

Your RVNAhealth 403(b) Plan (the “Plan”) is moving from Mutual of America to Fidelity Investments® effective April 15, 2026.

Important notice concerning your rights under the RVNAhealth 403(b) Plan: This notice is to inform you that the RVNAhealth 403(b) Plan will enter a blackout period during the transition from Mutual of America to Fidelity. Review the key dates below and refer to the *Important notice regarding your RVNAhealth 403(b) Plan transition to Fidelity* section for detailed information.

If you are a former employee, an alternate payee or a beneficiary you may have a balance in the RVNAhealth 403(b) Plan. Please review to learn how the upcoming changes may affect you.



What do I need to do?

BE AWARE OF KEY DATES	There will be a blackout period—a period of time when you will be unable to access your account. To help you plan ahead, see the <i>Key dates</i> section below.
REVIEW HOW YOUR MONEY WILL TRANSFER	Changes are being made to the Plan’s investment lineup. For more details, see the <i>How will my money transfer?</i> section.
LEARN MORE	Visit the Plan’s transition website at https://www.myfidelitysite.com/RVNAhealth .



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 blackout period when you will not be able to make changes to your account while it’s being transferred to Fidelity. Review the dates below and refer to the *Important notice regarding your RVNAhealth 403(b) Plan transition to Fidelity* section for detailed information about the blackout period.

BLACKOUT PERIOD BEGINS	<p>April 13, 2026, by 4 p.m. ET This is the last day to:</p> <ul style="list-style-type: none"> ▶ Change your contribution rate or enroll in the Plan. ▶ Request an exchange (transfer) between investment options. ▶ Change how your future contributions will be invested. ▶ Request a loan or distribution. ▶ Check your account balance. ▶ Contact Mutual of America to make any changes to your account before the blackout period begins. <ul style="list-style-type: none"> ▶ https://myaccount.mutualofamerica.com/Account/Login ▶ 800-468-3785
ASSET TRANSFER	<p>April 13, 2026, at 4 p.m. ET</p> <ul style="list-style-type: none"> ▶ Your account balance is valued.
	<p>April 15, 2026</p> <ul style="list-style-type: none"> ▶ Your account balance is scheduled to transfer to Fidelity. See the <i>How will my money transfer?</i> section on page 2.
BLACKOUT PERIOD ENDS	<p>During the week of May 10, 2026</p> <ul style="list-style-type: none"> ▶ You will be notified and will have full access to your account at Fidelity. ▶ You may manage your account online through Fidelity NetBenefits® at www.NetBenefits.com 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.



How will my money transfer?

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.

Your current investment options will be liquidated and reinvested in new investment options and may be out of the market for a day or more. 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 enclosed *Investment Options Guide*. 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*.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (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 on April 13, 2026, at 4 p.m. ET, 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 April 15, 2026. Once the blackout period has ended during the week of May 10, 2026, all services will be available, including the ability to make investment changes within your account.

EXISTING INVESTMENT OPTION WITH MUTUAL OF AMERICA AS OF APRIL 13, 2026, AT 4 P.M. ET	TICKER		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE AT CLOSE OF BUSINESS ON APRIL 15, 2026	TICKER
American Funds New World Fund® Class R-6	RNWGX	▶	DFA Emerging Markets Core Equity 2 Portfolio Institutional Class	DFCEX
BlackRock Mid-Cap Growth Equity Portfolio Class K	BMGKX	▶	Federated Hermes MDT Mid Cap Growth Fund Class R6 Shares	FGSKX
Calvert Bond Fund Class R6	CBORX	▶	PGIM Core Bond Fund- Class R6	TPCQX
Calvert International Responsible Index Fund Class R6	CDHRX	▶	Lord Abbett International Equity Fund Class R6	LICVX
Calvert Small-Cap Fund Class R6	CALRX	▶	Fidelity® Small Cap Index Fund	FSSNX
Calvert US Large Cap Core Responsible Index Fund Class R6	CSRX	▶	Columbia Contrarian Core Fund Institutional 3 Class	COFYX
Dodge & Cox Stock Fund Class I	DODGX	▶	Invesco Comstock Fund Class R6	ICSFY
MFS Mid Cap Value Fund Class R6	MVCKX	▶	Invesco Value Opportunities Fund Class R6	VVOSX
MoA Clear Passage 2020 Fund	MURGX	▶	Fidelity Freedom® 2020 Fund Class K6	FATKX
MoA Clear Passage 2025 Fund	MURHX	▶	Fidelity Freedom® 2025 Fund Class K6	FDTKX
MoA Clear Passage 2030 Fund	MURIX	▶	Fidelity Freedom® 2030 Fund Class K6	FGTKX
MoA Clear Passage 2035 Fund	MURJX	▶	Fidelity Freedom® 2035 Fund Class K6	FWTKX
MoA Clear Passage 2040 Fund	MURLX	▶	Fidelity Freedom® 2040 Fund Class K6	FHTKX

EXISTING INVESTMENT OPTION WITH MUTUAL OF AMERICA AS OF APRIL 13, 2026, AT 4 P.M. ET	TICKER		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE AT CLOSE OF BUSINESS ON APRIL 15, 2026	TICKER
MoA Clear Passage 2045 Fund	MURMX	▶	Fidelity Freedom® 2045 Fund Class K6	FJTKX
MoA Clear Passage 2050 Fund	MURNX	▶	Fidelity Freedom® 2050 Fund Class K6	FZTKX
MoA Clear Passage 2055 Fund	MUROX	▶	Fidelity Freedom® 2055 Fund Class K6	FCTKX
MoA Clear Passage 2060 Fund	MURPX	▶	Fidelity Freedom® 2060 Fund Class K6	FVTKX
MoA Clear Passage 2065 Fund	MURQX	▶	Fidelity Freedom® 2065 Fund Class K6	FFSZX
MoA Clear Passage 2070 Fund	MURUX	▶	Fidelity Freedom® 2070 Fund Class K6	FRBHX
MoA Equity Index Fund	MAEIX	▶	Fidelity® 500 Index Fund	FXAIX
MoA International Fund	MAIFX	▶	Lord Abnett International Equity Fund Class R6	LICVX
MoA Mid Cap Equity Index Fund	MAMEX	▶	Fidelity® Mid Cap Index Fund	FSMDX
MoA Retirement Income Fund	MARMX	▶	Fidelity Freedom® Retirement Fund Class K6 ⁵	FYTKX
MoA Small Cap Equity Index Fund	MASOX	▶	Fidelity® Small Cap Index Fund	FSSNX
Nomura Small Cap Value Fund Class R6	DVZRX	▶	DFA U.S. Targeted Value Portfolio Institutional Class	DFVFX
PIMCO Real Return Fund Institutional Class	PRRIX	▶	Fidelity® Inflation-Protected Bond Index Fund	FIPDX
T. Rowe Price Blue Chip Growth Fund I Class	TBCIX	▶	Federated Hermes MDT Large Cap Growth Fund Class R6 Shares	QRLGX
Vanguard International Growth Fund Admiral Shares	VWILX	▶	Invesco International Growth Fund Class R6	OIGIX
Vanguard Real Estate Index Fund Admiral Shares	VGSLX	▶	Fidelity® Real Estate Index Fund	FSRNX
Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX	▶	Fidelity® U.S. Bond Index Fund	FXNAX
Vanguard Treasury Money Market Fund Investor Shares [^]	VUSXX	▶	Fidelity® Government Money Market Fund Class K6 [^]	FNBXX
Victory RS Small Cap Growth Fund Class R6	RSEJX	▶	DFA U.S. Small Cap Growth Portfolio Institutional Class	DSCGX

⁵As of 09/09/2025, this fund changed its name from Fidelity Freedom® Income Fund Class K6. Short-term redemption fees may apply.

[^]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.

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

Other Plan investment options

The following investment options will also be available in the Plan, but no money will transfer directly into these options. Once the blackout period has ended during the week of May 10, 2026, all services will be available, including the ability to make investment changes within your account.

INVESTMENT OPTION	TICKER	INVESTMENT OPTION	TICKER
DFA Global Real Estate Securities Portfolio	DFGEX	Fidelity Freedom® 2010 Fund Class K6	FOTKX
Fidelity Freedom® 2015 Fund Class K6	FPTKX	First Eagle Global Fund Class R6	FEGRX
PIMCO Income Fund Institutional Class	PIMIX		

Fidelity® Personalized Planning & Advice

RVNAhealth, Inc. has teamed up with Fidelity to offer a managed account service. It's a 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.**

If you are currently invested in the managed account service at Mutual of America

Your investment options and future contribution investment elections at Mutual of America will transfer to Fidelity and be invested according to how the underlying investment options will transfer (as noted above). **Your account will no longer be managed by any managed account service.** If you would like to continue to have your account professionally managed, starting May 10, 2026, you can learn more about and choose to enroll in Fidelity® Personalized Planning & Advice. **This service provides advisory services for a fee, which will be paid from your account.**

Default investment option

RVNAhealth, Inc. has determined that applicable current account balances and future contributions to your account that you have not directed to a specific investment option in the Plan as shown in the mapping chart on pages 2—3 will be invested in a Fidelity Freedom® Fund Class K6.

Your applicable current balance (see mapping chart*) 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 Fidelity Freedom® Fund Class K6 your current account balances and future contributions will be invested.

DATE OF BIRTH	FUND NAME
1900–1942	Fidelity Freedom® Retirement Fund Class K6 ⁵
1943–1947	Fidelity Freedom® 2010 Fund Class K6
1948–1952	Fidelity Freedom® 2015 Fund Class K6
1953–1957	Fidelity Freedom® 2020 Fund Class K6
1958–1962	Fidelity Freedom® 2025 Fund Class K6
1963–1967	Fidelity Freedom® 2030 Fund Class K6
1968–1972	Fidelity Freedom® 2035 Fund Class K6
1973–1977	Fidelity Freedom® 2040 Fund Class K6
1978–1982	Fidelity Freedom® 2045 Fund Class K6
1983–1987	Fidelity Freedom® 2050 Fund Class K6
1988–1992	Fidelity Freedom® 2055 Fund Class K6
1993–1997	Fidelity Freedom® 2060 Fund Class K6
1998–2002	Fidelity Freedom® 2065 Fund Class K6
2003–2099	Fidelity Freedom® 2070 Fund Class K6



Other transition details

<p>BENEFICIARY DESIGNATIONS</p>	<p>Beneficiary information currently on file will not transfer to Fidelity. 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 your beneficiary.</p>
<p>LOANS</p>	<p>Any outstanding loan balances in the RVNAhealth 403(b) Plan will transfer to Fidelity. You will need to establish your banking information with Fidelity to continue repaying your loan once the transition is complete. If you do not follow the process to set up your loan payments, you may miss a loan payment and your loan may become delinquent. A new loan may not be initiated until all prior loan(s) have been repaid.¹</p>
<p>ACCOUNT STATEMENTS</p>	<p>Account statements will not be automatically mailed to your home; they will be available on NetBenefits at www.NetBenefits.com. 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, select <i>Profile</i>, then <i>Preferences</i>.</p>

¹Loan repayments received during the blackout period will be invested in the Fidelity® Government Money Market Fund K6^A 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 a Fidelity Freedom® Fund Class K6.



Important notice regarding your RVNAhealth 403(b) Plan transition to Fidelity

To ensure that all information is transferred accurately from your current Plan account at Mutual of America 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 April 13, 2026, and is expected to end the week of May 10, 2026. During this time, you can determine the status of the blackout period by contacting Mutual of America at 800-468-3785 or at <https://myaccount.mutualofamerica.com/Account/Login>.

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 give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

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.

If you have any questions concerning this notice, you should contact Fidelity at 800-343-0860 or at www.NetBenefits.com.



Investing involves risk, including risk of loss.

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

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