Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recordkept as of 10/14/2025, 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, including a glossary of investment terms available online at https://nb.fidelity.com/public/nb/default/home?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, PO Box 770003, Cincinnati, OH 45277-0065 or call 800-835-5097.

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 website 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.

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 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 along with benchmark index definitions. Please note that the benchmark used by the Plan sponsor to measure and monitor performance may be different than 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 and is available at https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance or your Plan's benefits website.

			Average Annual Total Return as of 12/31/2024									Shareholder Fees						
Asset Class	Fund Code	Investment Name Benchmark Name	1 Year	5 Year	10 Year	Life Of Fund	Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	Surrender Limit% / Penalty%	Money Market
Bond	OKL8	Baird Core Plus Bond Fund Class Institutional	2.54%	0.56%	2.15%	4.70%	09/29/2000	0.3%	$3.00	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Universal	2.04%	0.06%	1.73%	4.06%												
Bond	OQAY	Vanguard Short-Term Investment-Grade Fund Admiral Shares	5.06%	1.97%	2.27%	5.46%	10/29/1982	0.09%	$0.90	N/A	‡	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	1.25%	-0.33%	1.35%	6.20%												
Bond	OQAZ	Vanguard Total Bond Market Index Fund Admiral Shares	1.24%	-0.32%	1.33%	5.05%	12/11/1986	0.04%	$0.40	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg Agg Float Adj	1.33%	-0.27%	1.39%	--												
Domestic Equities	OSL6	American Century Mid Cap Value Fund R6 Class	8.92%	7.64%	8.32%	9.81%	03/31/2004	0.62%	$6.20	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell 3000	23.81%	13.86%	12.55%	10.31%												
Domestic Equities	OFZS	DFA U.S. Small Cap Portfolio Institutional	11.49%	10.49%	8.78%	10.25%	03/19/1992	0.28%	$2.80	§	N/A	◊	◊	◊	◊	◊	◊	

			Average Annual Total Return as of 12/31/2024									Shareholder Fees						
Asset Class	Fund Code	Investment Name Benchmark Name	1 Year	5 Year	10 Year	Life Of Fund	Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	Surrender Limit% / Penalty%	Money Market
		Class																
		Benchmark: Russell 3000	23.81%	13.86%	12.55%	10.51%												
Domestic Equities	OD0U	Eagle Mid Cap Growth CIT Founders Class	13.06%	9.40%	N/A	9.38%	08/28/2018	0.49%	$4.90	N/A	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell Midcap Growth	22.10%	11.47%	11.54%	11.16%												
Domestic Equities	2328	Fidelity® 500 Index Fund	25.00%	14.51%	13.09%	11.03%	02/17/1988	0.015%	$0.15	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	25.02%	14.53%	13.10%	11.16%												
Domestic Equities	OYQA	JPMorgan Large Cap Growth Fund Class R6	34.17%	20.27%	17.87%	11.32%	02/28/1992	0.5%	$5.00	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell 1000	24.51%	14.28%	12.87%	10.61%												
Domestic Equities	OQAE	Vanguard Extended Market Index Fund Admiral Shares	16.91%	9.89%	9.45%	10.70%	12/21/1987	0.05%	$0.50	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: DJ US Total Stk Mkt	23.88%	13.78%	12.48%	11.15%												
Domestic Equities	OFZM	Vanguard Value Index Fund Institutional Shares	15.98%	9.94%	10.00%	9.82%	11/02/1992	0.04%	$0.40	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: DJ US Total Stk Mkt	23.88%	13.78%	12.48%	10.57%												
International/ Global	OUBE	American Funds EUPAC Fund Class R-6	5.04%	3.95%	5.66%	9.85%	04/16/1984	0.47%	$4.70	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI AC Wld ex US (N)	5.53%	4.10%	4.80%	--												
International/ Global	OUPM	DFA International Small Company Portfolio Institutional Class	3.77%	4.20%	6.02%	6.52%	09/30/1996	0.39%	$3.90	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI Wld ex US (N)	4.70%	5.10%	5.26%	5.04%												
International/ Global	OS4X	Vanguard Total International Stock Index Fund Admiral Shares	5.14%	4.28%	5.06%	4.78%	04/29/1996	0.09%	$0.90	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: FTSE Glob All Cap xUS (N)	5.35%	4.25%	4.95%	--												
Money Market (or Short Term)	OQZO	Vanguard Treasury Money Market Fund Investor Shares ^ 7-Day Yield % as of 12/31/2024: 4.42	5.24%	2.43%	1.71%	2.46%	12/14/1992	0.07%	$0.70	N/A	‡	◊	◊	◊	◊	◊	◊	#
		Benchmark: FTSE 3-Mo Treasury Bill	5.45%	2.54%	1.79%	2.49%												
Managed Income (or Stable Value)	PH2O	Goldman Sachs Stable Value Collective Trust Institutional Series Class S	2.74%	1.91%	1.73%	1.65%	09/27/2013	0.27%	$2.70	N/A	‡	◊	◊	◊	◊	◊	◊	
		Benchmark:				--												
Target Date	PH5N	Vanguard Target Retirement 2020 Trust II	7.79%	4.79%	5.64%	5.39%	06/22/2007	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	

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			Average Annual Total Return as of 12/31/2024									Shareholder Fees						
Asset Class	**Fund Code**	**Investment Name Benchmark Name**	**1 Year**	**5 Year**	**10 Year**	**Life Of Fund**	**Inception Date**	**Annual Gross Expense Ratio as a %**	**Annual Gross Expense Ratio Per 1000**	**Excessive Trading Restrictions**	**Competing Fund**	**Short Term Trading Fees (% /Days)**	**Insurance Fees**	**Mortality Expense**	**Admin Fee**	**Other Fee**	**Surrender Limit% / Penalty%**	**Money Market**
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	10.13%												
Target Date	PH5O	Vanguard Target Retirement 2025 Trust II	9.46%	5.73%	6.40%	5.75%	06/28/2007	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	10.13%												
Target Date	PH5P	Vanguard Target Retirement 2030 Trust II	10.63%	6.50%	6.99%	6.04%	06/28/2007	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	10.13%												
Target Date	PH5Q	Vanguard Target Retirement 2035 Trust II	11.73%	7.27%	7.59%	6.41%	06/28/2007	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	10.13%												
Target Date	PH5R	Vanguard Target Retirement 2040 Trust II	12.81%	8.01%	8.14%	6.83%	06/28/2007	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	10.13%												
Target Date	PH5S	Vanguard Target Retirement 2045 Trust II	13.83%	8.75%	8.62%	7.07%	06/28/2007	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	10.13%												
Target Date	PH5T	Vanguard Target Retirement 2050 Trust II	14.66%	9.09%	8.78%	7.19%	06/28/2007	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	10.13%												
Target Date	PH5U	Vanguard Target Retirement 2055 Trust II	14.64%	9.08%	8.77%	10.45%	08/31/2010	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	14.67%												
Target Date	PH5V	Vanguard Target Retirement 2060 Trust II	14.63%	9.10%	8.78%	9.63%	03/01/2012	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	13.73%												
Target Date	PH5W	Vanguard Target Retirement 2065 Trust II	14.60%	9.09%	N/A	9.78%	07/17/2017	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	13.77%												
Target Date	PH5X	Vanguard Target Retirement 2070 Trust II	14.62%	N/A	N/A	7.64%	04/07/2022	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US Broad Mkt (G)	23.81%	14.01%	12.63%	11.45%												
Target Date	PH5M	Vanguard Target Retirement Income Trust II	6.63%	3.60%	4.22%	4.75%	06/22/2007	0.075%	$0.75	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	1.25%	-0.33%	1.35%	3.03%												

N/A = Not Applicable/None -- = Not Available; See Footnotes for an Explanation of Other Symbols

◊ 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. 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.

§ 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 per day per calendar quarter for a 12-month period.

‡ Certain investment options offered by your plan (e.g., money market funds, short term bond funds, certain asset allocation/lifecycle funds and brokerage window) may be deemed by the Contract issuers to "compete" with this fund. The terms of the Contracts prohibit you from making a direct exchange from this fund to such competing funds. Instead, you must first exchange to a non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the Contract issuers as a condition for the issuer's promise to pay certain withdrawals and exchanges at book value.

^ The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the Fund's total income net of expenses, divided by the total number of outstanding shares and includes any applicable waiver or reimbursement.

^^ The 7-Day Yield Without Reductions is the yield without applicable waivers or reimbursements. Absent such waivers or reimbursements, the returns would have been lower. Voluntary waivers and/or reimbursements may be discontinued any time.

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 or your Plan's benefit website.

Additional Performance 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 or 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.

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 www.netbenefits.com or your Plan's benefit website. Please consider all investment information prior to directing your Plan account.

#Non-Fidelity Government Mutual Fund Money Market: *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.*

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