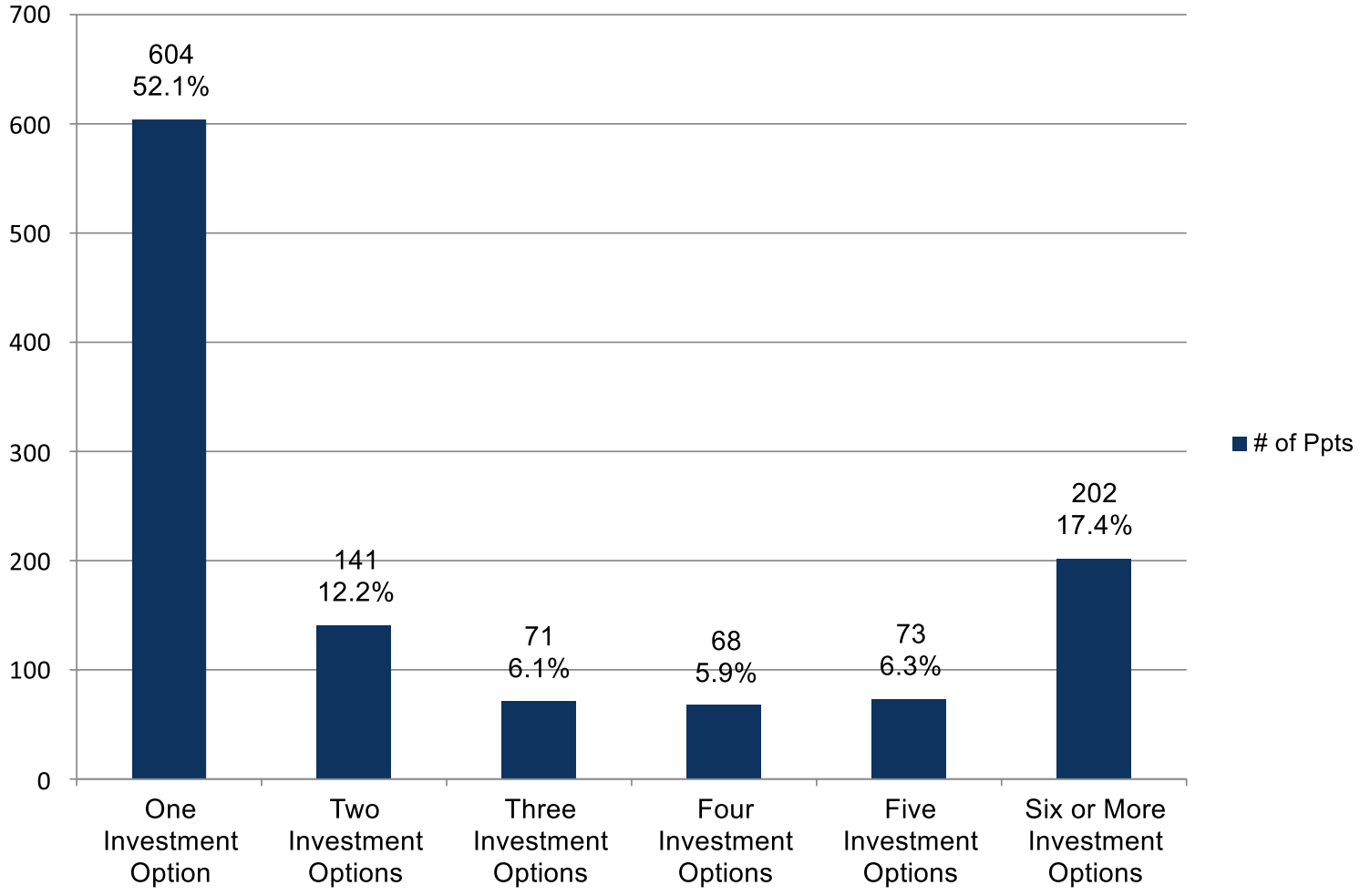
Utilization by Fund as of September 30, 2023

INVESTMENT OPTIONS	Balance	# of Ppts	Ppts Using as Sole Investment
GUARANTEED INCOME FUND	$8,730,576	449	92
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$5,822,075	335	1
VANGUARD TARGET RETIREMENT 2030 FUND	$4,883,321	328	115
VANGUARD TARGET RETIREMENT 2020 FUND	$3,347,537	162	56
VANGUARD TARGET RETIREMENT 2040 FUND	$2,754,263	159	96
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$2,734,011	158	1
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$1,931,642	184	1
VANGUARD TARGET RETIREMENT INCOME FUND	$1,493,700	242	56
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$1,447,956	161	3
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$1,403,094	140	1
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$1,166,915	134	1
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$1,047,135	136	1
VANGUARD TARGET RETIREMENT 2050 FUND	$808,821	92	53
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$739,924	85	5
VANGUARD TARGET RETIREMENT 2025 FUND	$509,000	60	31
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$485,170	69	0
VANGUARD TARGET RETIREMENT 2035 FUND	$407,258	84	38
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$404,682	95	2
VANGUARD TARGET RETIREMENT 2060 FUND	$340,699	33	15
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$304,941	59	0
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$285,927	81	2
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$273,980	60	0
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$167,519	53	1
VANGUARD TARGET RETIREMENT 2045 FUND	$153,020	50	23
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$128,670	46	0
VANGUARD TARGET RETIREMENT 2055 FUND	$122,318	20	5
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$66,702	34	1
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$55,369	14	0
VANGUARD TARGET RETIREMENT 2065 FUND	$38,805	15	4
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$36,789	12	0
Total	$42,091,819		

Plan Summary

Investment Utilization

as of September 30, 2023



Due to rounding, bar graph may not equal 100%

Plan Summary

Participant Fund Transfers

4/1/2023 - 6/30/2023	
INVESTMENT OPTIONS	Total
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$97,637
GUARANTEED INCOME FUND	$39,263
VANGUARD TARGET RETIREMENT 2035 FUND	$5,078
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$43
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$40
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$36
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$33
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$29
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$27
VANGUARD TARGET RETIREMENT 2040 FUND	$25
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$23
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$21
VANGUARD TARGET RETIREMENT 2060 FUND	$20
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$20
VANGUARD TARGET RETIREMENT 2020 FUND	$10
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$8
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$7
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$7
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$7
VANGUARD TARGET RETIREMENT 2025 FUND	$5
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$5
VANGUARD TARGET RETIREMENT 2030 FUND	$4
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	($15)
VANGUARD TARGET RETIREMENT 2050 FUND	($1,808)
VANGUARD TARGET RETIREMENT INCOME FUND	($10,033)
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	($39,022)
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	($91,470)
TOTAL	$0

7/1/2023 - 9/30/2023	
INVESTMENT OPTIONS	Total
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$79,587
VANGUARD TARGET RETIREMENT 2055 FUND	$38,706
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$27,027
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$10,668
VANGUARD TARGET RETIREMENT 2030 FUND	$319
VANGUARD TARGET RETIREMENT INCOME FUND	$40
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	($40)
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	($319)
GUARANTEED INCOME FUND	($63,333)
VANGUARD TARGET RETIREMENT 2040 FUND	($92,654)
TOTAL	$0

Participant Fund Transfers

January 1, 2023 to September 30, 2023

INVESTMENT OPTIONS	Less than 25	25-34	35-44	45-54	55-64	65+	Total
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLAS	$0	$0	$43	$79,587	$425,928	$0	$505,557
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$0	$0	$5	$13,070	$111,589	$0	$124,664
VANGUARD TARGET RETIREMENT 2055 FUND	$0	$0	$0	$0	$38,706	$0	$38,706
GUARANTEED INCOME FUND	$0	$0	$2,891	$0	($52,663)	$76,249	$26,477
VANGUARD TARGET RETIREMENT 2035 FUND	$0	$0	$24	$0	$5,058	$0	$5,082
VANGUARD TARGET RETIREMENT 2030 FUND	$0	$0	$8	$0	$319	$0	$327
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$0	$0	$51	$0	$0	$0	$51
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$0	$0	$47	$0	$0	$0	$47
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$0	$0	$39	$0	$0	$0	$39
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$0	$0	$36	$0	$0	$0	$36
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$0	$0	$32	$0	$0	$0	$32
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$0	$0	$29	$0	$0	$0	$29
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$0	$0	$26	$0	$0	$0	$26
VANGUARD TARGET RETIREMENT 2060 FUND	$0	$0	$20	$0	$0	$0	$20
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$0	$0	$16	$0	$0	$0	$16
VANGUARD TARGET RETIREMENT 2025 FUND	$0	$0	$15	$0	$0	$0	$15
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$0	$0	$15	$0	$0	$0	$15
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$0	$0	$12	$0	$0	$0	$12
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$0	$0	$8	$0	$0	$0	$8
VANGUARD TARGET RETIREMENT 2045 FUND	$0	$0	$0	$0	$0	$0	$0
VANGUARD TARGET RETIREMENT 2065 FUND	$0	$0	$0	$0	$0	$0	$0
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$0	$0	$54	$0	$0	($90)	($36)
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$0	$0	$12	$0	($319)	$0	($307)
VANGUARD TARGET RETIREMENT 2050 FUND	$0	$0	($3,608)	$0	($1,813)	$0	($5,421)
VANGUARD TARGET RETIREMENT INCOME FUND	$0	$0	$47	$0	($10,116)	$90	($9,980)
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$0	$0	$32	$0	($39,046)	$0	($39,014)
VANGUARD TARGET RETIREMENT 2020 FUND	$0	$0	$16	$0	$0	($47,124)	($47,108)
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$0	$0	$59	$0	($51,715)	($39,795)	($91,451)
VANGUARD TARGET RETIREMENT 2040 FUND	$0	$0	$27	($92,654)	$0	$0	($92,627)
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$0	$0	$46	($2)	($425,928)	$10,670	($415,214)

Plan Summary

Participant Transactions

	10/1/2022 - 12/31/2022	1/1/2023 - 3/31/2023	4/1/2023 - 6/30/2023	7/1/2023 - 9/30/2023
Call Center				
Unique Callers	108	142	107	102
Total Call Volume	178	263	208	242
% of Total Unique Callers	9.7%	12.9%	9.5%	8.8%
TH % of Total Unique Callers as of 12/31/2022	5.10%			
Participant Website				
Registered Participants	548	547	550	554
Unique Web Logins	191	208	182	186
Total Web Logins	1,579	1,741	1,505	1,208
% of Total Unique Web Logins	17.1%	18.8%	16.2%	16.0%
TH % of Total Web Logins as of 12/31/2022	15.44%			

Call Center Reason Category	12/31/2022	3/31/2023	6/30/2023	9/30/2023
Account Explanations	49	49	49	42
Allocation Changes & Exchange	1	1	1	1
Contributions	17	13	5	11
Disbursements	75	119	96	106
Enrollments	1	1	0	2
Forms	1	0	0	0
Fund Information	2	2	4	2
Hardships	19	37	36	59
IFX	0	0	0	0
IVR or Web Assistance	2	4	2	3
Loans	2	4	3	3
Other	4	16	6	4
Payment Questions	0	0	0	0
Plan Explanations	2	3	4	4
Regen Reg Letter	0	0	0	0
Status of Research	1	7	2	4
Tax Information	0	7	0	0
Website Processing	2	0	0	1
TOTAL	178	263	208	242

Definitions:
Unique Callers – The number of individuals that spoke to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would only be counted once).
Total Call Volume – The number of calls to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would be counted five times).
% of Total Unique Callers - The Unique Callers during the reporting period divided by total participants with a balance in the plan (includes all participant statuses) as of the reporting end date.
Taft Hartley % of Total Unique Callers as of 12/31/22 - The sum of Unique Callers during 4Q21 across all Taft Hartley plans divided by the sum of total participants with a balance (includes all participant statuses) across all Taft Hartley plans as of 12/31/22.
Registered Participants: The total number of individuals that established an account as of the reporting end date, for which they can access their retirement plan via the Participant Website.

Plan Summary

Cashflow

July 1, 2023 to September 30, 2023

INVESTMENT OPTIONS	Beginning Balance	Contributions	Distributions	Transfers In	Transfers Out	Market Value Adj.^	Ending Balance
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$293,167	$11,060	($1,478)	$0	($40)	($16,782)	$285,927
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$2,034,665	$8,355	($58,238)	$0	$0	($53,141)	$1,931,642
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$1,465,271	$25,954	($18,564)	$0	$0	($24,705)	$1,447,956
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$724,618	$20,788	($11,955)	$0	$0	$6,473	$739,924
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$1,198,130	$15,037	($57,632)	$0	$0	$11,381	$1,166,915
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$168,385	$7,815	($4,480)	$0	$0	($4,201)	$167,519
GUARANTEED INCOME FUND	$8,787,511	$221,054	($313,960)	$0	($63,333)	$99,305	$8,730,576
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$292,319	$7,249	($4,111)	$0	$0	($21,477)	$273,980
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$3,006,048	$20,586	($148,311)	$79,587	$0	($223,898)	$2,734,011
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$5,982,511	$103,738	($124,045)	$106,611	($79,584)	($167,156)	$5,822,075
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$123,592	$7,162	($35)	$0	$0	($2,048)	$128,670
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$466,148	$17,194	($2,537)	$10,670	($2)	($6,303)	$485,170
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$65,351	$3,634	($343)	$0	($319)	($1,620)	$66,702
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$1,090,158	$17,457	($11,561)	$0	$0	($48,920)	$1,047,135
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$438,584	$15,408	($16,345)	$0	$0	($32,964)	$404,682
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$1,474,245	$18,671	($30,543)	$0	$0	($59,278)	$1,403,094
VANGUARD TARGET RETIREMENT 2020 FUND	$3,407,339	$72,488	($70,363)	$0	$0	($61,928)	$3,347,537
VANGUARD TARGET RETIREMENT 2025 FUND	$401,179	$39,789	($7,964)	$0	$0	$75,996	$509,000
VANGUARD TARGET RETIREMENT 2030 FUND	$4,990,501	$135,366	($112,234)	$319	$0	($130,632)	$4,883,321
VANGUARD TARGET RETIREMENT 2035 FUND	$374,921	$46,449	($3,123)	$0	$0	($10,989)	$407,258
VANGUARD TARGET RETIREMENT 2040 FUND	$2,819,865	$123,729	($22,667)	$0	($92,654)	($74,009)	$2,754,263
VANGUARD TARGET RETIREMENT 2045 FUND	$134,621	$21,841	$0	$0	$0	($3,441)	$153,020
VANGUARD TARGET RETIREMENT 2050 FUND	$791,053	$50,034	($10,550)	$0	$0	($21,716)	$808,821
VANGUARD TARGET RETIREMENT 2055 FUND	$76,806	$11,379	$0	$38,706	$0	($4,573)	$122,318
VANGUARD TARGET RETIREMENT 2060 FUND	$339,697	$15,763	($4,618)	$0	$0	($10,143)	$340,699
VANGUARD TARGET RETIREMENT 2065 FUND	$31,828	$8,079	$0	$0	$0	($1,102)	$38,805
VANGUARD TARGET RETIREMENT INCOME FUND	$1,482,129	$54,772	($18,538)	$40	$0	($24,702)	$1,493,700
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$33,663	$3,791	($561)	$0	$0	($105)	$36,789
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$50,681	$6,865	($702)	$0	$0	($1,476)	$55,369
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$309,776	$6,302	($999)	$0	$0	($10,138)	$304,941
Totals	$42,854,759	$1,117,807	($1,056,455)	$235,933	($235,933)	($824,292)	$42,091,819

^This is not the equivalent of a plan level return on investment due to the timing of additions, distributions and underlying investment performance.

Fund Allocation by Age Group as of September 30, 2023

INVESTMENT OPTIONS	Less than 25	25-34	35-44	45-54	55-64	65+	Total
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$0	$4,087	$35,059	$70,361	$97,160	$79,260	$285,927
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$0	$1,890	$42,515	$256,323	$652,890	$978,024	$1,931,642
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$0	$0	$45,447	$156,277	$418,192	$828,039	$1,447,956
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$0	$27	$28,658	$79,614	$290,253	$341,373	$739,924
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$0	$4,063	$76,301	$113,227	$318,972	$654,353	$1,166,915
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$0	$1,137	$6,395	$56,730	$24,882	$78,375	$167,519
GUARANTEED INCOME FUND	$2,920	$17,694	$260,563	$1,302,104	$3,848,502	$3,298,792	$8,730,576
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$0	$963	$4,211	$57,861	$157,058	$53,887	$273,980
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$0	$6,388	$51,762	$231,335	$1,127,217	$1,317,310	$2,734,011
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$1,450	$4,735	$295,359	$835,839	$2,511,517	$2,173,175	$5,822,075
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$0	$8,459	$26,916	$46,917	$32,134	$14,245	$128,670
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$0	$10,441	$67,025	$116,963	$111,380	$179,360	$485,170
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$0	$25	$5,957	$23,397	$17,959	$19,365	$66,702
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$0	$6,508	$51,860	$166,824	$289,456	$532,487	$1,047,135
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$0	$1,916	$53,143	$165,685	$124,945	$58,992	$404,682
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$0	$5,593	$68,563	$129,745	$477,537	$721,655	$1,403,094
VANGUARD TARGET RETIREMENT 2020 FUND	$0	$0	$4,268	$8,280	$853,993	$2,480,996	$3,347,537
VANGUARD TARGET RETIREMENT 2025 FUND	$0	$1,343	$8,379	$1,420	$382,820	$115,037	$509,000
VANGUARD TARGET RETIREMENT 2030 FUND	$0	$987	$76,664	$590,657	$3,784,868	$430,144	$4,883,321
VANGUARD TARGET RETIREMENT 2035 FUND	$0	$992	$2,024	$285,960	$118,282	$0	$407,258
VANGUARD TARGET RETIREMENT 2040 FUND	$0	$997	$538,504	$2,047,239	$152,039	$15,483	$2,754,263
VANGUARD TARGET RETIREMENT 2045 FUND	$1,555	$1,087	$98,685	$38,815	$12,879	$0	$153,020
VANGUARD TARGET RETIREMENT 2050 FUND	$1,421	$33,731	$692,819	$37,234	$30,188	$13,427	$808,821
VANGUARD TARGET RETIREMENT 2055 FUND	$0	$76,599	$967	$2,950	$39,193	$2,609	$122,318
VANGUARD TARGET RETIREMENT 2060 FUND	$2,747	$143,716	$35,677	$15,446	$141,370	$1,743	$340,699
VANGUARD TARGET RETIREMENT 2065 FUND	$147	$4,426	$24,115	$6,038	$2,583	$1,494	$38,805
VANGUARD TARGET RETIREMENT INCOME FUND	$0	$41,348	$38,264	$136,616	$304,227	$973,245	$1,493,700
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$0	$0	$13,660	$15,579	$90	$7,460	$36,789
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$0	$0	$15,125	$30,113	$1,175	$8,956	$55,369
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$0	$3,355	$22,147	$54,110	$89,238	$136,092	$304,941
Total Assets	$10,240	$382,508	$2,691,032	$7,079,660	$16,412,997	$15,515,381	$42,091,819
% of Assets	0.0%	0.9%	6.4%	16.8%	39.0%	36.9%	100%
Total Participants	5	34	161	289	396	274	1,159
Average Account Balance	$2,048	$11,250	$16,714	$24,497	$41,447	$56,625	$36,317

Participant Count by Fund by Age Group as of September 30, 2023

INVESTMENT OPTIONS	Less than 25	25-34	35-44	45-54	55-64	65+	Total
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	0	3	16	26	21	15	81
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	0	3	12	30	65	74	184
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	0	0	15	22	53	71	161
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	0	1	12	19	25	28	85
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	0	2	13	26	43	50	134
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	0	3	8	22	11	9	53
GUARANTEED INCOME FUND	1	6	37	80	173	152	449
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	0	1	7	21	17	14	60
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	0	3	15	34	46	60	158
VANGUARD 500 INDEX FUND ADMIRAL SHARES	1	6	26	66	126	110	335
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	0	3	10	18	7	8	46
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	0	4	13	19	19	14	69
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	0	1	9	9	9	6	34
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	0	4	16	29	36	51	136
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	0	4	22	22	28	19	95
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	0	3	14	24	47	52	140
VANGUARD TARGET RETIREMENT 2020 FUND	0	0	4	11	40	107	162
VANGUARD TARGET RETIREMENT 2025 FUND	0	3	7	6	32	12	60
VANGUARD TARGET RETIREMENT 2030 FUND	0	1	11	48	197	71	328
VANGUARD TARGET RETIREMENT 2035 FUND	0	1	7	61	15	0	84
VANGUARD TARGET RETIREMENT 2040 FUND	0	1	31	108	13	6	159
VANGUARD TARGET RETIREMENT 2045 FUND	1	2	33	10	4	0	50
VANGUARD TARGET RETIREMENT 2050 FUND	1	8	59	8	11	5	92
VANGUARD TARGET RETIREMENT 2055 FUND	0	7	4	6	2	1	20
VANGUARD TARGET RETIREMENT 2060 FUND	1	11	7	8	4	2	33
VANGUARD TARGET RETIREMENT 2065 FUND	1	4	3	5	1	1	15
VANGUARD TARGET RETIREMENT INCOME FUND	0	7	14	37	82	102	242
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	0	0	3	5	1	3	12
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	0	0	3	7	2	2	14
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	0	5	9	18	16	11	59
Total Participants	5	34	161	289	396	274	1,159
Average # of Funds Per Participant	1.2	2.9	2.7	2.8	2.9	3.9	3.1

Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA).

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Book of Business averages are as of 12/31/2022.

1053439-00003-00

On April 1, 2022, Empower Annuity Insurance Company of America (EAIC), formerly known as Great-West Life & Annuity Insurance Company, the parent company of Empower Retirement, LLC (Empower) acquired the full-service retirement business of Prudential Financial, Inc. In connection with the transaction, EAIC acquired all shares of the following entities, which are no longer affiliated with Prudential Financial, Inc.: Prudential Retirement Insurance and Annuity Company; Prudential Bank & Trust, FSB; Global Portfolio Strategies, Inc.; TBG Insurance Services Corporation; MC Insurance Agency Services, LLC; and Mullin TBG Insurance Agency Services, LLC. On October 3, 2022, Prudential Retirement Insurance and Annuity Company was renamed Empower Annuity Insurance Company. For additional information regarding the name changes, please see: www.empower.com/name-change.

Empower is in the process of integrating the acquired full-service retirement business. Effective January 1, 2023, Global Portfolio Strategies, Inc. was merged into Empower Capital Management, LLC, an Empower affiliate. Effective March 31, 2023, Prudential Bank & Trust, FSB is merging into Empower Trust Company, LLC, an Empower affiliate, and all services performed by Prudential Bank & Trust, FSB will be assumed by Empower Trust Company, LLC.

Please use the following to determine if Empower is now the service provider for an account or product. If an individual has multiple accounts, they may be a customer of Prudential Financial, Inc. and its affiliates (together, Prudential) and Empower.

Account Type	Service Provider
If an individual is an annuitant, contingent annuitant, or other beneficiary under a group annuity contract issued or reinsured by Prudential's pension risk transfer business or a plan participant whose benefit is administered by Prudential's pension risk transfer business… **How does an individual know if this applies?** They were previously issued an annuity certificate from the Prudential Insurance Company of America in connection with their employer's defined benefit plan, OR they previously received a communication from their employer that Prudential has issued a guaranteed annuity covering all or a portion of their pension benefit or pays their pension benefit.	…The account remains with Prudential and was not impacted by the transaction. The "Important Disclosures Regarding the Empower Transaction" listed below **do not apply** to the account.
If an individual independently purchased an individual annuity, life insurance, or investment product with Prudential… **How does an individual know if this applies?** • They independently purchased a product from Prudential (other than a SmartSolution IRA) that is unrelated to an employer workplace plan. • The product purchased is issued by The Prudential Insurance Company of America (PICA), Pruco Life Insurance Company, or Pruco Life Insurance Company of New Jersey. • They purchased an investment product or service through Pruco Securities, LLC.	…The account remains with Prudential and was not impacted by the transaction. The "Important Disclosures Regarding the Empower Transaction" listed below **do not** apply to the account.

If an individual is a participant in the Prudential Employee Savings Plan (PESP); the Jennison Associates Savings Plan; the Assurance Savings Plan; the Prudential Supplemental Employee Savings Plan; the Prudential Financial, Inc. 2021 Omnibus Incentive Plan and the attendant Prudential Long-Term Incentive Program; the Prudential Financial, Inc. 2016 Deferred Compensation Plan for Non-Employee Directors; or the PGIM, Inc. Omnibus Deferred Compensation Plan... **How does an individual know if this applies?** • They receive statements and other notifications from Prudential in connection with one or more of these plans.	…Prudential remains the service provider for the plans. Empower is currently providing services as a sub-contractor for a transitional period. Please carefully review the "Important Disclosures Regarding the Empower Transaction" below that **apply to the account as applicable.**
If an individual is a participant in a retirement plan previously serviced by Prudential Retirement that may include defined benefit plans, nonqualified plans, defined contribution plans, and 401(k) plans (including a plan that permits self-directed brokerage accounts), or is an account holder of a SmartSolution IRA, an Auto Roll IRA, or an NFS Prudential Brokerage Account… **This category includes certain Stable Value products on third party recordkeeping platforms where the service provider will transfer to Empower. These clients will be notified directly.** **How does an individual know if this applies?** • They receive a notification from Prudential Retirement notifying them that Empower will become the service provider for their account. • They receive a welcome email or letter from Empower.	…Empower is now the service provider for the account. However, with respect to SmartSolution IRAs and certain Auto Roll IRAs, Prudential Investment Management Services LLC (PIMS) remains the broker-dealer for a transitional period. Please carefully review the "Important Disclosures Regarding the Empower Transaction" below that **apply.**

Important Disclosures Regarding the Empower Transaction

Effective April 1, 2022, the following will apply:

- All references to "Prudential Retirement" refer to Empower. Prudential Retirement is no longer a business unit of Prudential.
- Certain insurance products written by The Prudential Insurance Company of America were reinsured to EAICA and Empower Life & Annuity Insurance Company of New York (for New York business). Empower will become the administrator of this business acquired from Prudential.
- Empower refers to the products and services offered by EAICA and its subsidiaries, including Empower Retirement, LLC. Empower is not affiliated with Prudential or its affiliates.
- Full-service retirement sales personnel and certain service personnel are no longer registered representatives of Prudential Investment Management Services LLC (PIMS) and are registered representatives of Empower Financial Services, Inc., formerly known as GWFS Equities, Inc. For a transition period, certain back office and service personnel will remain registered representatives of PIMS.
- During a transition period, Prudential and, as applicable, its affiliates will continue to provide services to Empower.PIMS will continue to provide certain broker-dealer services under the terms of existing service agreements for certain plans and will continue to be the broker-dealer of record for existing SmartSolution IRAs and certain Auto Roll IRAs for a transition period.
- On or about May 1, 2023, the principal underwriter and distributor for certain legacy Prudential products will change from Prudential Investment Management Services LLC to Empower Financial Services, Inc, resulting from the sale of Prudential's retirement business to Empower. The change of principal underwriter and distributor will not impact the way these products operate. You can find further details if you wish in the prospectus to be released on or about May 1, 2023, to determine which principal underwriter and distributor supports the product you are invested in.
- Any documents pertaining to fraud or security commitments by Prudential Retirement are no longer applicable and are replaced with Empower's commitments set forth at participant.empower-retirement.com/participant/#/articles/securityGuarantee
- If Empower is the service provider for an account, Prudential's Privacy Statements and Privacy Notices are replaced with Empower's Privacy Notice as set forth at empower-retirement.com/privacy for the account.

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Information provided herein, including linked documents, is being provided for informational or educational purposes only. By sharing it, neither PIMS nor Prudential is acting as a fiduciary as defined by the Department of Labor or otherwise. If investment advice is needed, please consult with a qualified professional. Prudential Financial, its affiliates and their financial professionals do not render tax or legal advice. Please consult with your tax and legal advisors regarding your personal circumstances.