

Advance Your
Finances for a
Brighter Future

ACADEMIC
MEDICAL
GROUP, INC.
403(b) PLAN



USF  **Tampa
General**
PHYSICIANS

IMPORTANT NOTICE CONCERNING YOUR RIGHTS UNDER THE ACADEMIC MEDICAL GROUP, INC. 403(b) PLAN. THIS NOTICE IS TO INFORM YOU THAT THE PLAN WILL BE IN A BLACKOUT PERIOD DUE TO THE TRANSITION FROM COREBRIDGE FINANCIAL TO FIDELITY.

WELCOME TO FIDELITY!



Fidelity wants to make this transition as smooth for you as possible. That’s why we offer a range of tailored resources to guide you through the process and a team of dedicated professionals to answer any questions you may have along the way. Fidelity is here to help you understand your options and make decisions that are right for you. At work and in life, Fidelity supports your financial well-being.

Use this guide as a resource to help you take an active role in your retirement savings.




-  Review the key transition dates and take note of services that may be temporarily unavailable during the transition.
-  Learn about action that may be needed once the Plan transition is complete.
-  Visit the Plan’s transition website at www.myfidelitysite.com/AMG.

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A special note for former team members, alternate payees, and plan beneficiaries:

If you are a former team member, an alternate payee, or a beneficiary, you may have a balance in the Academic Medical Group, Inc. 403(b) Plan. Please review to learn how the upcoming changes may affect you.



KEY DATES*



A move like this takes time. We'll do the heavy lifting for you—transferring your account balance, your contribution rate and investment elections, and any loans you may have. However, there will be a short blackout period when you will not be able to make changes to your account while it's being transferred to Fidelity. To ensure that all information is transferred accurately from your current Plan account at Corebridge Financial to your new Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a loan or distribution from the Plan.



This time, during which you will be unable to exercise your rights otherwise available under the Plan, is called a **BLACKOUT PERIOD. The blackout period will begin at 4 p.m. ET on Friday, **AUGUST 29, 2025**, and is expected to end during the week of **SEPTEMBER 28, 2025**. During this time, you can determine whether the blackout period has started or ended by contacting the Fidelity Retirement Service Center at 800-343-0860, Monday through Friday from 8:30 a.m. to 8 p.m. ET.**

Because you will be unable to direct or diversify your Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should 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 account 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.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

Review the important dates below.

BLACKOUT PERIOD BEGINS	FRIDAY, AUGUST 22, 2025, BY 4 P.M. ET This is the last day to enroll in the Plan. It is also the last day to return all necessary paperwork to Corebridge Financial to process a loan or distribution or designate your beneficiary so the request can be processed prior to the start of the blackout period. Please allow enough time to request, receive, complete, and return the paperwork to Corebridge Financial before this deadline.
	FRIDAY, AUGUST 29, 2025, BY 4 P.M. ET This is the last day to: <ul style="list-style-type: none"> • Change your future contribution rate. • Request an exchange (transfer) between investment options. • Change how your future contributions will be invested. Contact Corebridge Financial to make any changes to your account before the blackout period begins.  800-448-2542  www.corebridgefinancial.com/rs
ASSET TRANSFER	MONDAY, SEPTEMBER 8, 2025 AT 4 P.M. ET <ul style="list-style-type: none"> • Your account balance is valued at Corebridge Financial. • This is the last day to check your account balance at Corebridge Financial.
	WEDNESDAY, SEPTEMBER 10, 2025 <ul style="list-style-type: none"> • Your account balance is scheduled to transfer to Fidelity. See the <i>How investment options will transfer</i> section on page 6.
BLACKOUT PERIOD ENDS	THE WEEK OF SEPTEMBER 28, 2025 <ul style="list-style-type: none"> • The blackout period will end, and you will be notified by email or postcard, via USPS. You can also determine if the blackout period has ended by visiting the transition website at www.myfidelitysite.com/AMG. Once notified, you will have full access to your account at Fidelity. • You may manage your account online through Fidelity NetBenefits® at www.netbenefits.com/atwork or by calling Fidelity at 800-343-0860.

*The timing of the Plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

LEARN ABOUT THE TRANSITION TO FIDELITY

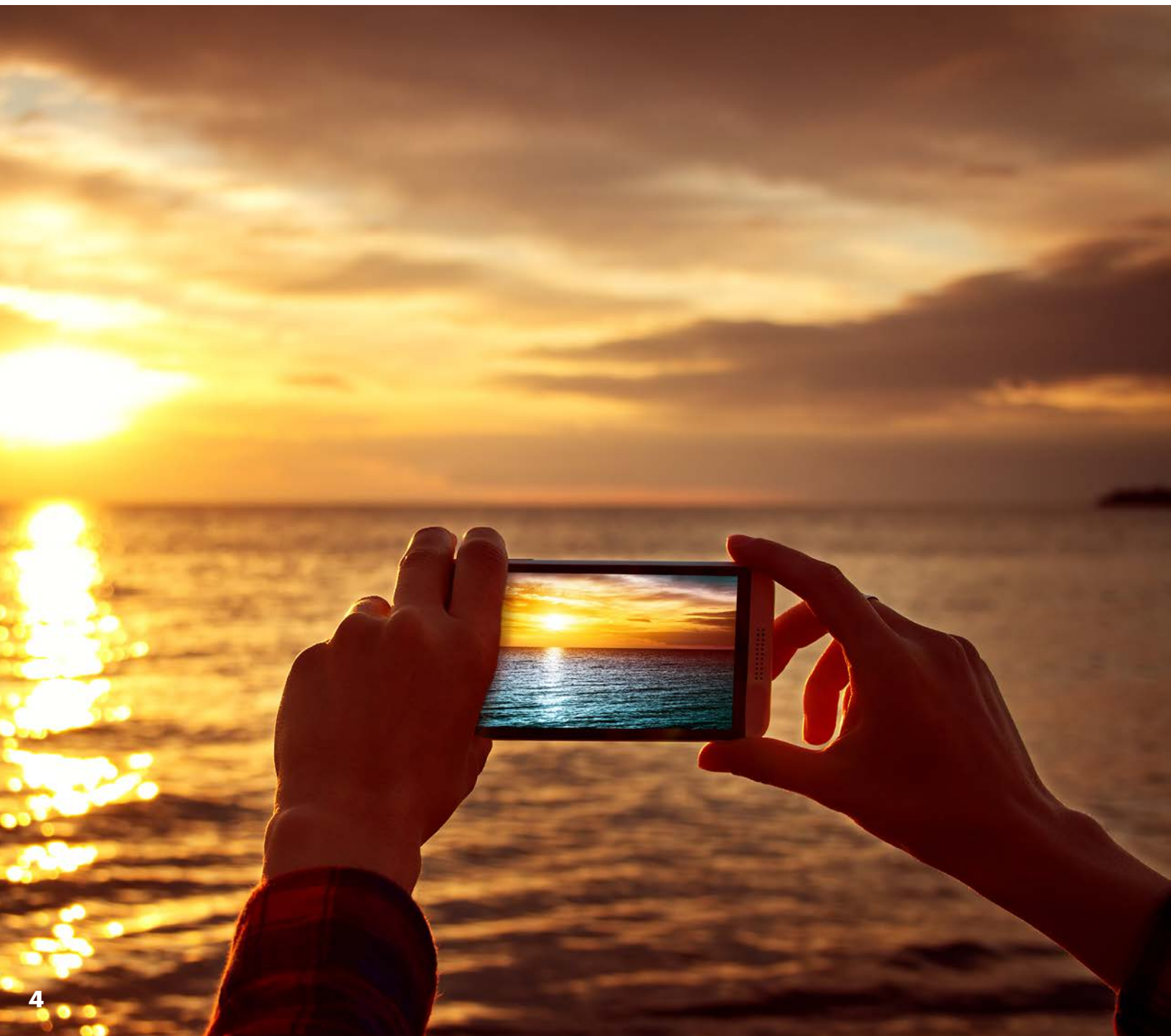


Learn more about the important changes to the Plan and get answers to your questions.

Attend an Education Session

Fidelity Workplace Financial Consultants will deliver the *Get Ready for the Move to Fidelity* presentation. A schedule of webinars is available on the transition website at www.myfidelitysite.com/AMG. Visit the site to register for the presentation date and time that are convenient for you.

In addition to the presentations, an on-demand presentation will be available online at www.myfidelitysite.com/AMG in August.



TRANSITION HIGHLIGHTS



What will continue

During and after the transition, many of the Plan's benefits will remain the same.

MATCHING CONTRIBUTIONS	AMG will continue to match contributions 100% up to the first 4% and 50% on the next 2% that you contribute.
NON-ELECTIVE CONTRIBUTION	AMG will continue to contribute ½% of compensation on a non-discretionary basis.
TEAM MEMBER CONTRIBUTION	Your pretax and/or Roth contributions deducted from your pay in effect before Friday, August 29, 2025, will continue and transfer to Fidelity.
VESTING	You are always 100% vested in your own contributions as well as any earnings on them. Vesting requirements for employer contributions will not be changing as a result of the transition.
LOANS	<p>Any outstanding loan balances in the Academic Medical Group, Inc. 403(b) Plan will transfer to Fidelity. If you are currently an active team member in the Plan, you will continue to repay your loan in the Plan in the same manner as you have with Corebridge Financial. The transition will not affect the terms or length of your loan(s).¹</p> <p>If you are a former team member repaying an outstanding loan in the Plan, you will need to establish your banking information with Fidelity to continue repaying your loan once the transition is complete. A separate letter will be mailed to you with instructions on how to set up your payments with Fidelity.</p>

¹ Loan repayments received during the blackout period will be invested in the Vanguard Federal Money Market Fund Investor Shares* until the blackout period ends. At that time, loan repayments and any associated earnings will be posted to your account according to your investment elections on file with Fidelity. If you do not have any elections on file, your loan repayments and any associated earnings will be invested in the Vanguard Target Retirement Fund with the target retirement date closest to the year your turn 65. Refer to page 9 for details.

What's new

There will be some changes to the Plan at Fidelity.

NETBENEFITS® WEBSITE	You will have access to Fidelity's comprehensive website www.netbenefits.com/atwork that is dedicated to retirement planning. Manage your account, make investment choices, and find interactive tools to help you better prepare to meet your retirement savings goals.
BENEFICIARY DESIGNATIONS (ACTION REQUIRED)	<p>Beneficiary information currently on file will transfer to Fidelity.</p> <p>With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. Once the transition is complete, log on to NetBenefits® or call Fidelity to designate or confirm your beneficiary.</p>
ACCOUNT STATEMENTS	<p>Your final account statement from Corebridge Financial will be sent in October 2026. You will receive a printed statement from Corebridge, not an email.</p> <p>At Fidelity, electronic account statements are available on demand at any time. You can view reports for any date, month, quarter, or custom date range once the blackout period is over. Compare Fidelity's statement with your final account statement from Corebridge Financial and contact Fidelity with any questions.</p> <p>Account statements will not be automatically mailed to your home; they will be available on NetBenefits® at www.netbenefits.com/atwork. To change your mail preferences and request that statements be mailed to your home address, call Fidelity at 800-343-0860 or log on to NetBenefits® at www.netbenefits.com/atwork. Select <i>Profile</i>, then <i>Preferences</i>.</p>
INSTALLMENT AND REQUIRED MINIMUM DISTRIBUTION (RMD) PAYMENTS	If you are currently receiving installment payments or required minimum distributions (RMDs), these payments will transfer to Fidelity. Installment payments scheduled prior to September 22, 2025, will be sent prior to the start of the blackout period. Payments scheduled after September 22, 2025, will be paid by Fidelity as soon as administratively feasible after the blackout period has ended.

The blackout period will begin at 4 p.m. ET on Friday, August 29, 2025, and is expected to end during the week of September 28, 2025.

YOUR INVESTMENT OPTIONS



Before investing in any mutual fund, 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.

The Plan gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your financial needs.

Depending on which funds you currently invest in, some of your investments may change. Some investments will be liquidated and reinvested in new investment options. Others will transfer to the same investment option (called a reregistration or in-kind transfer). Different investment options may have different transfer methods, and some options may be out of the market for a day or more, while others will remain fully invested during the transition. Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

It is important that you become familiar with the various investment options that will be available in the Plan. Information regarding each investment option’s risk, as well as its strategy and objective, can be found in the **Investment Options Guide, which can be obtained on the Plan’s transition website at www.myfidelitysite.com/AMG**. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the Participant Disclosure Notice.

Note: The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

How investment options will transfer

When the market closes at **4 P.M. EASTERN TIME ON MONDAY, SEPTEMBER 8, 2025**, several investment options offered through the Plan will no longer be available.

As a result, current account balances and future contributions will transfer to the new investment options on Wednesday, September 10, 2025. Once the blackout period has ended, expected to be during the week of September 28, 2025, all services will be available, including the ability to make investment changes within your account.

EXISTING INVESTMENT OPTION WITH COREBRIDGE FINANCIAL AS OF MONDAY, SEPTEMBER 8, 2025	TICKER SYMBOL		NEW INVESTMENT OPTION WITH FIDELITY	TICKER SYMBOL
American Funds EUPAC Fund® Class R-6	RERGX	▶	MFS International Equity Fund Class R6	MIEIX
VALIC Fixed Interest investment option ²	N/A	▶	Lincoln Stable Value Account	N/A

² Your entire balance in the VALIC Fixed Interest investment option is not available for immediate transfer. For that reason, balances will come to Fidelity over a five-year period, with approximately 20% of your balance in this fund transferring each year. The first 20% of your account balance will transfer to the Lincoln Stable Value Account on Wednesday, September 10, 2025.

YOUR INVESTMENT OPTIONS

(CONTINUED)



Investment options that are not changing

The current investment options listed below will remain in the Plan. Any balances you have invested in these investment options as of Monday, September 8, 2025, will transfer to the same funds (referred to as an “in-kind” transfer). Future contributions will continue to be invested in these funds.

INVESTMENT OPTIONS	TICKER SYMBOL
Allspring Special Small Cap Value Fund - Class R6	ESPRX
BlackRock Total Return Fund Class K Shares	MPHQX
Carillon Eagle Mid Cap Growth Fund Class R6	HRAUX
Driehaus Emerging Markets Growth Fund Institutional Class	DIEMX
Harbor Capital Appreciation Fund Retirement Class	HNACX
John Hancock Funds Disciplined Value Mid Cap Fund Class R6	JVMRX
Loomis Sayles Small Cap Growth Fund Class N	LSSNX
MFS Value Fund Class R6	MEIKX
NYLI MacKay High Yield Corporate Bond Class R6	MHYSX
PIMCO Global Bond Opportunities Fund (U.S. Dollar-Hedged) Institutional Class	PGBIX
Principal Real Estate Securities Fund Class R6	PFRSX
Vanguard 500 Index Fund Admiral Shares	VFIAX
Vanguard Federal Money Market Fund Investor Shares ⁺	VMFXX
Vanguard FTSE Social Index Fund Admiral	VFTAX

INVESTMENT OPTIONS	TICKER SYMBOL
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX
Vanguard Mid-Cap Index Fund Admiral Shares	VIMAX
Vanguard Small Cap Index Fund Admiral Shares	VSMAX
Vanguard Target Retirement 2020 Fund	VTWNX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRXX
Vanguard Target Retirement 2035 Fund	VTTTHX
Vanguard Target Retirement 2040 Fund	VFORX
Vanguard Target Retirement 2045 Fund	VTIVX
Vanguard Target Retirement 2050 Fund	VFIFX
Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTTSX
Vanguard Target Retirement 2065 Fund	VLXVX
Vanguard Target Retirement 2070 Fund	VSVNX
Vanguard Target Retirement Income Fund	VTINX
Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX

⁺ You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

YOUR INVESTMENT OPTIONS

(CONTINUED)



What will happen to the VALIC Fixed Interest Option?

New contributions

The VALIC Fixed Interest investment option will no longer be available for new contributions beginning at 4 p.m. ET on Friday, August 29, 2025. Any contributions set to invest in this fund after Friday, August 29, 2025, will be directed to Fidelity and invested in the Lincoln Stable Value Account.

Balance transfer

Your entire balance in the VALIC Fixed Interest investment option is not available for immediate transfer at the Plan level. For that reason, balances will come to Fidelity over a five-year period, with approximately 20% of your balance in this fund transferring each year. The first 20% of your account balance will transfer to the Lincoln Stable Value Account on Wednesday, September 10, 2025. You will be notified each year when this transfer is taking place.

Fidelity BrokerageLink®

The Plan also offers Fidelity BrokerageLink®, which provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plan.

BrokerageLink includes investments beyond those in your Plan's lineup. 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.

Self-Directed Brokerage transferring to Fidelity BrokerageLink®

When the market closes at 4 p.m. ET on Friday, August 29, 2025, self-directed brokerage at Corebridge Financial will no longer be available. As a result, current account balances and future contributions held in self-directed brokerage at Corebridge Financial will transfer to Fidelity BrokerageLink® on or about Wednesday, September 10, 2025. You will receive a separate communication via mail via USPS with the details on your brokerage account transfer, if you have an account.



Fidelity® Personalized Planning & Advice

AMG has teamed up with Fidelity to offer a managed account service. It's new way to help you get, and stay, on course toward your retirement goals. With Fidelity® Personalized Planning & Advice, you get active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market or changes to your situation.

Fidelity Representatives are available to answer any questions you may have about this managed account service. Call **866-811-6041** for more information.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

YOUR INVESTMENT OPTIONS

(CONTINUED)



Default investment option

Academic Medical Group has determined that applicable account balances and future contributions to your account that you have not directed to a specific investment option in the Plan will be invested in the Vanguard Target Retirement Fund.

Your applicable current balance (see mapping chart on pages 6–7) and future contributions will be invested in the target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The target retirement date timeline and retirement age were provided by the Plan sponsor.

Target Date Funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

Please use the guidelines in the table below to determine in which Vanguard Target Retirement Fund applicable account balances and future contributions will be invested.

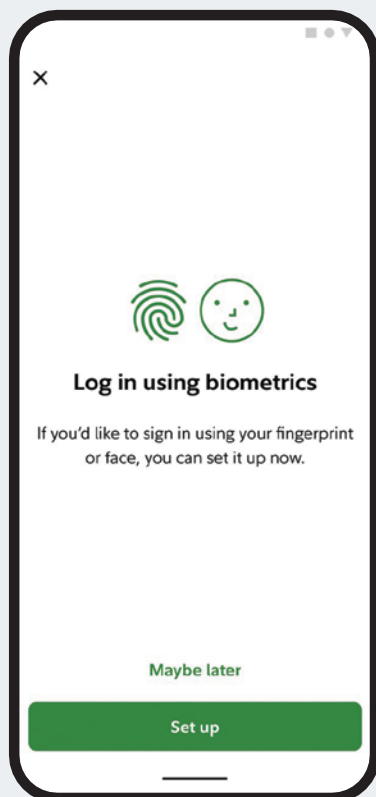
DATE OF BIRTH RANGE	FUND NAME	TICKER
On or before 12/31/1952	Vanguard Target Retirement Income Fund	VTINX
01/01/1953–12/31/1957	Vanguard Target Retirement 2020 Fund	VTWNX
01/01/1958–12/31/1962	Vanguard Target Retirement 2025 Fund	VTTVX
01/01/1963–12/31/1967	Vanguard Target Retirement 2030 Fund	VTHRX
01/01/1968–12/31/1972	Vanguard Target Retirement 2035 Fund	VTTHX
01/01/1973–12/31/1977	Vanguard Target Retirement 2040 Fund	VFORX
01/01/1978–12/31/1982	Vanguard Target Retirement 2045 Fund	VTIVX
01/01/1983–12/31/1987	Vanguard Target Retirement 2050 Fund	VFIFX
01/01/1988–12/31/1992	Vanguard Target Retirement 2055 Fund	VFFVX
01/01/1993–12/31/1997	Vanguard Target Retirement 2060 Fund	VTTSX
01/01/1998–12/31/2002	Vanguard Target Retirement 2065 Fund	VLXVX
01/01/2003 and later	Vanguard Target Retirement 2070 Fund	VSVNX



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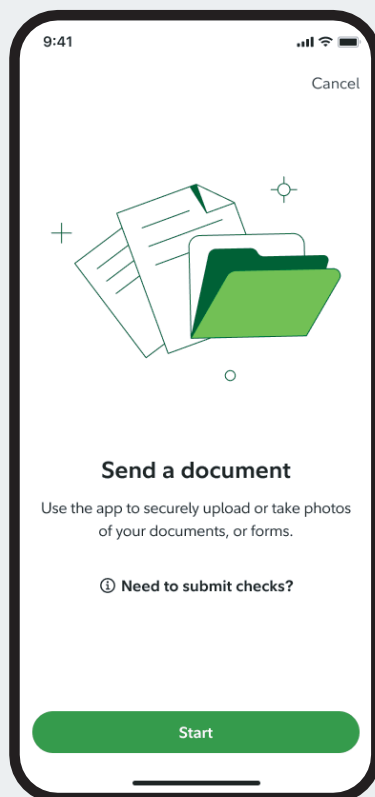


Once the transition is complete—you can manage your account anytime, anywhere.*



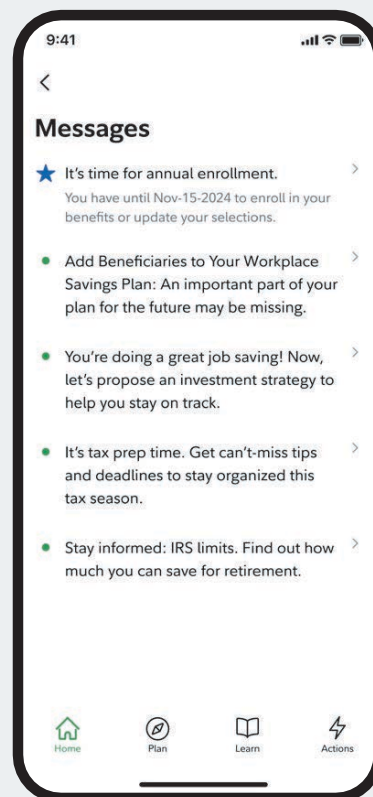
Biometric login

Keep on top of your goals securely and simply.



Scan and send

Manage checks and documents quickly and easily.



Get notifications

From transactions to security, stay in the know.



Download the NetBenefits® app for iPhone or Android



Fidelity.com/NetBenefitsApp

Download on the
App Store

GET IT ON
Google Play

*System availability and response times may vary. Screenshots are for illustrative purposes only.

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Android and Google Play are registered trademarks of Google LLC.

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Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Academic Medical Group, Inc. 403(b) Plan, and the Plan document will govern in the event of any discrepancies.

The third parties mentioned herein and Fidelity Investments are independent entities and are not legally affiliated.

A link to third-party material is included for your convenience. The content owner is not affiliated with Fidelity and is solely responsible for the information and services it provides. Fidelity and your employer disclaim any liability arising from your use of such information or services. Review the new site's terms, conditions, and privacy policy, as they will be different from those of Fidelity's sites.

You are not permitted to make a direct exchange from the VALIC Fixed Investment option to the Lincoln Stable Value Account or the Vanguard Federal Money Market Fund Investor Shares* (considered "competing funds"). Before exchanging from the VALIC Fixed Investment option, you must first exchange to a "noncompeting" fund for 90 days. While these requirements may seem restrictive, they 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.

You are also not permitted to make a direct exchange from the Lincoln Stable Value Account to the Vanguard Federal Money Market Fund Investor Shares* (considered "competing funds"). Before exchanging from the Lincoln Stable Value Account, you must first exchange to a "noncompeting" fund for 90 days. While these requirements may seem restrictive, they 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.

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