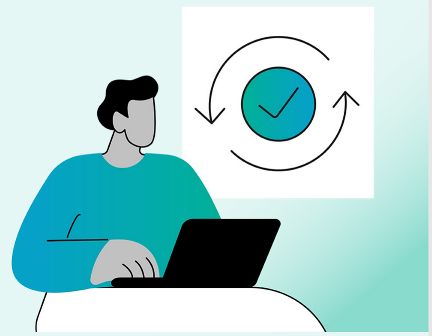
Continuity with enhancements ahead for your participants



As your plan migration approaches, count on us to keep your participants informed about their retirement plan experience.

In the coming week, we'll send an email* to participants to share:

- news of the migration, an introduction to Ascensus, and what they can expect when their plan moves
- future enhancements, including an award-winning financial wellness program and the READY**SAVE**™ mobile app
- a link to their participant migration webpage featuring important dates and FAQs

Share this flyer with migration details with your participants as needed or post it to your intranet.

Managed accounts update

If applicable to any of your participants, their communication will include an update regarding a slight change in managed account fee timing and methodology.

Managed accounts services schedule
Note that the Managed Account Services Schedule contained in the service agreement reflects a slight change to how fees are calculated and collected from the accounts of participants who use the service. The fee rate will not change, however upon migration to Ascensus, the participant fees will be collected quarterly based on average daily account balance versus monthly based upon the end-of-month account balance. Affected participants will be informed directly in September.

See the participant communication preview for full details.*

Important deadlines
Before your move to the Ascensus recordkeeping platform in November, there will be a limited time, known as a "blackout period," during which certain account activity will be restricted. Make note of these important deadlines below:

Participant requests and payroll submissions
November 11, 2024

- Last day for participants to request an online distribution or loan

November 12, 2024

- Last day to submit and fund a payroll for a payroll date on or before November 12, 2024. If funding via ACH pull, files must be received by 1:30 p.m. ET. Payrolls with a payroll date after November 12, 2024, should not be entered until after the migration is complete the week of November 18.

Participant notices: October 1, 2024
The Department of Labor (DOL) requires plan participants to be made aware of any blackout period no less than 30 days in advance of any such blackout. As some functionality will be temporarily turned off beginning November 11, 2024, this blackout notice must be provided no later than October 11, 2024. Since you've enrolled in electronic delivery (eDelivery), we will distribute this notice to your participants for you—digitally to participants with email addresses on file and hard copy to

those who don't. Note: Hard copy blackout notices will be personalized with your plan name prior to mailing.

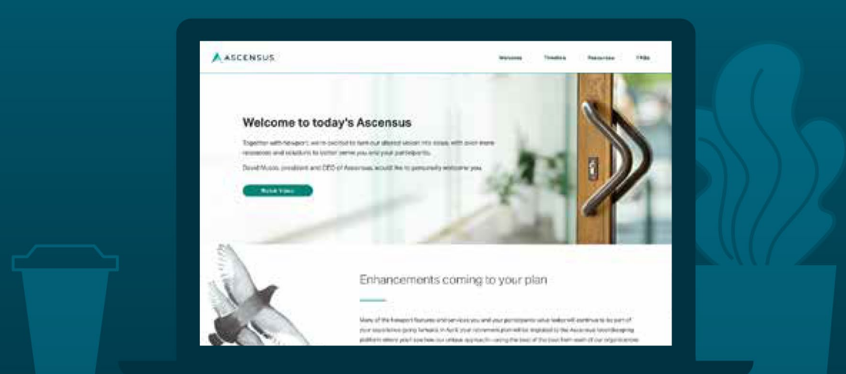
We expect the blackout period to end, and trading activity to resume, during the week of November 18, 2024. If we have an email address on file, you and your participants will receive an email when your plan's move is complete and account access is restored. Participants can also visit their employee website to log in beginning the week of November 18.

The full list of participant deadlines can be found on the FAQ page of your migration website and will also be posted to the participant migration webpage.

Stay informed every step of the way.

Visit your migration website for all the info you need about your upcoming move.

Go to your site



See the full timeline.

Get answers to frequently asked questions.

View the latest updates and resources.

As always, we're here for any questions you may have.

*This email will be sent to all participants for whom we have email addresses on file. The email preview included in this communication is a sample of what your participants will see. Content that is not applicable to them will not be shown.

Please note, if you are the plan sponsor of multiple plan types across the heritage Newport organization, you may receive communications related to certain plan types at different times. Our goal is to get the right information to you at the right time depending on the plan. If you have questions about a particular plan, please contact your plan's service representative.

For plan sponsor use only.

Please do not reply directly to this message, as the email box is not monitored. If you wish to contact us,

use the information provided in the above communication or link.

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