

Update About Your Retirement Plan

Your workplace retirement plan is [moving to Vestwell](#), the modern savings platform that helps over 1.5 million individuals save for what matters most. We want to make this transition smooth and straightforward.

Here's the short overview of what to expect during the transition process:

- Your plan is moving to the Vestwell platform, at which point Vestwell will be your plan's recordkeeper and custodian.
- Your money stays invested the entire time in the funds you selected before the transition. If you were in your plan's default investment option, you may see a slight change to the name of the model.
- To make the transition as easy as possible, there will be a short window when you will not be able to access your account or execute transactions on your account. After the move, you'll have full access to your account and new tools and options for managing your savings, including [goal based investing](#) and [emergency savings](#).
- **Your current monthly participant and asset-based fees will stay the same. There may be** small changes to fees for certain transactions that participants or plan sponsors request that require additional time and resources on our part, like loans or distributions. To see more details about plan fees, [<404a-5 link>](#)
- As part of the move to Vestwell, we will round your contribution elections down to the nearest whole number. For example, a 3.5% contribution will change to 3%, and a \$100.50 per paycheck contribution will change to \$100.

You don't need to take any action right now.

Short temporary freeze (“blackout period”)

To ensure your account transfers properly and as quickly as possible, there will be a brief period when you won't be able to log in or make changes to your retirement plan account. Once the transition is complete, you will receive an email inviting you to set up your Vestwell account.

- **Blackout start:** [<startDate>](#)
- **Expected end*:** [<endDate>](#)

* Blackout periods can last up to 30 days from the start date; this date is our current estimate and may be subject to change.

From retirement to education to emergency savings and beyond, to Vestwell means to equip employers, individuals, and institutions with the tools, confidence, and access they need to save meaningfully and move toward lasting financial well-being.

We're honored to support you — every step of the way.

Need help?

If you have questions, our team is ready to help:

Email: help@vestwell.com

Phone: (917) 979-5358

For more information about how we collect and use personal information, please see our [Privacy Policy](#).

For more information about your Plan's blackout period and default investment options, please review our [Saver Disclosures](#).

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