Date: 02/18/2026

Disclosure Comparative Chart – Variable Return Investments

Plan Name: RVNAhealth 403(b) Plan

Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recordkept as of 02/18/2026, 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 12/31/2025									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**
Balanced/Hybrid	OI2U	First Eagle Global Fund Class R6	31.98%	12.08%	10.35%	11.44%	04/28/1970	0.79%	$7.90	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI World (N)	21.09%	12.15%	12.17%	--												
Bond	2418	Fidelity® Inflation-Protected Bond Index Fund	6.79%	1.04%	3.03%	1.93%	05/16/2012	0.05%	$0.50	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US TIPS	7.01%	1.12%	3.09%	1.99%												
Bond	2326	Fidelity® U.S. Bond Index Fund	7.13%	-0.43%	1.96%	5.05%	03/08/1990	0.025%	$0.25	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	7.30%	-0.36%	2.01%	5.11%												
Bond	OU0K	PGIM Core Bond Fund- Class R6	7.35%	-0.24%	2.28%	4.64%	01/05/1993	0.36%	$3.60	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	7.30%	-0.36%	2.01%	4.54%												
Bond	OEKH	PIMCO Income Fund Institutional Class	11.04%	3.89%	5.09%	6.93%	03/30/2007	0.54%	$5.40	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	7.30%	-0.36%	2.01%	3.16%												
Domestic	OV95	Columbia Contrarian	17.51%	14.26%	14.39%	10.79%	12/14/1992	0.61%	$6.10	§	N/A	◊	◊	◊	◊	◊	◊	

			Average Annual Total Return as of 12/31/2025									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**
Equities		Core Fund Institutional 3 Class																
		Benchmark: Russell 1000	17.37%	13.59%	14.59%	10.82%												
Domestic Equities	OIBH	DFA U.S. Small Cap Growth Portfolio Institutional Class	5.95%	8.65%	10.53%	11.24%	12/20/2012	0.32%	$3.20	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell 3000	17.15%	13.15%	14.29%	14.25%												
Domestic Equities	OKRG	DFA U.S. Targeted Value Portfolio Institutional Class	9.55%	13.60%	10.81%	10.99%	02/23/2000	0.3%	$3.00	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell 3000	17.15%	13.15%	14.29%	8.41%												
Domestic Equities	OFIO	Federated Hermes MDT Large Cap Growth Fund Class R6 Shares	18.48%	17.22%	18.57%	12.31%	09/15/2005	0.79%	$7.90	N/A	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell 3000	17.15%	13.15%	14.29%	10.72%												
Domestic Equities	OVMJ	Federated Hermes MDT Mid Cap Growth Fund Class R6 Shares	9.88%	11.68%	14.92%	11.52%	08/23/1984	0.88%	$8.80	N/A	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell 3000	17.15%	13.15%	14.29%	11.65%												
Domestic Equities	2328	Fidelity® 500 Index Fund	17.86%	14.41%	14.81%	11.21%	02/17/1988	0.015%	$0.15	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	11.33%												
Domestic Equities	2352	Fidelity® Mid Cap Index Fund	10.57%	8.67%	11.01%	12.16%	09/08/2011	0.025%	$0.25	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell MidCap	10.60%	8.67%	11.01%	12.18%												
Domestic Equities	2358	Fidelity® Small Cap Index Fund	12.93%	6.20%	9.76%	10.94%	09/08/2011	0.025%	$0.25	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: Russell 2000	12.81%	6.09%	9.62%	10.81%												
Domestic Equities	OKM4	Invesco Comstock Fund Class R6	17.53%	15.67%	12.34%	11.07%	10/07/1968	0.44%	$4.40	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	--												
Domestic Equities	OQ5M	Invesco Value Opportunities Fund Class R6	20.59%	20.30%	14.56%	8.45%	06/25/2001	0.67%	$6.70	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	9.33%												
International/ Global	OEFQ	DFA Emerging Markets Core Equity 2 Portfolio Institutional Class	28.77%	7.14%	9.26%	7.77%	04/05/2005	0.4%	$4.00	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI Emerging Markets (N)	33.57%	4.20%	8.42%	7.15%												
International/ Global	OU9N	Invesco International Growth Fund Class R6	16.29%	2.40%	6.02%	7.46%	03/25/1996	0.73%	$7.30	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI AC Wld ex US (N)	32.39%	7.91%	8.41%	--												
International/ Global	OLU2	Lord Abbett International Equity Fund Class R6	31.76%	8.23%	7.98%	6.17%	12/31/2003	0.64%	$6.40	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI EAFE (N)	31.22%	8.92%	8.18%	6.55%												

			Average Annual Total Return as of 12/31/2025									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**
Money Market (or Short Term)	3067	Fidelity® Government Money Market Fund Class K6 ^ 7-Day Yield % as of 12/31/2025: 3.60 ^^ 7-Day Yield without Reductions % as of 12/31/2025 : 3.57	4.12%	3.10%	2.00%	2.74%	02/05/1990	0.27%	$2.70	N/A	‡	◊	◊	◊	◊	◊	◊	#
		Benchmark: FTSE 3-Mo Treasury Bill	4.40%	3.31%	2.23%	2.79%												
Specialty	OURP	DFA Global Real Estate Securities Portfolio	7.89%	3.72%	4.67%	4.86%	06/04/2008	0.28%	$2.80	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI AC World IMI (N)	22.06%	10.75%	11.45%	7.76%												
Specialty	2355	Fidelity® Real Estate Index Fund	3.03%	4.70%	3.81%	6.46%	09/08/2011	0.07%	$0.70	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: MSCI US IMI RE 25/25	3.01%	4.72%		--												
Target Date	2990	Fidelity Freedom® 2010 Fund Class K6	11.66%	3.55%	5.78%	6.15%	10/17/1996	0.24%	$2.40	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	7.30%	-0.36%	2.01%	4.26%												
Target Date	2991	Fidelity Freedom® 2015 Fund Class K6	13.38%	4.37%	6.64%	5.96%	11/06/2003	0.26%	$2.60	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	7.30%	-0.36%	2.01%	3.32%												
Target Date	2992	Fidelity Freedom® 2020 Fund Class K6	15.15%	5.16%	7.40%	6.81%	10/17/1996	0.28%	$2.80	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	7.30%	-0.36%	2.01%	4.26%												
Target Date	2993	Fidelity Freedom® 2025 Fund Class K6	16.75%	5.94%	8.08%	6.87%	11/06/2003	0.32%	$3.20	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	10.89%												
Target Date	2994	Fidelity Freedom® 2030 Fund Class K6	17.95%	6.80%	9.04%	7.34%	10/17/1996	0.36%	$3.60	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	10.05%												
Target Date	2995	Fidelity Freedom® 2035 Fund Class K6	19.56%	8.23%	10.24%	7.90%	11/06/2003	0.39%	$3.90	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	10.89%												
Target Date	2996	Fidelity Freedom® 2040 Fund Class K6	22.34%	9.83%	11.19%	6.12%	09/06/2000	0.43%	$4.30	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	8.19%												
Target Date	2997	Fidelity Freedom® 2045 Fund Class K6	24.07%	10.41%	11.48%	8.06%	06/01/2006	0.45%	$4.50	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	11.02%												
Target Date	2998	Fidelity Freedom® 2050 Fund Class K6	24.05%	10.42%	11.49%	7.96%	06/01/2006	0.45%	$4.50	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	11.02%												
Target Date	2999	Fidelity Freedom® 2055 Fund Class K6	24.06%	10.42%	11.48%	9.92%	06/01/2011	0.45%	$4.50	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	14.07%												
Target Date	3000	Fidelity Freedom® 2060 Fund Class K6	24.13%	10.41%	11.47%	10.25%	08/05/2014	0.45%	$4.50	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	13.79%												
Target Date	3417	Fidelity Freedom® 2065 Fund Class K6	24.08%	10.41%	N/A	12.26%	06/28/2019	0.45%	$4.50	§	N/A	◊	◊	◊	◊	◊	◊	

			Average Annual Total Return as of 12/31/2025									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: S&P 500	17.88%	14.42%	14.82%	15.67%												
Target Date	7641	Fidelity Freedom® 2070 Fund Class K6	23.66%	N/A	N/A	17.98%	06/28/2024	0.45%	$4.50	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: S&P 500	17.88%	14.42%	14.82%	17.78%												
Target Date	3001	Fidelity Freedom® Retirement Fund Class K6	10.62%	2.83%	4.50%	4.64%	10/17/1996	0.24%	$2.40	§	N/A	◊	◊	◊	◊	◊	◊	
		Benchmark: BBg US Agg Bond	7.30%	-0.36%	2.01%	4.26%												

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.

#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. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse money market funds 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.