

Required Disclosure Information Publicis Benefits Connection 401(k) Plan

IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION

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The Plan Administrator has directed Fidelity Investments® ("Fidelity"), a Plan service provider, to collect, consolidate, and provide you with this Required Disclosure Information, which consists of these separate and distinct regulatory notices as required by federal law because you are/will be eligible to participate or have a balance in the Publicis Benefits Connection 401(k) Plan (the "Plan") and have the right to direct investments.

- Information about managing your Plan account
- Certain Plan information, including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account
- Various details about the Plan's investment options, which may include historical rates of return, benchmark information, expense ratios, and other fees and restrictions that may be imposed
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Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan. For more information about participating in the Plan, or if you already have an account with Fidelity in the Publicis Benefits Connection 401(k) Plan and would like to make any changes, please access the NetBenefits® mobile app or log on to **www.401k.com**.

Note: If this is your first time logging on to **www.401k.com**, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

Qualified Default Investment Alternative Notice and Annual Automatic Feature(s) Notice

This notice is to inform you that any contributions for which you have the right to provide investment direction, but have not done so, will be invested in the Plan's designated default investment option, unless and until you direct otherwise. Provided below is a description of the Plan's designated default investment option(s), as well as certain applicable fee information. Additional fee information is available within the Participant Fee Disclosure document.

In addition, the following will or has taken place subject to the following provisions.

- If you are newly eligible to participate and do not elect otherwise, you will be automatically enrolled in the Plan, and 5.00% of eligible compensation will be deducted from your pay and invested on a pre-tax basis in the Plan's designated default investment option as described above. If you were previously automatically enrolled in the Plan, you can obtain your current contribution rate information online at <https://nb.fidelity.com/public/nb/default/home?option=Deductions> or by calling Fidelity® at the toll-free number provided below or logging on to NetBenefits® and selecting "Contributions" and selecting "Contribution Amount". You have the right to change your contribution percentage (i.e., percentage of eligible salary contributed to your retirement account) and investment election, subject to Plan provisions, as well as elect to discontinue contributions to the Plan altogether. We encourage you to review your contribution rate and investment election and update as appropriate.
- Your Plan allows you to request a return of your automatic contributions, adjusted for gains and losses, up to 90 days after you have been automatically enrolled in the Plan by calling the Plan's toll-free number. The withdrawal will be subject to income tax but not subject to an early distribution penalty. Your matching employer amounts, adjusted for gains and losses, will forfeit back to the Plan as a result of this withdrawal. Electing this withdrawal is also electing to un-enroll from the Plan. No further payroll deduction contributions will be made. You may choose to continue or restart contributions at any time through NetBenefits® or by calling your Plan's toll-free number (subject to Plan rules).

If you are satisfied with your current investment election(s), no action is required on your part. You always retain the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election and the Plan Sponsor has not provided direction for a given contribution, it will be invested in the Plan's default investment option as described below. If your contributions are invested in the default investment option, you have the right to transfer out of this option to another investment option available in the Plan.

To obtain information about your Plan, including your contribution percentage, your current investment options and information (including objective, strategy, risk, performance and expense information) on other Plan investment options available to you, please access the NetBenefits® mobile app, log on to NetBenefits® at www.401k.com or call **800-835-5095** to speak to a representative. If you are a rehired employee, you should contact Fidelity® to confirm if you already have investment direction on file.

Plan's Current Designated Default Investment Option

The Target Date Fund used as the Plan's designated default investment option is based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your Plan Sponsor, to determine in which Target Date Fund your future contributions will be directed, based on your date of birth on the Fidelity recordkeeping system.

Your Birth Date	Fund Name	Expense Information
Before 12/31/1947	Fidelity Freedom Index Retirement Commingled Pool Class R	0.050%
1/1/1948 – 12/31/1952	Fidelity Freedom Index 2010 Commingled Pool Class R	0.050%
1/1/1953 – 12/31/1957	Fidelity Freedom Index 2015 Commingled Pool Class R	0.050%
1/1/1958 – 12/31/1962	Fidelity Freedom Index 2020 Commingled Pool Class R	0.050%
1/1/1963 – 12/31/1967	Fidelity Freedom Index 2025 Commingled Pool Class R	0.050%
1/1/1968 – 12/31/1972	Fidelity Freedom Index 2030 Commingled Pool Class R	0.050%
1/1/1973 – 12/31/1977	Fidelity Freedom Index 2035 Commingled Pool Class R	0.050%
1/1/1978 – 12/31/1982	Fidelity Freedom Index 2040 Commingled Pool Class R	0.050%
1/1/1983 – 12/31/1987	Fidelity Freedom Index 2045 Commingled Pool Class R	0.050%
1/1/1988 – 12/31/1992	Fidelity Freedom Index 2050 Commingled Pool Class R	0.050%
1/1/1993 – 12/31/1997	Fidelity Freedom Index 2055 Commingled Pool Class R	0.050%
1/1/1998 – 12/31/2002	Fidelity Freedom Index 2060 Commingled Pool Class R	0.050%
1/1/2003 – 12/31/2007	Fidelity Freedom Index 2065 Commingled Pool Class R	0.050%
1/1/2008 or after	Fidelity Freedom Index 2070 Commingled Pool Class R	0.050%

Reflects data recordkept as of July 13, 2026

Fidelity Freedom Index Retirement Commingled Pool Class R

Objective: Seeks high total current income and, as a secondary objective, capital appreciation.

Strategy: Investing primarily in a combination of Fidelity U.S. equity, non-U.S. equity, bond, and short-term pools and funds, each of which (excluding any cash pools) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets according to a stable strategic asset allocation strategy (approximately 11% in U.S. equity, 8% in non-U.S. equity, 43% in U.S. investment grade bond, 5% in non-U.S. bond, 3% in long-term treasury bond, 20% in inflation-protected bond, and 10% in short-term pools and funds). Fidelity Institutional Asset Management Trust Company (the Adviser) may modify the pool's strategic asset allocations from time to time when in the interests of shareholders. The Adviser may buy and sell futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

Risk: Investment performance of the Fidelity Freedom Index Commingled Pool products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Index Commingled Pool changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the portfolio manager. The commingled pools are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. The commingled pools are subject to the risks associated with investing in a passively managed underlying pool in which the passively managed underlying pool's performance could be lower than an actively managed pool that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. Fidelity Institutional Asset Management Trust Company (the Adviser) may buy and sell futures contracts (both long and short positions) in any commingled pool in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. No target date investment option is considered a complete retirement program and there is no guarantee any single investment option will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the pools' target dates.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by Fidelity Institutional Asset Management. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The inception date of this R share class of the Pool was 12/30/2019. The earliest share class of this Pool had an inception date of 07/02/2007. Performance between the inception date of the earliest share class and the inception date of this R share class was calculated by subtracting Class R's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.

As of 10/01/2025, this fund changed its name from Fidelity Freedom Index Income Commingled Pool - Class R

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Fidelity Freedom Index 2010 Commingled Pool Class R, Fidelity Freedom Index 2015 Commingled Pool Class R

Objective: Seeks high total current income and, as a secondary objective, capital appreciation.

Strategy: Designed for investors who anticipate retiring in or within a few years of the commingled pool's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity, non-U.S. equity, bond, and short-term pools and funds, each of which (excluding any cash pools) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity pools and funds according to a "strategic" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Index Retirement Commingled Pool approximately 10 to 19 years after the target year. Ultimately, the commingled pool may merge with the Fidelity Freedom Index Retirement Commingled Pool. Fidelity Institutional Asset Management Trust Company (the Adviser) may modify the commingled pool's strategic asset allocations from time to time when in the interests of investors. The Adviser may buy and sell futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

Risk: Investment performance of the Fidelity Freedom Index Commingled Pool products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Index Commingled Pool changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the portfolio manager. The commingled pools are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. The commingled pools are subject to the risks associated with investing in a passively managed underlying pool in which the passively managed underlying pool's performance could be lower than an actively managed pool that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. Fidelity Institutional Asset Management Trust Company (the Adviser) may buy and sell futures contracts (both long and short positions) in any commingled pool in an effort to manage cash flows

efficiently, remain fully invested, or facilitate asset allocation. No target date investment option is considered a complete retirement program and there is no guarantee any single investment option will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the pools' target dates.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by Fidelity Institutional Asset Management. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The inception date of this R share class of the Pool was 12/30/2019. The earliest share class of this Pool had an inception date of 07/02/2007. Performance between the inception date of the earliest share class and the inception date of this R share class was calculated by subtracting Class R's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Fidelity Freedom Index 2020 Commingled Pool Class R, Fidelity Freedom Index 2025 Commingled Pool Class R, Fidelity Freedom Index 2030 Commingled Pool Class R, Fidelity Freedom Index 2035 Commingled Pool Class R, Fidelity Freedom Index 2040 Commingled Pool Class R, Fidelity Freedom Index 2045 Commingled Pool Class R, Fidelity Freedom Index 2050 Commingled Pool Class R, Fidelity Freedom Index 2055 Commingled Pool Class R, Fidelity Freedom Index 2060 Commingled Pool Class R, Fidelity Freedom Index 2065 Commingled Pool Class R

Objective: Seeks high total return until its target retirement date. Thereafter, the pool's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Strategy: Designed for investors who anticipate retiring in or within a few years of the commingled pool's target retirement year at or around age 65. Investing primarily in a

combination of Fidelity U.S. equity, non-U.S. equity, bond, and short-term pools and funds, each of which (excluding any cash pools) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity pools and funds according to a "strategic" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Index Retirement Commingled Pool approximately 10 to 19 years after the target year. Ultimately, the commingled pool may merge with the Fidelity Freedom Index Retirement Commingled Pool. Fidelity Institutional Asset Management Trust Company (the Adviser) may modify the commingled pool's strategic asset allocations from time to time when in the interests of investors. The Adviser may buy and sell futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

Risk: Investment performance of the Fidelity Freedom Index Commingled Pool products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Index Commingled Pool changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the portfolio manager. The commingled pools are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. The commingled pools are subject to the risks associated with investing in a passively managed underlying pool in which the passively managed underlying pool's performance could be lower than an actively managed pool that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. Fidelity Institutional Asset Management Trust Company (the Adviser) may buy and sell futures contracts (both long and short positions) in any commingled pool in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. No target date investment option is considered a complete retirement program and there is no guarantee any single investment option will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the pools' target dates.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by Fidelity Institutional Asset Management. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The inception date of this R share class of the Pool was 12/30/2019. The earliest share class of this Pool had an inception date of 07/02/2007. Performance between the inception date of the earliest share class and the inception date of this R share class was calculated by subtracting Class R's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Fidelity Freedom Index 2070 Commingled Pool Class R

Objective: Seeks high total return until its target retirement date. Thereafter, the pool's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Strategy: Designed for investors who anticipate retiring in or within a few years of the commingled pool's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity, non-U.S. equity, bond, and short-term pools and funds, each of which (excluding any cash pools) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity pools and funds according to a "strategic" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Index Retirement Commingled Pool approximately 10 to 19 years after the target year. Ultimately, the commingled pool may merge with the Fidelity Freedom Index Retirement Commingled Pool. Fidelity Institutional Asset Management Trust Company (the Adviser) may modify the commingled pool's strategic asset allocations from time to time when in the interests of investors. The Adviser may buy and sell futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

Risk: Investment performance of the Fidelity Freedom Index Commingled Pool products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Index Commingled Pool changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the portfolio manager. The commingled pools are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. The commingled pools are subject to the risks associated with investing in a passively managed underlying pool in which the passively managed underlying pool's performance could be lower than an actively managed pool that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. Fidelity Institutional Asset Management Trust Company (the Adviser) may buy and sell futures contracts (both long and short positions) in any commingled pool in an effort to manage cash flows

efficiently, remain fully invested, or facilitate asset allocation. No target date investment option is considered a complete retirement program and there is no guarantee any single investment option will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the pools' target dates.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by Fidelity Institutional Asset Management. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

In the event of a discrepancy between this notice and the terms of the Plan, the Plan document will govern.

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the Plan Sponsor, the investment option's manager or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits® for updates.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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Participant Disclosure Notice

SECTION 1:

Helping You Manage Your Plan Account

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statement

On the NetBenefits® mobile app or at **www.401k.com** you can access your online Fidelity statement, which is continuously available. You may also obtain a paper version (free of charge) by calling **800-835-5095**.

Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.

For additional assistance and resources to help you make informed decisions, including more detailed information on the Plan's investment options, access the NetBenefits® mobile app, log on to **www.401k.com** or call **800-835-5095**.

Your Communication Preferences

Prefer Email? If you are receiving this Notice in print and would like to receive it electronically, help us to serve you better by providing Fidelity with your email address. Simply access the NetBenefits® mobile app or visit **www.401k.com** and access the *Profile* link at the top of the page. From there, select the *Personal & Contact Information* tab to provide your email address and the *Preferences* tab to provide consent for Required Disclosures.

Access the NetBenefits® mobile app or visit

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=729018&plan=08063> for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.

SECTION 2:

Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan. Please refer to your Plan's Summary Plan Description.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, access the NetBenefits® mobile app or log on to **www.401k.com** or call **800-835-5095**.

Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

Fidelity BrokerageLink®

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered by the Plan. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. This feature is intended for those who are comfortable managing a portfolio of expanded investment choices.

To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log on to **www.401k.com** or call **800-835-5095**. Once you have opened an account, you may access, monitor, or change investments in BrokerageLink by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. Prior to initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Appendix at the end of this Notice for brokerage fees.

Investment Managers

Strategic Advisers LLC, a registered investment advisor and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity® Personalized Planning & Advice.

Utilizing the investment manager(s) or service(s) identified in this Notice may restrict your ability to direct the investment of all or a portion of your Plan account balance. To enroll, un-enroll, or request additional information, please contact Fidelity at (877) 401-5762.

Restrictions

There may be certain restrictions on how investment directions may be made in the Plan, summarized as follows:

- Investment elections for Fidelity BrokerageLink® may not exceed 95%.
- The initial exchange into BrokerageLink requires a \$2,500 minimum.
- Additional exchanges into BrokerageLink require a \$1,000 minimum.
- Exchanges into BrokerageLink are not allowed if the exchange will result in more than 95% of the total market value of your account being invested in BrokerageLink.

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	\$26.00 per year deducted quarterly.

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$50.00 per loan
Personalized Planning & Advice	If you utilize this service, the advisory fee is estimated not to exceed 0.34% per year of your average daily managed account balance and is deducted quarterly. Please refer to your plan's Pricing Supplement available on NetBenefits.com or contact a Fidelity representative for additional information.
Overnight Mailing Fee	\$25.00 per transaction

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

SECTION 3:

Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recordkept as of July 13, 2026, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=729018&plan=08063>, including a glossary of investment terms available online at

<https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails>. To request additional investment-related information or a paper copy of certain information available online, free of charge, contact a Fidelity representative at

Fidelity Investments, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-835-5095.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's Web site at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

Variable Return Investments

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark(s) for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=729018&plan=08063> along with benchmark index definitions. Please note that the benchmark to measure and monitor performance may be different from the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

Understanding investment performance: As you review the following information, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated. To learn more or to obtain the most recent month-end performance, go to <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=729018&plan=08063>

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2025			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks				
American Funds New Perspective Fund® Class R-6	21.62%	9.37%	13.05%	03/13/1973
MSCI ACWI (N)	22.34%	11.19%	11.72%	
Artisan Mid Cap Growth Trust Tier 1	15.03%	2.39%	12.40%*	06/28/2016
Russell Midcap Growth	8.66%	6.65%	13.32%*	
DFA U.S. Small Cap Value Portfolio Institutional Class	8.38%	13.76%	10.38%	03/02/1993
Russell 3000	17.15%	13.15%	14.29%	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.400%	\$4.00	N/A	Yes [§]	N/A
0.850%	\$8.50	N/A	N/A	N/A
0.310%	\$3.10	N/A	Yes [§]	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2025			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks (cont'd)				
Fidelity® Contrafund® Commingled Pool Class D	22.43%	15.66%	17.03%	01/17/2014
<i>S&P 500</i>	17.88%	14.42%	14.82%	
Fidelity® Diversified International Commingled Pool Class A	28.21%	6.90%	8.52%	12/13/2013
<i>MSCI EAFE (Net MA)</i>	31.59%	9.17%	8.42%	
Spartan® 500 Index Pool Class F	17.87%	14.42%	14.88%*	06/30/2017
<i>S&P 500</i>	17.88%	14.42%	14.89%*	
Spartan® Extended Market Index Pool Class F	11.42%	6.19%	9.08%*	08/03/2018
<i>DJ US Completion TSM</i>	11.32%	6.06%	8.96%*	
Spartan® Total International Index Pool Class F	32.37%	N/A	9.85%*	02/28/2022
<i>MSCI ACWI ex US IMI (N)</i>	31.96%	N/A	9.64%*	
T. Rowe Price Equity Income Trust Class B	14.69%	11.49%	10.87%	09/08/2006
<i>Russell 1000 Value</i>	15.91%	11.33%	10.53%	
T. Rowe Price Large-Cap Growth Trust D	17.65%	12.62%	16.23%*	04/26/2019
<i>Russell 1000 Growth</i>	18.56%	15.32%	18.81%*	
Asset Class: Blended Funds				
Fidelity Freedom Index 2010 Commingled Pool Class R	10.25%	3.26%	5.46%	07/02/2007
<i>BBg US Agg Bond</i>	7.30%	-0.36%	2.01%	
<i>FID Free Idx 2010 CP Idx</i>	10.31%	3.32%	5.49%	
Fidelity Freedom Index 2015 Commingled Pool Class R	11.81%	3.98%	6.30%	07/02/2007
<i>BBg US Agg Bond</i>	7.30%	-0.36%	2.01%	
<i>FID Free Idx 2015 CP Idx</i>	11.87%	4.04%	6.32%	

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.380%	\$3.80	N/A	Yes [§]	N/A
0.570%	\$5.70	N/A	Yes [§]	N/A
0.007%	\$0.06	N/A	Yes [§]	N/A
0.018%	\$0.18	N/A	Yes [§]	N/A
0.040%	\$0.40	N/A	Yes [§]	N/A
0.450%	\$4.50	N/A	N/A	N/A
0.400%	\$4.00	N/A	N/A	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2025			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Funds (cont'd)				
Fidelity Freedom Index 2020 Commingled Pool Class R	13.41%	4.69%	7.02%	07/02/2007
<i>BBg US Agg Bond</i>	7.30%	-0.36%	2.01%	
<i>FID Free Idx 2020 CP Idx</i>	13.45%	4.74%	7.05%	
Fidelity Freedom Index 2025 Commingled Pool Class R	14.92%	5.42%	7.70%	07/02/2007
<i>S&P 500</i>	17.88%	14.42%	14.82%	
<i>FID Free Idx 2025 CP Idx</i>	14.93%	5.46%	7.72%	
Fidelity Freedom Index 2030 Commingled Pool Class R	15.98%	6.21%	8.67%	07/02/2007
<i>S&P 500</i>	17.88%	14.42%	14.82%	
<i>FID Free Idx 2030 CP Idx</i>	15.94%	6.25%	8.68%	
Fidelity Freedom Index 2035 Commingled Pool Class R	17.40%	7.56%	9.86%	07/02/2007
<i>S&P 500</i>	17.88%	14.42%	14.82%	
<i>FID Free Idx 2035 CP Idx</i>	17.33%	7.58%	9.87%	
Fidelity Freedom Index 2040 Commingled Pool Class R	19.97%	9.07%	10.79%	07/05/2007
<i>S&P 500</i>	17.88%	14.42%	14.82%	
<i>FID Free Idx 2040 CP Idx</i>	19.85%	9.08%	10.78%	
Fidelity Freedom Index 2045 Commingled Pool Class R	21.47%	9.60%	11.05%	07/02/2007
<i>S&P 500</i>	17.88%	14.42%	14.82%	
<i>FID Free Idx 2045 CP Idx</i>	21.31%	9.60%	11.05%	
Fidelity Freedom Index 2050 Commingled Pool Class R	21.47%	9.60%	11.05%	07/05/2007
<i>S&P 500</i>	17.88%	14.42%	14.82%	
<i>FID Free Idx 2050 CP Idx</i>	21.32%	9.60%	11.05%	

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2025			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Funds (cont'd)				
Fidelity Freedom Index 2055 Commingled Pool Class R	21.47%	9.61%	11.05%	06/03/2011
<i>S&P 500</i>	17.88%	14.42%	14.82%	
<i>FID Free Idx 2055 CP Idx</i>	21.34%	9.60%	11.05%	
Fidelity Freedom Index 2060 Commingled Pool Class R	21.44%	9.59%	11.05%	03/09/2015
<i>S&P 500</i>	17.88%	14.42%	14.82%	
<i>FID Free Idx 2060 CP Idx</i>	21.34%	9.60%	11.05%	
Fidelity Freedom Index 2065 Commingled Pool Class R	21.52%	9.60%	11.14%*	07/10/2019
<i>S&P 500</i>	17.88%	14.42%	15.40%*	
<i>FID Free Idx 2065 CP Idx</i>	21.34%	9.60%	11.13%*	
Fidelity Freedom Index 2070 Commingled Pool Class R	21.49%	N/A	17.47%*	09/03/2024
<i>S&P 500</i>	17.88%	N/A	19.00%*	
<i>FID Free 2070 CP Comp Idx</i>	21.34%	N/A	17.24%*	
Fidelity Freedom Index Retirement Commingled Pool Class R	9.29%	2.61%	4.21%	07/02/2007
<i>BBg US Agg Bond</i>	7.30%	-0.36%	2.01%	
<i>Free Idx Retire CP Idx</i>	9.37%	2.69%	4.24%	
Asset Class: Bond/Mangd Inc				
FIAM U.S. Bond Index Commingled Pool Class D	7.12%	-0.46%	1.95%	04/12/2010
<i>BBg US Agg Bond</i>	7.30%	-0.36%	2.01%	
Fidelity® Inflation-Protected Bond Index Fund	6.79%	1.04%	3.03%	05/16/2012
<i>BBg US TIPS</i>	7.01%	1.12%	3.09%	

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A
0.020%	\$0.20	N/A	Yes [§]	N/A
0.050%	\$0.50	N/A	Yes [§]	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2025			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Bond/Mangd Inc (cont'd)				
Loomis Sayles Core Plus Fixed Income Class F	8.44%	N/A	4.18%*	03/24/2023
<i>BBg US Agg Bond</i>	7.30%	N/A	3.78%*	
Managed Income Portfolio II Class 4	2.69%	1.95%	1.94%	04/20/1993
7-Day Yield % as of 12/31/2025: 2.96				
<i>BBG 3M t-bill Bellwether</i>	4.23%	3.23%	2.21%	
Asset Class: Short-Term				
Fidelity® Government Money Market Fund Premium Class†	4.05%	3.05%	1.97%	02/05/1990
7-Day Yield % as of 12/31/2025: 3.53				
7-Day Yield without Reductions % as of 12/31/2025: 3.48				
<i>FTSE 3-Mo Treasury Bill</i>	4.40%	3.31%	2.23%	

N/A = Not Applicable/None

-- = Not Available

^ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown, it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. If a shareholder fee is shown, please keep in mind there may be other fees associated with the investment that our recordkeeping system does not have on file. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

Investment Restrictions

‡‡ You are not permitted to make a direct exchange from Managed Income Portfolio II Class 4 into the following fund(s), which are considered "competing fund(s)":

- Fidelity® Government Money Market Fund Premium Class

Before exchanging from Managed Income Portfolio II Class 4 into the competing fund(s), you must first exchange to a non-competing fund for 90 days. These requirements are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions as a condition for issuing investment contracts to retirement plans.

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.200%	\$2.00	N/A	N/A	N/A
0.300%	\$3.00	N/A	N/A	‡‡
0.360%	\$3.60	N/A	N/A	N/A

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange day per calendar quarter for a 12-month period.

Additional Investment Information

* Performance provided is Life of Fund, which is since the inception date noted, when the investment option has been in existence for less than 10 years. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower.

The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the Fund's total income net of expenses,

divided by the total number of outstanding shares and includes any applicable waiver or reimbursement.

† The 7-Day Yield Without Reductions is the yield without applicable waivers or reimbursements. Absent such waivers or reimbursements, the returns would have been lower. Voluntary waivers and/or reimbursements may be discontinued any time.

Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party.

In certain instances, there may be fee waivers and/or expense reimbursements, which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=729018&plan=08063>.

Additional Disclosure Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor whose plan is offering the product to participants, or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete, or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

American Funds New Perspective Fund® Class R-6 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/13/1973, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Artisan Mid Cap Growth Trust Tier 1 : This investment option is not a mutual fund.

Fidelity® Diversified International Commingled Pool Class A : This investment option is not a mutual fund.

Fidelity® Contrafund® Commingled Pool Class D : This investment option is not a mutual fund.

Fidelity® Contrafund® Commingled Pool Class D : The inception date for Class D of this Pool was 10/27/2023. The earliest class of this Pool had an inception date of 01/17/2014. Performance between the inception date of the earliest class of this Pool and the inception date of Class D of this Pool was calculated by subtracting this Class's management fee for that period from the Pool's gross performance.

Spartan® Extended Market Index Pool Class F : This investment option is not a mutual fund.

Spartan® Total International Index Pool Class F : This investment option is not a mutual fund.

Spartan® 500 Index Pool Class F : This investment option is not a mutual fund.

Spartan® Total International Index Pool Class F : The inception date of this share class was 06/14/2024. The earliest share class of this Fund had an inception date of 02/28/2022. Performance between the inception date of the earliest share class and the inception date of this Fund was calculated by subtracting the Trustee management fee for that period from the Fund's gross performance.

Spartan® 500 Index Pool Class F : The inception date of this share class was 02/01/2022. The earliest share class of this Fund had an inception date of 06/30/2017. Performance between the inception date of the earliest share class and the inception date of this Fund was calculated by subtracting the Trustee management fee for that period from the Fund's gross performance.

Spartan® Extended Market Index Pool Class F : The inception date of this share class was 06/02/2023. The earliest share class of this Fund had an inception date of 08/03/2018. Performance between the inception date of the earliest share class and the inception date of this Fund was calculated by subtracting the Trustee management fee for that period from the Fund's gross performance.

Spartan® Extended Market Index Pool Class F : In accordance with applicable ERISA disclosure requirements, a Fund's stated total annual expense ratio may vary from the Trustee Management Fee when a Fund incurs Acquired Fund Fees and Expenses (AFFE). AFFE are indirectly incurred by a Fund through its ownership of shares in other investment companies, when applicable

Spartan® Total International Index Pool Class F : In accordance with applicable ERISA disclosure requirements, a Fund's stated total annual expense ratio may vary from the Trustee Management Fee when a Fund incurs Acquired Fund Fees and Expenses (AFFE). AFFE are indirectly incurred by a Fund through its ownership of shares in other investment companies, when applicable.

Spartan® 500 Index Pool Class F : In accordance with applicable ERISA disclosure requirements, a Fund's stated total annual expense ratio may vary from the Trustee Management Fee when a Fund incurs Acquired Fund Fees and Expenses (AFFE). AFFE are indirectly incurred by a Fund through its ownership of shares in other investment companies, when applicable.

T. Rowe Price Large-Cap Growth Trust D : This investment option is not a mutual fund.

T. Rowe Price Equity Income Trust Class B : This investment option is not a mutual fund.

T. Rowe Price Equity Income Trust Class B : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/28/2011. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 09/08/2006, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Large-Cap Growth Trust D : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/03/2019. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 04/26/2019, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Fidelity Freedom Index Retirement Commingled Pool Class R, Fidelity Freedom Index 2010 Commingled Pool Class R, Fidelity Freedom Index 2015 Commingled Pool Class R, Fidelity Freedom Index 2020 Commingled Pool Class R, Fidelity Freedom Index 2025 Commingled Pool Class R, Fidelity Freedom Index 2030 Commingled Pool Class R, Fidelity Freedom Index 2035 Commingled Pool Class R, Fidelity Freedom Index 2040 Commingled Pool Class R, Fidelity Freedom Index 2045 Commingled Pool Class R, Fidelity Freedom Index 2050 Commingled Pool Class R, Fidelity Freedom Index 2055 Commingled Pool Class R, Fidelity Freedom Index 2060 Commingled Pool Class R, Fidelity Freedom Index 2065 Commingled Pool Class R, Fidelity Freedom Index 2070 Commingled Pool Class R : This investment option is not a mutual fund.

Fidelity Freedom Index Retirement Commingled Pool Class R, Fidelity Freedom Index 2010 Commingled Pool Class R, Fidelity Freedom Index 2015 Commingled Pool Class R, Fidelity Freedom Index 2020 Commingled Pool Class R, Fidelity Freedom Index 2025 Commingled Pool Class R, Fidelity Freedom Index 2030 Commingled Pool Class R, Fidelity Freedom Index 2035 Commingled Pool Class R, Fidelity Freedom Index 2040 Commingled Pool Class R, Fidelity Freedom Index 2045 Commingled Pool Class R, Fidelity Freedom Index 2050 Commingled Pool Class R, Fidelity Freedom Index 2055 Commingled Pool Class R, Fidelity Freedom Index 2060 Commingled Pool Class R, Fidelity Freedom Index 2065 Commingled Pool Class R : The inception date of this R share class of the Pool was 12/30/2019. The earliest share class of this Pool had an inception date of 07/02/2007. Performance between the inception date of the earliest share class and the inception date of this R share class was calculated by subtracting Class R's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.

Fidelity Freedom Index Retirement Commingled Pool Class R : As of 10/01/2025, this fund changed its name from Fidelity Freedom Index Income Commingled Pool - Class R

FIAM U.S. Bond Index Commingled Pool Class D : This investment option is not a mutual fund.

Loomis Sayles Core Plus Fixed Income Class F : This investment option is not a mutual fund.

Managed Income Portfolio II Class 4 : This investment option is not a mutual fund.

Managed Income Portfolio II Class 4 : On January 3, 2013, an initial offering of the Managed Income Portfolio II Class 4 took place. Returns and expenses prior to that date are those of the Managed Income Portfolio II Class 2. Had class 4 expenses been reflected in the returns shown, total returns would have been higher.

Managed Income Portfolio II Class 4 : Management Fee includes the costs associated with managing the investments in the pool. The management fee does not include the wrap contract fees, which are paid to third party wrap providers and do not result in any additional compensation to Fidelity. The wrap contract fees are not separately stated but are included in the Expense Ratio and do reduce returns.

Managed Income Portfolio II Class 4 : Expense Ratio (Gross) includes management and wrap contract fees. For certain investments, it may also include distribution fees. Please note that the Gross and Net Expense Ratio are the same for this investment.

Fidelity® Government Money Market Fund Premium Class : Initial offering of Premium Class shares for Fidelity Government Money Market Fund was on 04/06/2015. Returns and expenses prior to that date are those of Fidelity Government Money Market Fund (SPAXX). Had Fidelity Government Money Market Fund - Premium Class expenses been reflected in the returns shown, total returns would have been higher.

Fidelity® Government Money Market Fund Premium Class : Fidelity is reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Benchmarks

Benchmark indices are unmanaged, and you cannot invest directly in an index. More information on benchmarks for the investment options through Fidelity is available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=729018&plan=08063>.

Fidelity Investments Institutional Operations Company LLC, 245 Summer Street, Boston MA 02210

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Appendix

Fidelity BrokerageLink® Fees

Below are certain fees that may be deducted from your Plan's Fidelity BrokerageLink® account in connection with various trades. More detailed fee information is available in the *Fidelity BrokerageLink Commission Schedule*, which can be obtained, along with additional BrokerageLink and Plan information, on your Plan's website or by calling the Plan's toll-free number. Your Plan may limit the trades and the available investments within BrokerageLink. Before directing transactions within BrokerageLink, remember to

Mutual Fund Transactions	
Fidelity and Non-Fidelity No-Transaction Fee FundsNetwork® Funds	
Purchases	
Short-Term Trading Fee for Shares Held Less Than 60 Days ¹	
FundsNetwork® Transaction-Fee Funds	
Purchases	
FundsNetwork® Load Funds	
Purchases	
Stocks & Exchange-Traded Products (ETPs)	
Commission per trade	
"Additional Assessment"	
Service Fee	
Foreign Stocks	
Ordinary Share Trading	
Depository Trust Company (DTC) Fee	

review the prospectus or other offering document of that investment, and consider the charges associated with that transaction. If any fees are deducted as a result of a BrokerageLink transaction, they will be reflected on your transaction confirmation and/or the BrokerageLink statement. Note that if you have granted trading authority to a Fidelity-approved advisor, the advisor's fee schedule will apply and fees may differ from those listed below; please refer to the advisor's fee schedule for more information.

Fee (up to amount listed)
\$0 (standard load applies)
\$49.95 flat fee if executed online \$187.50 max. via Fidelity Automated Service Telephone (FAST®) \$250 max. if representative-assisted
\$49.95 or \$100 per purchase if executed online To identify any applicable transaction fees associated with the purchase of a given fund, please refer to the "Fees and Distributions" tab on the individual fund page on Fidelity.com. \$187.50 max. via FAST® \$250 max. if representative-assisted
standard load applies
Fee (up to amount listed)
\$0 if executed online \$12.95 via FAST® \$32.95 if representative-assisted
The Additional Assessment, which typically ranges from \$0.01 to \$0.03 per \$1,000 of principal, is charged by Fidelity on all sell orders. Fidelity uses the Additional Assessment to pay certain charges imposed by national securities associations, clearing agencies, national securities exchanges, and other self-regulatory organizations ("SROs"). The SROs in turn pay the SEC using the money they collect from Fidelity and other broker dealers.
Customers purchasing shares in a limited number of ETFs that are not supported by their providers will be subject to a \$100 service fee.
Fee (up to amount listed)
\$50 additional fee assessed on any foreign stock traded that is not DTC eligible
Additional foreign exchange fees up to 0.30% (0.01% for orders routed to Canadian brokers) of execution price are included; local broker fees may also apply.

Bonds & CDs
U.S. Treasury Auctions, Including TIPS Auctions
All Other, Secondary Market
CDs

Options
Commission per trade
Exercises and Assignments
Buy-to-Close Trades
Multi-leg Orders
Options Regulatory Fee ("ORF")
"Additional Assessment"

Other Investments
Commercial Paper
Unit Investment Trusts (UITs)
Foreign Dividends / Reorganizations

¹Certain FundsNetwork® funds may be subject to a separate and additional redemption fee imposed by the particular fund. Please check the fund's prospectus for details.

Fee (up to amount listed)
\$0 if executed online \$19.95 minimum if representative-assisted
\$1 per bond \$19.95 minimum if representative-assisted
\$0 in the primary market \$1 per bond in the secondary market

Fee (up to amount listed)
\$0 if executed online \$12.95 via FAST® \$32.95 if representative-assisted Add \$0.65 per contract.
Commission-free and are not charged a per contract fee.
For options priced \$0 to \$0.65: commission-free and not subject to per contract option fees if placed online. For trades placed on other channels, no per contract fee when the contract price is \$0.65 or less. Regular option rates apply when the contract price exceeds \$0.65.
A per contract Options Fee is charged for the total number of contracts executed in the trade if placed online. For orders placed through other channels, a commission and the \$0.65 per contract fee is charged.
The ORF applies to any transaction to buy or sell options contracts and represents the cumulative charges imposed by all the participating options exchanges. The ORF has ranged from \$0.03 - \$0.05 per contract but is subject to change at any time. Fidelity determines the amount of the Options Fee in its sole and exclusive discretion, and the Options Fee amount collected from you by Fidelity may differ from or exceed the ORF that Fidelity pays to the Options Clearing Corporation ("OCC"). This Options Fee is included as a part of the Activity Assessment Fee.
An Additional Assessment is also charged on any order to sell options contracts.

Fee (up to amount listed)
\$50 per transaction
\$0 per purchase \$35 minimum fee per redemption
1% of principal charged when dividend is paid or reorganization event occurs on foreign assets held in USD