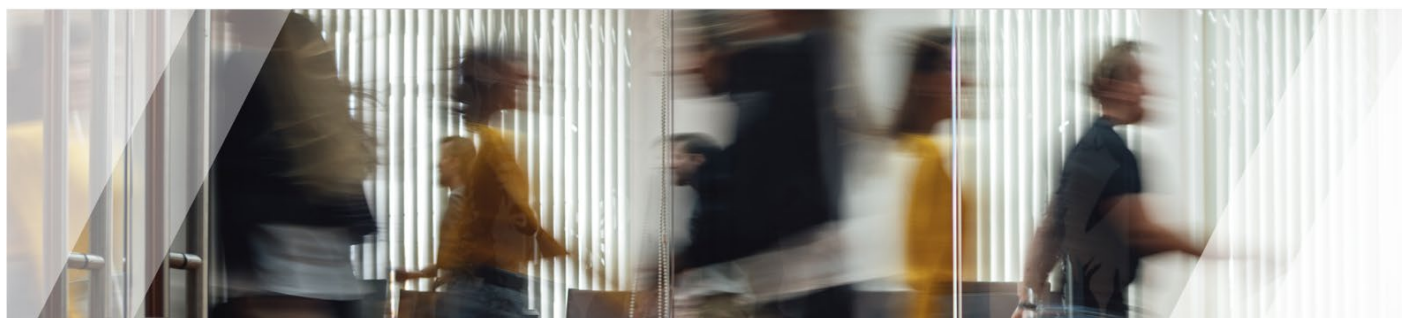




Important Retirement Plan Update for Participants



We're excited to announce that over the weekend of April 25, 2025, your employer's retirement plan will transition to a new recordkeeping platform.

To ensure that all plan and participant data migrates accurately, completely, and securely to the new recordkeeping system, there will be a brief period when you will be unable to direct or diversify investments in your individual account, obtain a loan from the plan (if applicable), or obtain a distribution from the plan.

This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a "blackout period." Whether or not you are planning retirement in the near future, we encourage you to consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The blackout period will begin on April 22, 2025, and is expected to end during the week of April 28, 2025. You can visit your employee website to log in beginning the week of April 28. Please make note of these important dates related to the move.

- **Monday, April 21, 2025:** Requests for distributions and loans (if applicable) will be suspended beginning at market close (generally 4:00 p.m. ET).
- **Tuesday, April 22, 2025:** Requests for contribution investment elections and deferral rate changes will be suspended beginning at market close (generally 4:00 p.m. ET).
- **Wednesday, April 23, 2025:** Requests for a transfer or exchange (if applicable) will be suspended beginning at market close (generally 4:00 p.m. ET).
- **Week of April 28, 2025:** We anticipate trading activity and account updates will resume and the blackout period will end.

Escanee el código QR para leer este mensaje en español.



During the blackout period, you will be unable to direct or diversify the assets held in your individual account. For this reason, it's important to review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments. You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

FRACTIONAL INVESTMENT AND DEFERRAL ELECTIONS

Please note, after migration, investment and deferral elections in fractional percentages or dollar amounts will no longer be accepted.

If you currently have a fractional percentage or dollar amount for your investment or deferral elections, log in to your employee website prior to the blackout period to update your elections to a whole percentage or dollar amount. Otherwise, your elections will be updated on your behalf. More information is available on your participant migration webpage—<https://nu10-transition.retsupport.com/participant>—under **'Here's what you need to know.'**

QUESTIONS?

If you have any questions about this notice, please contact the Vista call center at 866-325-1278 or via email at 401k@vista401k.com.