

Important Notice Regarding Your Deborah Heart and Lung Center 401(k) Plan Transition to Fidelity

To ensure that all information is transferred accurately from your current Plan account at Empower 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., Eastern time on Tuesday, July 14, 2026, and is expected to end during the week of August 9, 2026. During this time, you can determine whether the blackout period has started by contacting Empower by phone at 866-467-7756 or online at www.empowermyretirement.com. You can determine if the blackout period has ended by contacting Fidelity by phone at 800-343-0860 or online at the transition website myfidelitysite.com/Deborah.

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.