



GRATEFUL TO SERVE YOU



Geneva Benefits Retirement Program

GET READY FOR THE CHANGES AHEAD!

Geneva's 403(b)(9) Retirement Plans (the "Plan") Will Move to Fidelity Investments® Effective October 31, 2025.

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. At work and in life, Fidelity supports your financial well-being.

If you are a former employee, alternate payee, or beneficiary with an account balance in the Plan, some of the information in this Guide may not apply to you. However, you will be affected by the upcoming transition, so please read this material carefully.

WHAT DO I NEED TO DO?



BE AWARE OF KEY DATES



There will be a quiet period—a period of time when you will be unable to access your account. To help you plan ahead, see the *Key Dates* section on page 4.

REVIEW HOW YOUR MONEY WILL TRANSFER



The investment options in the Plan will not change because of this transition. See the *How Will My Money Transfer?* section on page 5.

LEARN MORE



Visit the Plan's transition website at myfidelitysite.com/Geneva for the latest updates throughout the transition.

What to Do When the Transition Is Complete

REVIEW YOUR ACCOUNT

Review your account to confirm everything transferred as expected. Contact Fidelity with any questions.

You can access your account online at www.netbenefits.com when the transition is complete.

- If you have other accounts with Fidelity, use your existing login information.
- If this will be the first time logging in to a Fidelity site, choose *Register as a new user* and follow the steps to verify your identity and establish a username and password.

You can also contact the Fidelity Retirement Service Center at **800-343-0860**.

DESIGNATE YOUR BENEFICIARIES

Beneficiary information will not transfer to Fidelity. Designate your beneficiaries when the transition is complete to ensure they are current and accurate.



HAVE **QUESTIONS** ABOUT THE TRANSITION?



Attend an Informational Session to Learn More and Get Answers.



Fidelity will present *Get Ready for the Move to Fidelity* through online sessions in October. Attend a workshop to learn more about the important changes to the Plan and get answers to your questions.



When the transition is complete join a *Get to Know Fidelity* session to learn more about the services Fidelity offers including a demo of the NetBenefits® website where you will access and manage your account.

The transition schedule and training registration links are available on the transition website at www.myfidelitysite.com/Geneva.



KEY DATES



A move like this takes time. We'll do the heavy lifting for you—transferring your account balance, investment elections, and any loans you may have. However, there will be a short quiet period when you will not be able to make changes to your account while it's being transferred to Fidelity. Participants should review their retirement account to determine if they need to make any changes to their future investment elections or current investment portfolio before October 29, 2025.

Review the dates below to be aware of when certain services will not be available.

Contact NWPS to make any changes to your account before the quiet period begins:



Online: www.nwps401k.com



Phone: **877-543-0055**



Email: PCAbenefitscenter@nwpsbenefits.com

Dates to submit paperwork or loan repayments prior to the transition:

- **Initiate ongoing payments:** To initiate available ongoing payments in your account, paperwork must be received by NWPS by 10/15/2025.
- **Loans repayments:** Submit final loan repayments to NWPS by check no later than 10/20/2025, and ACH debit by 10/27/2025.
- **New loans or withdrawals:** Paperwork should be returned to NWPS by 10/24/2025 to be processed prior to the transition.

QUIET PERIOD BEGINS	ASSET TRANSFER	QUIET PERIOD ENDS
October 29, 2025 by 4 p.m. Eastern time	October 31, 2025 at 4 p.m. ET	During the week of November 16, 2025
<p>This is the last day at NWPS to:</p> <ul style="list-style-type: none"> • Request an exchange (transfer) between investment options. • Change how your future contributions will be invested. • Request a loan or distribution. 	<p>Your account balance is valued at the close of the market and will transfer to Fidelity.</p> <p>This is the last day to check your balance or download historical statements or account information from NWPS.</p> <p>See the <i>How Will My Money Transfer?</i> section on page 5.</p>	<p>You will be notified by email or postcard and will have full access to your account at Fidelity.</p> <p>You may manage your account online through Fidelity NetBenefits® at www.netbenefits.com or by calling Fidelity at 800-343-0860.</p>

*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.

HOW WILL MY MONEY TRANSFER?



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

The investment options available in the Plan will not be changing as part of the transition.

Your investments as of October 31, 2025, will transfer to the same investments at Fidelity (called a reregistration, or in-kind transfer) and will remain invested in the market during the transition.

Self-Directed Brokerage Accounts at Charles Schwab Transferring to Fidelity BrokerageLink®

When the market closes at 4 p.m. ET on October 31, 2025, the self-directed brokerage through Charles Schwab at NWPS will no longer be available. As a result, current account balances and future contribution elections held in self-directed brokerage will transfer to Fidelity BrokerageLink® on or about November 3, 2025.

All participants with a balance in brokerage assets will receive a separate communication in the coming weeks with the details specific to your brokerage account transfer.

Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.



PLAN DETAILS



What Is Not Changing

DEFERRAL CONTRIBUTION ELECTIONS	<p>Your current pretax or Roth deferral elections will continue throughout the transition. You will not need to re-enroll in the Plan.</p> <p>If you wish to change your contribution amount in the future, elections will continue to be made through your employer.</p>
VESTING	<p>Vesting in the Plan is not changing. All accounts will continue to be immediately 100% vested.</p>

What's New

BENEFICIARY DESIGNATIONS	<p>Beneficiary information currently on file will not 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.</p> <p>Once the transition is complete, log on to NetBenefits to designate your beneficiary online or call Fidelity to request a form to complete and return to Fidelity.</p>
ACCOUNT REBALANCE NOTIFICATION	<p>This optional service allows you to set your preferred account allocation. When your account varies due to market fluctuation by a specified percentage, you will receive a notification so you can choose to rebalance your account to its original allocation with a single click.</p>
LOANS	<p>All outstanding loan balances in the Plan will transfer to Fidelity. The transition will not affect the terms or length of your loan.</p> <p>ACH banking information is expected to transfer to Fidelity. When the transition is complete, verify your banking information is accurate. The first loan payment at Fidelity will be scheduled for November 28, 2025. If you prefer to make your payment on a different monthly date, you may set your preferred payment date when the transition is complete either on NetBenefits or by calling the Fidelity Retirement Service Center.</p>
ACCOUNT STATEMENTS	<p>Your final account statement from NWPS will be sent in January 2026.</p> <p>Your first quarterly statement from Fidelity will be available online in January 2026. Compare Fidelity's statement with your final account statement from NWPS 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.</p> <p>To change your mail preferences and request that statements be mailed to your home address, or log on to NetBenefits, select <i>Profile</i>, then <i>Communications</i>, or call Fidelity at 800-343-0860.</p>

NETBENEFITS® MOBILE APP



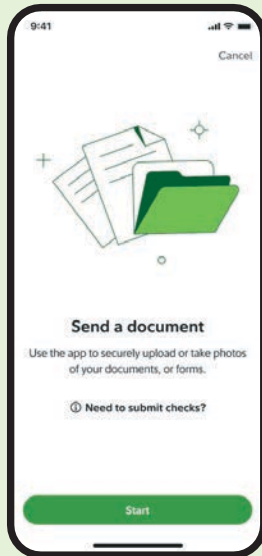
Experience the Fidelity NetBenefits® Mobile App

Manage all your employee benefits—anytime, anywhere.



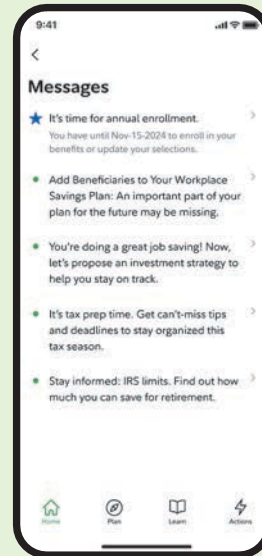
Biometric login

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.



Fidelity.com/NetBenefitsApp



**Download the NetBenefits
app for iPhone or Android**



*System availability and response times may vary.

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Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Geneva 403(b)(9) Retirement Plans, and the Plan documents will govern in the event of any discrepancies.

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