

Required Disclosure Information

McLeod Health 401(k) Plan

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

Participant Disclosure Notice

IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION

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 separate and distinct regulatory notices listed below.

Inside, you will find the following:

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

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 McLeod Health 401(k) Plan and would like to make any changes, please access the NetBenefits® mobile app or log on to www.netbenefits.com/atwork.

Note: If this is your first time logging on to www.netbenefits.com/atwork, 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.

What's Inside

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE AND ANNUAL AUTOMATIC FEATURE(S) NOTICE

A1

- Learn where your money will be invested if you do not provide investment direction, including
 - Objective, strategy and risk information about the Plan's designated default investment option
 - Fee and expense information
- Learn more about the Plan's Automatic Feature(s)
 - Automatic Enrollment
 - Auto Increase Program
 - Plan Sponsor Auto Increase Program

PARTICIPANT DISCLOSURE NOTICE

B1

SECTION 1:

Helping You Manage Your Plan Account

- Accessing your Plan account statement
- Your communication preferences

SECTION 2:

Certain Plan Information for You to Review

- Understand the right to direct investments in the Plan
- Learn about restrictions applicable under the Plan
- Review the types of Plan administrative and individual fees and expenses that may be deducted from your account

SECTION 3:

Evaluating the Plan's Investment Options

- Review information about the Plan's investment options, including historical or stated rates of return, fees and expenses, and restrictions across the available investment options

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

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 6.00% 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://workplaceservices110.fidelity.com/mybenefits/savings2/navigation/dc/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.
- If you will be or were automatically enrolled, your contributions to the Plan may also be automatically increased by 1.00%, based on your Plan rules, on or about January 01 each year, depending on when you enrolled in the Plan. In that case, your contribution rate will be capped at 15.00%, unless you elect to continue in the Annual Increase Program after you have reached this cap amount. In that case, your contribution rate will be capped at 15.00%, unless you elect to continue in the Annual Increase Program after you have reached this cap amount.

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.netbenefits.com/atwork or call **800-343-0860** to speak to a representative. If you are

a rehire, 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 12/31/1952	State Street Target Retirement Income Securities Lending Series Fund Class V	0.079%
1/1/1953 – 12/31/1957	State Street Target Retirement 2020 Securities Lending Series Fund Class V	0.072%
1/1/1958 – 12/31/1962	State Street Target Retirement 2025 Securities Lending Series Fund Class V	0.070%
1/1/1963 – 12/31/1967	State Street Target Retirement 2030 Securities Lending Series Fund Class V	0.069%
1/1/1968 – 12/31/1972	State Street Target Retirement 2035 Securities Lending Series Fund Class V	0.071%
1/1/1973 – 12/31/1977	State Street Target Retirement 2040 Securities Lending Series Fund Class V	0.071%
1/1/1978 – 12/31/1982	State Street Target Retirement 2045 Securities Lending Series Fund Class V	0.074%
1/1/1983 – 12/31/1987	State Street Target Retirement 2050 Securities Lending Series Fund Class V	0.074%
1/1/1988 – 12/31/1992	State Street Target Retirement 2055 Securities Lending Series Fund Class V	0.083%
1/1/1993 – 12/31/1997	State Street Target Retirement 2060 Securities Lending Series Fund Class V	0.106%
1/1/1998 or after	State Street Target Retirement 2065 Securities Lending Series Fund Class V	1.320%

Reflects data recordkept as of October 25, 2021

State Street Target Retirement Income Securities Lending Series Fund Class V

Objective: The Funds seek an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term. The Funds seek to offer complete, low cost investment strategies with asset allocations which become more conservative as you near retirement.

Strategy: The Fund invests in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Over time, the allocation to asset classes and funds change according to a predetermined "glide path". (The glide path represents the shifting of asset classes over time and does not apply to the Income Fund.) Each Fund's asset allocation will become more conservative as it approaches its target retirement date. This reflects the need for reduced investment risks as retirement approaches and the need for lower volatility of a portfolio, which may be a primary source of income after retiring.

Once a Fund reaches its target retirement date, it will begin a five year transition period to the State Street Target Retirement Income Fund. At the end of that five year period the allocation to stocks, real estate investment trusts and commodities interests exposure will remain fixed at approximately 35% of assets. The remainder of the Fund will be invested in fixed-income securities.

Risk: The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by State Street Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

The custom benchmark index is a composite of S&P® 500, Russell Small Cap Completeness® Index, Bloomberg Roll Select Commodity IndexSM, MSCI ACWI ex USA IMI Index, Bloomberg U.S. Long Government Bond Index, Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Intermediate Government Bond Index, Bloomberg 1-10 Year Government Inflation-Linked Bond Index, Bloomberg U.S. High Yield Very Liquid Index, Bloomberg U.S. 1-3 Year Government/Credit Bond Index, FTSE EPRA NAREIT Developed Index.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 07/22/2005, 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.

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.

State Street Target Retirement 2020 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by State Street Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

The custom benchmark index is a composite of S&P® 500, Russell Small Cap Completeness® Index, Bloomberg Roll Select Commodity IndexSM, MSCI ACWI ex USA IMI Index, Bloomberg U.S. Long Government Bond Index, Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Intermediate Government Bond Index, Bloomberg 1-10 Year Government Inflation-Linked Bond Index, Bloomberg U.S. High Yield Very Liquid Index, Bloomberg U.S. 1-3 Year Government/Credit Bond Index, FTSE EPRA NAREIT Developed Index.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 07/31/2005, 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.

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.

State Street Target Retirement 2025 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by State Street Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

The custom benchmark index is a composite of S&P® 500, Russell Small Cap Completeness® Index, Bloomberg Roll Select Commodity IndexSM, MSCI ACWI ex USA IMI Index, Bloomberg U.S. Long Government Bond Index, Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Intermediate Government Bond Index, Bloomberg 1-10 Year Government Inflation-Linked Bond Index, Bloomberg U.S. High Yield Very Liquid Index, Bloomberg U.S. 1-3 Year Government/Credit Bond Index, FTSE EPRA NAREIT Developed Index.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 08/31/2006, 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.

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.

State Street Target Retirement 2030 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

Short term trading fees: None

Footnotes:

Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

State Street Target Retirement 2035 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

Short term trading fees: None

Footnotes:

Same description as State Street Target Retirement 2025 Securities Lending Series Fund Class V

State Street Target Retirement 2040 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

Short term trading fees: None

Footnotes:

Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

State Street Target Retirement 2045 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

Short term trading fees: None

Footnotes:

Same description as State Street Target Retirement 2025 Securities Lending Series Fund Class V

State Street Target Retirement 2050 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by State Street Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

The custom benchmark index is a composite of S&P® 500, Russell Small Cap Completeness® Index, Bloomberg Roll Select Commodity IndexSM, MSCI ACWI ex USA IMI Index, Bloomberg U.S. Long Government Bond Index, Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Intermediate Government Bond Index, Bloomberg 1-10 Year Government Inflation-Linked Bond Index, Bloomberg U.S. High Yield Very Liquid Index, Bloomberg U.S. 1-3 Year Government/Credit Bond Index, FTSE EPRA NAREIT Developed Index.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 08/31/2007, 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.

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.

State Street Target Retirement 2055 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by State Street Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

The custom benchmark index is a composite of S&P® 500, Russell Small Cap Completeness® Index, Bloomberg Roll Select Commodity IndexSM, MSCI ACWI ex USA IMI Index, Bloomberg U.S. Long Government Bond Index, Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Intermediate Government Bond Index, Bloomberg 1-10 Year Government Inflation-Linked Bond Index, Bloomberg U.S. High Yield Very Liquid Index, Bloomberg U.S. 1-3 Year Government/Credit Bond Index, FTSE EPRA NAREIT Developed Index.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 05/27/2011, 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.

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.

State Street Target Retirement 2060 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: Same description as State Street Target Retirement 2020 Securities Lending Series Fund Class V

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by State Street Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

The custom benchmark index is a composite of S&P® 500, Russell Small Cap Completeness® Index, Bloomberg Roll Select Commodity IndexSM, MSCI ACWI ex USA IMI Index, Bloomberg U.S. Long Government Bond Index, Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Intermediate Government Bond Index, Bloomberg 1-10 Year Government Inflation-Linked Bond Index, Bloomberg U.S. High Yield Very Liquid Index, Bloomberg U.S. 1-3 Year Government/Credit Bond Index, FTSE EPRA NAREIT Developed Index.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 04/02/2015, 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.

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.

State Street Target Retirement 2065 Securities Lending Series Fund Class V

Objective: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Strategy: Same description as State Street Target Retirement Income Securities Lending Series Fund Class V

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by State Street Bank & Trust Co. This description is only intended to provide a brief overview of the fund.

The custom benchmark index is a composite of S&P® 500, Russell Small Cap Completeness® Index, Bloomberg Roll Select Commodity IndexSM, MSCI ACWI ex USA IMI Index, Bloomberg U.S. Long Government Bond Index, Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Intermediate Government Bond Index, Bloomberg 1-10 Year Government Inflation-Linked Bond Index, Bloomberg U.S. High Yield Very Liquid Index, Bloomberg U.S. 1-3 Year Government/Credit Bond Index, FTSE EPRA NAREIT Developed Index.

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*

© 2021 FMR LLC. All rights reserved

701066.6.0

Participant Disclosure Notice

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

If you have a Plan account, one way to monitor your retirement savings is to periodically review your account statement. Your statement will also display any Plan administrative or individual fees described in this Notice that have been deducted from your Plan account. Remember, on the NetBenefits® mobile app or at www.netbenefits.com/atwork, you may do the following:

- Access your online Fidelity statement, which is continuously available, by accessing the mobile app, clicking *Actions* icon, then selecting *View your statements* or by logging on to the Web site, clicking *Quick Links for your applicable Plan(s)* selecting *Statements from the drop down list*.
- 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.
- Print your Fidelity statement. Keep in mind that you may obtain a paper version (free of charge) by calling your Plan's toll-free number.
- Change the way Fidelity statements are delivered to you by logging on to your account and visiting *Profile/Preferences*.

For additional assistance, access the NetBenefits® mobile app, log on to www.netbenefits.com/atwork or call **800-343-0860**.

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.netbenefits.com/atwork and go to the *Profile* section. 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=779398&plan=80775>
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.netbenefits.com/atwork or call **800-343-0860**.

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.netbenefits.com/atwork or call **800-343-0860**. 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 \$500 minimum.
- Additional exchanges into BrokerageLink require a \$500 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	\$43.00 per year deducted quarterly
Advisor/Consultant Fee	The annual Plan level fee is \$67,500.00. This amount will be deducted equally from participant accounts and is estimated to be between \$2.00 and \$12.00 per year deducted quarterly.

Other Plan administrative fees and expenses may be deducted proportionally based upon Plan account balance.

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	\$75.00 per loan
Personalized Planning & Advice	If you utilize this service, the advisory fee is estimated not to exceed 0.47% per year of your average daily managed account balance and is deducted quarterly.
In-Service Withdrawal Fee	\$25.00 per transaction
Minimum Required Distribution Fee	\$25.00 per distribution year

Type of Individual Fee	Amount
Return of Excess Contribution Fee	\$25.00 per transaction
Full Distribution	\$25.00 per full distribution
Loan Maintenance Fee	\$25.00 per year per loan deducted quarterly
Overnight Mailing Fee	\$25.00 per transaction
Qualified Domestic Relations Order (QDRO) Fee	up to \$1,200.00 per standard Fidelity web-generated order or \$1,800.00 per modified Fidelity web-generated or custom order

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 October 25, 2021, 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=779398&plan=80775>, 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 800-343-0860.

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=779398&plan=80775> 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=779398&plan=80775>.

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2020			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks				
Arrowstreet International Equity ACWI ex US CIT - Class A <i>MSCI AC Wld ex US (G)</i>	23.01%	N/A	11.67%*	05/03/2017
Natixis Funds Trust II Vaughan Nelson Mid Cap Fund Class Y <i>Russell Midcap Value</i>	10.76%	7.89%	9.67%	10/31/2008
	4.96%	9.73%	10.49%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.950%	\$9.50	N/A	N/A
0.990%	\$9.90	Yes [§]	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2020			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks (cont'd)				
State Street Global All Cap Equity Ex-U.S. Index Securities Lending Series Fund Class II	11.36%	N/A	16.02%*	05/31/2019
<i>MSCI ACWI ex US IMI (N)</i>	11.12%	N/A	15.82%*	
State Street Russell Small/Mid Cap® Index Securities Lending Series Fund Class II	32.73%	16.36%	13.36%	08/31/1997
<i>RS Small Cap Completeness</i>	32.88%	16.33%	13.25%	
State Street S&P 500® Index Securities Lending Series Fund Class II	18.37%	15.11%	13.75%	02/28/1996
<i>S&P 500</i>	18.40%	15.22%	13.88%	
T. Rowe Price Institutional Large Cap Core Growth Fund	34.69%	19.84%	17.73%	09/30/2003
<i>S&P 500</i>	18.40%	15.22%	13.88%	
T. Rowe Price Large-Cap Value Fund I Class	3.03%	9.94%	10.61%	03/31/2000
<i>Russell 1000 Value</i>	2.80%	9.74%	10.50%	
William Blair Small-Mid Cap Growth CIT - Class III	32.87%	18.82%	16.66%*	05/01/2012
<i>Russell 2500 Growth</i>	40.47%	18.68%	15.95%*	
Asset Class: Blended Investments				
PIMCO Inflation Response Multi- Asset Fund Institutional	9.36%	6.82%	2.59%*	08/31/2011
<i>PIMCO Inf Res MA Fd Idx</i>	5.85%	4.72%	0.82%*	
State Street Target Retirement 2020 Securities Lending Series Fund Class V	11.12%	8.12%	7.42%	07/31/2005
<i>S&P 500</i>	18.40%	15.22%	13.88%	
<i>Target Retirement 2020 Custom Blended Index</i>	11.07%	8.54%	7.93%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.057%	\$0.57	N/A	N/A
0.023%	\$0.23	N/A	N/A
0.010%	\$0.10	N/A	N/A
0.560%	\$5.60	Yes [§]	N/A
0.570%	\$5.70	Yes [§]	N/A
0.950%	\$9.50	N/A	N/A
0.930%	\$9.30	Yes [§]	N/A
0.072%	\$0.72	N/A	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2020			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Investments (cont'd)				
State Street Target Retirement 2025 Securities Lending Series Fund Class V	14.93%	9.84%	8.46%	08/31/2006
<i>S&P 500</i>	18.40%	15.22%	13.88%	
<i>Target Retirement 2025 Custom Blended Index</i>	14.97%	10.28%	9.03%	
State Street Target Retirement 2030 Securities Lending Series Fund Class V	17.64%	10.85%	9.13%	07/31/2005
<i>S&P 500</i>	18.40%	15.22%	13.88%	
<i>Target Retirement 2030 Custom Blended Index</i>	17.48%	11.26%	9.64%	
State Street Target Retirement 2035 Securities Lending Series Fund Class V	18.49%	11.39%	9.33%	08/31/2006
<i>S&P 500</i>	18.40%	15.22%	13.88%	
<i>Target Retirement 2035 Custom Blended Index</i>	18.36%	11.79%	9.86%	
State Street Target Retirement 2040 Securities Lending Series Fund Class V	19.05%	11.81%	9.56%	07/31/2005
<i>S&P 500</i>	18.40%	15.22%	13.88%	
<i>Target Retirement 2040 Custom Blended Index</i>	18.97%	12.22%	10.07%	
State Street Target Retirement 2045 Securities Lending Series Fund Class V	19.51%	12.16%	9.69%	08/31/2006
<i>S&P 500</i>	18.40%	15.22%	13.88%	
<i>Target Retirement 2045 Custom Blended Index</i>	19.46%	12.56%	10.23%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.070%	\$0.70	N/A	N/A
0.069%	\$0.69	N/A	N/A
0.071%	\$0.71	N/A	N/A
0.071%	\$0.71	N/A	N/A
0.074%	\$0.74	N/A	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2020			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Investments (cont'd)				
State Street Target Retirement 2050 Securities Lending Series Fund Class V	19.95%	12.26%	9.79%	08/31/2007
<i>S&P 500</i>	18.40%	15.22%	13.88%	
<i>Target Retirement 2050 Custom Blended Index</i>	19.95%	12.67%	10.28%	
State Street Target Retirement 2055 Securities Lending Series Fund Class V	19.91%	12.25%	10.19%*	05/27/2011
<i>S&P 500</i>	18.40%	15.22%	13.73%*	
<i>Target Retirement 2055 Custom Blended Index</i>	19.95%	12.67%	--	
State Street Target Retirement 2060 Securities Lending Series Fund Class V	19.91%	12.27%	9.46%*	04/02/2015
<i>S&P 500</i>	18.40%	15.22%	13.19%*	
<i>Target Retirement 2060 Custom Blended Index</i>	19.95%	12.67%	--	
State Street Target Retirement 2065 Securities Lending Series Fund Class V	N/A	N/A	51.74%*	02/14/2020
<i>S&P 500</i>	N/A	N/A	12.90%*	
<i>Target Retirement 2065 Custom Blended Index</i>	N/A	N/A	--	
State Street Target Retirement Income Securities Lending Series Fund Class V	9.95%	6.32%	5.04%	07/22/2005
<i>BBg US Agg Bond</i>	7.51%	4.44%	3.84%	
<i>Target Retirement Income Custom Blended Index</i>	9.60%	6.71%	5.55%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.074%	\$0.74	N/A	N/A
0.083%	\$0.83	N/A	N/A
0.106%	\$1.06	N/A	N/A
1.320%	\$13.20	N/A	N/A
0.079%	\$0.79	N/A	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2020			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Bonds				
Invesco Stable Value Trust Class B1 <i>BBG 3M t-bill Bellwether</i>	2.13%	1.46%	1.24%*	02/11/2014
Prudential Core Plus Bond Fund Class 5 <i>BBg US Agg Bond</i>	9.42%	6.60%	5.45%*	12/02/2014
State Street U.S. Bond Index Securities Lending Series Fund Class XIV <i>BBg US Agg Bond</i>	7.67%	4.47%	3.85%	02/02/2004
	7.51%	4.44%	3.84%	

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

§ 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.

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

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.310%	\$3.10	N/A	N/A
0.120%	\$1.20	N/A	N/A
0.020%	\$0.20	N/A	N/A

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=779398&plan=80775>.

Investment Risk

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=779398&plan=80775>. Please consider all investment information prior to directing your Plan account.

Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

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

Investments in mid-sized companies may involve greater risk than those of larger, more well known companies, but may be less volatile than investments in smaller companies.

In general the bond market is volatile and bonds entail interest rate risk (as interest rates rise bond prices usually fall and vice versa). This effect is usually pronounced for longer-term securities. Bonds also entail the risk of issuer default, issuer credit risk and inflation risk.

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.

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.

Arrowstreet International Equity ACWI ex US CIT - Class A : This investment option is not a mutual fund.

Arrowstreet International Equity ACWI ex US CIT - Class A : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/03/2017. 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 10/30/2015, 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.

State Street Global All Cap Equity Ex-U.S. Index Securities Lending Series Fund Class II : This investment option is not a mutual fund.

State Street Russell Small/Mid Cap® Index Securities Lending Series Fund Class II : This investment option is not a mutual fund.

State Street Russell Small/Mid Cap® Index Securities Lending Series Fund Class II : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/17/2019. The returns are provided by State Street Global Advisors and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 08/31/1997, 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 State Street Global Advisors 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.

State Street S&P 500® Index Securities Lending Series Fund Class II : This investment option is not a mutual fund.

State Street S&P 500® Index Securities Lending Series Fund Class II : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/31/1996. 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 02/28/1996, 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.

William Blair Small-Mid Cap Growth CIT - Class III : This investment option is not a mutual fund.

William Blair Small-Mid Cap Growth CIT - Class III : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 08/29/2017. 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 05/01/2012, 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.

State Street Target Retirement 2020 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2020 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 07/31/2005, 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.

State Street Target Retirement 2025 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2025 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 08/31/2006, 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.

State Street Target Retirement 2030 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2030 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 07/31/2005, 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.

State Street Target Retirement 2035 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2035 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 08/31/2006, 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.

State Street Target Retirement 2040 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2040 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 07/31/2005, 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.

State Street Target Retirement 2045 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2045 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 08/31/2006, 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.

State Street Target Retirement 2050 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2050 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 08/31/2007, 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.

State Street Target Retirement 2055 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2055 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 05/27/2011, 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.

State Street Target Retirement 2060 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement 2060 Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 04/02/2015, 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.

State Street Target Retirement 2065 Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement Income Securities Lending Series Fund Class V : This investment option is not a mutual fund.

State Street Target Retirement Income Securities Lending Series Fund Class V : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/19/2018. 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 07/22/2005, 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.

Invesco Stable Value Trust Class B1 : This investment option is not a mutual fund.

Invesco Stable Value Trust Class B1 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 09/12/2019. 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 02/11/2014, 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.

Prudential Core Plus Bond Fund Class 5 : This investment option is not a mutual fund.

State Street U.S. Bond Index Securities Lending Series Fund Class XIV : This investment option is not a mutual fund.

State Street U.S. Bond Index Securities Lending Series Fund Class XIV : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2011. 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 02/02/2004, 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.

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=779398&plan=80775>.

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

© 2021 FMR LLC. All rights reserved

579674.27.0

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 review the prospectus or other offering document of that

Mutual Fund Transactions & Expanded Investment Options
Mutual Funds
FundsNetwork® No Transaction Fee (NTF) Funds: Purchases
FundsNetwork® NTF Funds: Short-Term Trading Fee for Shares Held Less Than 60 Days ¹
FundsNetwork® Transaction Fee Funds: Purchases
FundsNetwork® Load Funds
Stocks / ETFs
Commission per trade
"Additional Assessment"
Options
Commission per trade
Exercises and Assignments
Buy-to-Close Trades
Multi-leg Orders
Options Regulatory Fee ("ORF")
"Additional Assessment"
Other Investments
Bonds: U.S. Treasury Auctions, Including TIPS Auctions
Bonds: All Other, Secondary Market
CDs
Foreign Stocks: Ordinary Share Trading
Foreign Stocks: Depository Trust Company (DTC) Fee
Commercial Paper
Unit Investment Trusts
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.

887946.2.0
1.9860623.103

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 FAST®; \$250 max. if representative-assisted
\$49.95 or \$75 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 rep-assisted standard load applies
\$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.
\$0 if executed online; \$12.95 via FAST®; \$32.95 if rep-assisted. Add 65¢ per contract.
Commission-free and are not charged a per contract fee.
For options priced 0¢ to 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 65¢ or less. Regular option rates apply when the contract price exceeds 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 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 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.
\$0 if executed online; \$19.95 minimum if representative-assisted
\$1 per bond; \$19.95 minimum if representative-assisted
\$0 - primary market; \$1 per bond - secondary market
\$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 broker) of execution price are included; local broker fees may also apply
\$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

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917
© 2013 - 2019 FMR LLC. All rights reserved.

1019
EXP FAS

