

401(k) Savings Plan

Overview

At T-Mobile, all employees are eligible to participate in the company's 401(k) Plan:

- Fidelity Investments in the vendor who administers T-Mobile's 401(k) plan.
- You are eligible to participate immediately, subject to a short delay for administrative setup on Fidelity's system (typically 1-2 weeks).
- After one year of service you are eligible to start receiving employer match on your contributions.

What is a 401(k) plan?

A 401(k) plan is a type of retirement plan that allows you to save and invest for your own retirement. If you elect to participate T-Mobile will deduct a certain amount of money from your paycheck. You can choose to contribute on a pretax basis, or Roth (after tax). Your 401(k) money is kept for you in an account at Fidelity Investments, and is invested according to the investment option(s) that you select.

How much can I contribute?

You can make an election for your regular pay that is up to 75% of your eligible wages, in 1% increments. You can also make a separate election for any bonus pay that you might receive, up to 85% of eligible bonus wages, also in 1% increments. Please see the plan document for details on what types of pay your bonus election will apply to.

Your total contribution is subject to the IRS maximum contribution limit for each year. If you will be at least age 50 in the current plan year you can also contribute additional catch-up contributions, which are determined by the IRS each year. A separate election for catch-up contributions is not required.

What is the company match?

T-Mobile will start matching your pre-tax and Roth contributions after you have worked for the company for one year. Your contributions will be matched \$1 for each \$1 you contribute up to 3% of your pay, and 50 cents for every \$1 on the next 2% of your pay you contribute. To maximize the employer match you will need to contribute at least 5% out of each paycheck. Employer match dollars are immediately vested upon receipt, so are yours to keep without requiring additional service. After-tax contributions are not eligible for the employer match.

How do I enroll?

You can make changes to your 401(k) plan elections at any time of the year.

- **New employees:** Fidelity will send you enrollment communications. You can enroll at any time. Your deductions will typically start 1 to 2 paychecks after you enroll.
- **Current employees:** If you are not currently participating in the 401(k) plan, sign up by contacting Fidelity.

For more information or to access your account

You may access your account and make changes at any time. Contact Fidelity at:

- www.netbenefits.com
- Toll-free interactive voice response and/or customer service representative: 1-800-491-1014

This information is intended only as a highlight of your benefit options. In the event of a conflict, the terms of the plan document will govern.

Required Disclosure Information
T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust

IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION

What's Inside

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

AI

Learn where your money will be invested if you do not provide investment direction, including

- Objective, strategy and risk information about the Plan's designated default investment option
- Fee and expense information

PARTICIPANT DISCLOSURE NOTICE

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SECTION 1:

Helping You Manage Your Plan Account

- Accessing your Plan account statement
- Your communication preferences

SECTION 2:

Certain Plan Information for You to Review

- Understand the right to direct investments in the Plan
- Learn about restrictions applicable under the Plan
- Review the types of Plan administrative and individual fees and expenses that may be deducted from your account

SECTION 3:

Evaluating the Plan's Investment Options

- Review information about the Plan's investment options, including historical or stated rates of return, fees and expenses, and restrictions across the available investment options

The Plan Administrator has directed Fidelity Investments® ("Fidelity"), a Plan service provider, to collect, consolidate, and provide you with this Required Disclosure Information, which consists of these separate and distinct regulatory notices as required by federal law because you are/will be eligible to participate or have a balance in the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust (the "Plan") and have the right to direct investments.

- Information about managing your Plan account
- Certain Plan information, including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account
- Various details about the Plan's investment options, which may include historical rates of return, benchmark information, expense ratios, and other fees and restrictions that may be imposed
- Qualified Default Investment Alternative Notice
- Participant Disclosure Notice

Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan. For more information about participating in the Plan, or if you already have an account with Fidelity in the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust and would like to make any changes, please access the NetBenefits® mobile app or log on to www.netbenefits.com.

Note: If this is your first time logging on to www.netbenefits.com, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

Qualified Default Investment Alternative Notice

This notice is to inform you that any contributions for which you have the right to provide investment direction, but have not done so, will be invested in the Plan's designated default investment option, unless and until you direct otherwise. Provided below is a description of the Plan's designated default investment option(s), as well as certain applicable fee information. Additional fee information is available within the Participant Fee Disclosure document.

If you are satisfied with your current investment election(s), no action is required on your part. You always retain the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election and the Plan Sponsor has not provided direction for a given contribution, it will be invested in the Plan's default investment option as described below. If your contributions are invested in the default investment option, you have the right to transfer out of this option to another investment option available in the Plan.

To obtain information about your Plan, including your contribution percentage, your current investment options and information (including objective, strategy, risk, performance and expense information) on other Plan investment options available to you, please access the NetBenefits® mobile app, log on to NetBenefits® at www.netbenefits.com or call 800-491-1014 to speak to a representative. If you are a rehire, you should contact Fidelity® to confirm if you already have investment direction on file.

Plan's Current Designated Default Investment Option

The Target Date Fund used as the Plan's designated default investment option is based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your Plan Sponsor, to determine in which Target Date Fund your future contributions will be directed, based on your date of birth on the Fidelity recordkeeping system.

Your Birth Date	Fund Name	Expense Information
Before 12/31/1942	T. Rowe Price Retirement 2005 Trust Class G	0.290%
1/1/1943 – 12/31/1947	T. Rowe Price Retirement 2010 Trust Class G	0.290%
1/1/1948 – 12/31/1952	T. Rowe Price Retirement 2015 Trust Class G	0.290%
1/1/1953 – 12/31/1957	T. Rowe Price Retirement 2020 Trust Class G	0.290%
1/1/1958 – 12/31/1962	T. Rowe Price Retirement 2025 Trust Class G	0.290%
1/1/1963 – 12/31/1967	T. Rowe Price Retirement 2030 Trust Class G	0.290%
1/1/1968 – 12/31/1972	T. Rowe Price Retirement 2035 Trust Class G	0.290%
1/1/1973 – 12/31/1977	T. Rowe Price Retirement 2040 Trust Class G	0.290%
1/1/1978 – 12/31/1982	T. Rowe Price Retirement 2045 Trust Class G	0.290%
1/1/1983 – 12/31/1987	T. Rowe Price Retirement 2050 Trust Class G	0.290%
1/1/1988 – 12/31/1992	T. Rowe Price Retirement 2055 Trust Class G	0.290%
1/1/1993 – 12/31/1997	T. Rowe Price Retirement 2060 Trust Class G	0.290%

Your Birth Date	Fund Name	Expense Information
1/1/1998 or after	T. Rowe Price Retirement 2065 Trust Class G	0.290%

Reflects data recordkept as of May 12, 2025

T. Rowe Price Retirement 2005 Trust Class G

Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by T. Rowe Price Trust Company. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad

and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

T. Rowe Price Retirement 2010 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by T. Rowe Price Trust Company. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/01/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

T. Rowe Price Retirement 2015 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2010 Trust Class G

T. Rowe Price Retirement 2020 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust Class G

T. Rowe Price Retirement 2025 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust Class G

T. Rowe Price Retirement 2030 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust Class G

T. Rowe Price Retirement 2035 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust Class G

T. Rowe Price Retirement 2040 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust Class G

T. Rowe Price Retirement 2045 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by T. Rowe Price Trust Company. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/28/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

T. Rowe Price Retirement 2050 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust Class G

T. Rowe Price Retirement 2055 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust Class G

T. Rowe Price Retirement 2060 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by T. Rowe Price Trust Company. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/28/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 12/05/2014, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

T. Rowe Price Retirement 2065 Trust Class G

Objective: Same description as T. Rowe Price Retirement 2005 Trust Class G

Strategy: Same description as T. Rowe Price Retirement 2005 Trust Class G

Risk: Same description as T. Rowe Price Retirement 2005 Trust Class G

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by T. Rowe Price Trust Company. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/21/2021. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 10/30/2020, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Before investing in any investment option, 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.

In the event of a discrepancy between this notice and the terms of the Plan, the Plan document will govern.

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the Plan Sponsor, the investment option's manager or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits® for updates.

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Participant Disclosure Notice

SECTION 1:

Helping You Manage Your Plan Account

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statement

On the NetBenefits® mobile app or at www.netbenefits.com you can access your online Fidelity statement, which is continuously available. You may also obtain a paper version (free of charge) by calling **800-491-1014**.

Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.

For additional assistance and resources to help you make informed decisions, including more detailed information on the Plan's investment options, access the NetBenefits® mobile app, log on to www.netbenefits.com or call **800-491-1014**.

Your Communication Preferences

Prefer Email? If you are receiving this Notice in print and would like to receive it electronically, help us to serve you better by providing Fidelity with your email address. Simply access the NetBenefits® mobile app or visit www.netbenefits.com and access the *Profile* link at the top of the page. From there, select the *Personal & Contact Information* tab to provide your email address and the *Preferences* tab to provide consent for Required Disclosures.

Access the NetBenefits® mobile app or visit

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=749105&plan=09047>

for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.

SECTION 2: Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan. Please refer to your Plan's Summary Plan Description.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, access the NetBenefits® mobile app or log on to www.netbenefits.com or call 800-491-1014.

Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

Fidelity BrokerageLink®

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered by the Plan. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. This feature is intended for those who are comfortable managing a portfolio of expanded investment choices.

To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log on to www.netbenefits.com or call 800-491-1014. Once you have opened an account, you may access, monitor, or change investments in BrokerageLink by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. Prior to initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Appendix at the end of this Notice for brokerage fees.

Restrictions

There may be certain restrictions on how investment directions may be made in the Plan, summarized as follows:

- Investment elections for Fidelity BrokerageLink® may not exceed 95%.
- The initial exchange into BrokerageLink requires a \$500 minimum.
- Additional exchanges into BrokerageLink require a \$500 minimum.

- Exchanges into BrokerageLink are not allowed if the exchange will result in more than 95% of the total market value of your account being invested in BrokerageLink.
- Exchanges into Vanguard Treasury Money Market Fund Investor Shares are not allowed.
- Investment elections for Vanguard Treasury Money Market Fund Investor Shares are not allowed.

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments

associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	\$25.00 per year deducted quarterly.

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$50.00 per loan
In-Service Withdrawal Fee	\$25.00 per transaction
Full Distribution	\$25.00 per full distribution
Overnight Mailing Fee	\$25.00 per transaction
Prior Loan Maintenance Fee	\$25.00 per year per loan initiated prior to 01/03/2014, deducted quarterly
Qualified Domestic Relations Order (QDRO) Fee	\$300.00 per standard Fidelity web-generated order, \$1,200.00 per modified Fidelity web-generated or custom order or \$1,800.00 per order covering more than one plan

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

SECTION 3:

Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recorded as of May 12, 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&client=749105&plan=09047>,

including a glossary of investment terms available online at

<https://netbenefits.fidelity.com/NBLogin/?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, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-491-1014.

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 Web site 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.

Variable Return Investments

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(s) 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&client=749105&plan=09047>

along with benchmark index definitions. Please note that the benchmark to measure and monitor performance may be different from 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. To learn more or to obtain the most recent month-end performance, go to

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=749105&plan=09047>

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks				
American Funds EuroPacific Growth Fund® Class R-6 <i>MSCI AC Wld ex US (N)</i>	5.04%	3.95%	5.66%	04/16/1984
	5.53%	4.10%	4.80%	
Conestoga Small Cap Growth Fund Class A <i>Russell 2000 Growth</i>	9.42%	8.12%	9.26%*	11/30/2017
	15.15%	6.86%	7.10%*	
Dodge & Cox International Stock Fund Class X <i>MSCI AC Wld ex US (N)</i>	3.90%	5.12%	4.39%	05/01/2001
	5.53%	4.10%	4.80%	

Fees and Expenses		Shareholder Fees [^]	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.470%	\$4.70	N/A	Yes [§]	N/A
0.790%	\$7.90	N/A	N/A	N/A
0.570%	\$5.70	N/A	Yes [§]	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks (cont'd)				
Global Stock Fund	11.70%	N/A	7.61%*	11/06/2020
<i>MSCI AC World IMI (N)</i>	16.37%	N/A	10.28%*	
T. Rowe Price Equity Income Trust Class E	12.07%	8.78%	8.60%	09/08/2006
<i>Russell 1000 Value</i>	14.37%	8.68%	8.49%	
T. Rowe Price Growth Stock Trust E	30.17%	13.49%	13.97%	03/31/2006
<i>S&P 500</i>	25.02%	14.53%	13.10%	
T. Rowe Price U.S. Mid-Cap Value Equity Trust Class D	16.44%	12.70%	10.10%	03/26/2012
<i>Russell Midcap Value</i>	13.07%	8.59%	8.10%	
TimesSquare Mid Cap Growth Fund	11.05%	10.95%	11.67%*	09/13/2019
<i>Russell Midcap Growth</i>	22.10%	11.47%	12.19%*	
Vanguard Developed Markets Index Fund Institutional Plus Shares	3.09%	4.80%	5.50%	08/17/1999
<i>FTSE All Cp Dv x US N RIC</i>	3.36%	4.79%	5.35%	
Vanguard Institutional 500 Index Trust	25.00%	N/A	16.46%*	11/02/2020
<i>S&P 500</i>	25.02%	N/A	16.57%*	
Vanguard Institutional Extended Market Index Trust	16.96%	N/A	10.49%*	11/02/2020
<i>S&P Completion (TR)</i>	16.88%	N/A	10.38%*	
Westwood Quality SmallCap Fund Ultra Shares	4.92%	7.16%	7.66%	04/02/2007
<i>Russell 3000</i>	23.81%	13.86%	12.55%	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.355%	\$3.55	N/A	N/A	N/A
0.350%	\$3.50	N/A	N/A	N/A
0.350%	\$3.50	N/A	N/A	N/A
0.640%	\$6.40	N/A	N/A	N/A
0.700%	\$7.00	N/A	N/A	N/A
0.020%	\$0.20	N/A	Yes [§]	N/A
0.011%	\$0.11	N/A	Yes [§]	N/A
0.023%	\$0.23	N/A	Yes [§]	N/A
0.930%	\$9.30	N/A	Yes [§]	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Funds				
T. Rowe Price Retirement 2005 Trust Class G	8.31%	4.86%	5.24%	01/13/2012
<i>S&P Trgt DT Ret Inc</i>	6.54%	3.62%	4.14%	
<i>T Rowe Retirement Balanced Index</i>	6.54%	3.62%	4.14%	
T. Rowe Price Retirement 2010 Trust Class G	8.73%	5.22%	5.60%	01/13/2012
<i>S&P Target Date 2010</i>	6.74%	4.17%	4.66%	
<i>T Rowe 2010 Index</i>	6.74%	4.17%	4.66%	
T. Rowe Price Retirement 2015 Trust Class G	9.03%	5.62%	6.07%	01/13/2012
<i>S&P Target Date 2015</i>	7.25%	4.56%	5.11%	
<i>T Rowe 2015 Index</i>	7.25%	4.56%	5.11%	
T. Rowe Price Retirement 2020 Trust Class G	9.39%	5.95%	6.59%	01/13/2012
<i>S&P Target Date 2020</i>	8.09%	4.88%	5.52%	
<i>T Rowe 2020 Index</i>	8.09%	4.88%	5.52%	
T. Rowe Price Retirement 2025 Trust Class G	9.99%	6.56%	7.19%	01/13/2012
<i>S&P Target Date 2025</i>	8.44%	5.55%	6.14%	
<i>T Rowe 2025 Index</i>	8.44%	5.55%	6.14%	
T. Rowe Price Retirement 2030 Trust Class G	11.06%	7.33%	7.82%	01/13/2012
<i>S&P Target Date 2030</i>	9.90%	6.46%	6.87%	
<i>T Rowe 2030 Index</i>	9.90%	6.46%	6.87%	
T. Rowe Price Retirement 2035 Trust Class G	12.28%	8.17%	8.45%	01/13/2012
<i>S&P Target Date 2035</i>	11.38%	7.44%	7.60%	
<i>T Rowe 2035 Index</i>	11.38%	7.44%	7.60%	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Funds (cont'd)				
T. Rowe Price Retirement 2040 Trust Class G	13.53%	8.91%	8.97%	01/13/2012
<i>S&P Target Date 2040</i>	12.87%	8.27%	8.19%	
<i>T Rowe 2040 Index</i>	12.87%	8.27%	8.19%	
T. Rowe Price Retirement 2045 Trust Class G	14.33%	9.44%	9.41%	01/13/2012
<i>S&P Target Date 2045</i>	13.58%	8.75%	8.54%	
<i>T Rowe 2045 Index</i>	13.58%	8.75%	8.54%	
T. Rowe Price Retirement 2050 Trust Class G	14.61%	9.54%	9.36%	01/13/2012
<i>S&P Target Date 2050</i>	14.30%	9.06%	8.77%	
<i>T Rowe 2050 Index</i>	14.30%	9.06%	8.77%	
T. Rowe Price Retirement 2055 Trust Class G	14.71%	9.54%	9.37%	01/13/2012
<i>S&P Target Date 2055</i>	14.32%	9.11%	8.84%	
<i>T Rowe 2055 Index</i>	14.32%	9.11%	8.84%	
T. Rowe Price Retirement 2060 Trust Class G	14.68%	9.54%	9.48%	12/05/2014
<i>S&P Target Date 2060</i>	14.44%	9.14%	8.91%	
<i>T Rowe 2060 Index</i>	14.44%	9.14%	8.91%	
T. Rowe Price Retirement 2065 Trust Class G	14.67%	N/A	11.46%*	10/30/2020
<i>S&P Target Date 2065+</i>	14.83%	N/A	11.81%*	
<i>T Rowe 2065 Index</i>	14.83%	N/A	--	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A
0.290%	\$2.90	N/A	N/A	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2024			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Bonds				
Eaton Vance Trust Company Collective Investment Trust For Employee Benefit Plans - High Yield Fund <i>ICE BofA US HY Master II</i>	7.57% 8.20%	3.90% 4.04%	4.95% 5.08%	07/01/2008
Loomis Sayles Core Plus Fixed Income Class F <i>BBg US Agg Bond</i>	1.20% 1.25%	N/A N/A	2.32%* 1.85%*	03/24/2023
T. Rowe Price Stable Value Common Trust Fund F <i>FTSE 3-Mo Treasury Bill</i>	2.91% 5.45%	2.30% 2.54%	2.21% 1.79%	09/12/1988
Vanguard Inflation-Protected Securities Fund Institutional Shares <i>BBg US TIPS</i>	1.86% 1.84%	1.81% 1.87%	2.14% 2.24%	06/29/2000
Vanguard Institutional Total Bond Market Index Trust <i>BBg Agg Float Adj</i>	1.29% 1.33%	N/A N/A	-1.85%* -1.84%*	11/02/2020
Asset Class: Short-Term				
Vanguard Treasury Money Market Fund Investor Shares £ 7-Day Yield % as of 12/31/2024: 4.42 <i>FTSE 3-Mo Treasury Bill</i>	5.24% 5.45%	2.43% 2.54%	1.71% 1.79%	12/14/1992

N/A = Not Applicable/None

-- = Not Available

^ 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. If a shareholder fee is shown, please keep in mind there may be other fees associated with the investment that our recordkeeping system does not have on file. 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.

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.420%	\$4.20	N/A	N/A	N/A
0.200%	\$2.00	N/A	N/A	N/A
0.300%	\$3.00	N/A	N/A	‡‡
0.070%	\$0.70	N/A	Yes§	N/A
0.020%	\$0.20	N/A	Yes§	N/A
0.070%	\$0.70	N/A	N/A	‡

Investment Restrictions

‡ Closed to new investments, including contributions and exchanges.

‡‡ You are not permitted to make a direct exchange from T. Rowe Price Stable Value Common Trust Fund F into the following fund(s), which are considered "competing fund(s)":

- Vanguard Treasury Money Market Fund Investor Shares

Before exchanging from T. Rowe Price Stable Value Common Trust Fund F into the competing fund(s), you must first exchange to a non-competing fund for 90 days. These requirements are

typically imposed by issuers such as insurance companies, banks, or other approved financial institutions as a condition for issuing investment contracts to retirement plans.

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

Additional Investment Information

* Performance provided is Life of Fund, which is since the inception date noted, when the investment option has been in existence for less than 10 years. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower.

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.

Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

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&client=749105&plan=09047>.

Additional Disclosure 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, 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.

American Funds EuroPacific Growth Fund® Class R-6 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/16/1984, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Conestoga Small Cap Growth Fund Class A : This investment option is not a mutual fund.

Dodge & Cox International Stock Fund Class X : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/02/2022. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/01/2001, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Global Stock Fund : This investment option is not a mutual fund.

T. Rowe Price Equity Income Trust Class E : This investment option is not a mutual fund.

T. Rowe Price Equity Income Trust Class E : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/20/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 09/08/2006, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Growth Stock Trust E : This investment option is not a mutual fund.

T. Rowe Price Growth Stock Trust E : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/05/2021. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/31/2006, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price U.S. Mid-Cap Value Equity Trust Class D : This investment option is not a mutual fund.

TimesSquare Mid Cap Growth Fund : This investment option is not a mutual fund.

Vanguard Developed Markets Index Fund Institutional Plus Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/01/2014. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 08/17/1999, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Vanguard Institutional 500 Index Trust : This investment option is not a mutual fund.

Vanguard Institutional Extended Market Index Trust : This investment option is not a mutual fund.

Westwood Quality SmallCap Fund Ultra Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/31/2020. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/02/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

T. Rowe Price Retirement 2005 Trust Class G : This investment option is not a mutual fund.

T. Rowe Price Retirement 2005 Trust Class G : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2010 Trust Class G : This investment option is not a mutual fund.

T. Rowe Price Retirement 2010 Trust Class G : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/01/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2015 Trust Class G : This investment option is not a mutual fund.

T. Rowe Price Retirement 2015 Trust Class G : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/01/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2020 Trust Class G : This investment option is not a mutual fund.

T. Rowe Price Retirement 2020 Trust Class G : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The

actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Vanguard Institutional Total Bond Market Index Trust : This investment option is not a mutual fund.

Benchmarks

Benchmark indices are unmanaged, and you cannot invest directly in an index. More information on benchmarks for the investment options through Fidelity is available online at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=749105&plan=09047>.

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Appendix

Fidelity BrokerageLink® Fees

Below are certain fees that may be deducted from your Plan's Fidelity BrokerageLink® account in connection with various trades. More detailed fee information is available in the *Fidelity BrokerageLink Commission Schedule*, which can be obtained, along with additional BrokerageLink and Plan information, on your Plan's website or by calling the Plan's toll-free number. Your Plan may limit the trades and the available investments within BrokerageLink. Before directing transactions within BrokerageLink, remember to

Mutual Fund Transactions
Fidelity and Non-Fidelity No-Transaction Fee FundsNetwork® Funds
Purchases
Short-Term Trading Fee for Shares Held Less Than 60 Days ¹
FundsNetwork® Transaction-Fee Funds
Purchases
FundsNetwork® Load Funds
Purchases

Exchange-Traded Products (ETPs)
Commission per trade
"Additional Assessment"
Service Fee

¹Certain FundsNetwork® funds may be subject to a separate and additional redemption fee imposed by the particular fund. Please check the fund's prospectus for details.

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review the prospectus or other offering document of that investment, and consider the charges associated with that transaction. If any fees are deducted as a result of a BrokerageLink transaction, they will be reflected on your transaction confirmation and/or the BrokerageLink statement. Note that if you have granted trading authority to a Fidelity-approved advisor, the advisor's fee schedule will apply and fees may differ from those listed below; please refer to the advisor's fee schedule for more information.

Fee (up to amount listed)
\$0 (standard load applies)
<p>\$49.95 flat fee if executed online \$187.50 max. via Fidelity Automated Service Telephone (FAST®) \$250 max. if representative-assisted</p>
\$49.95 or \$100 per purchase if executed online
<p>To identify any applicable transaction fees associated with the purchase of a given fund, please refer to the "Fees and Distributions" tab on the individual fund page on Fidelity.com.</p> <p>\$187.50 max. via FAST® \$250 max. if representative-assisted</p>
standard load applies

Fee (up to amount listed)
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<p>The Additional Assessment, which typically ranges from \$0.01 to \$0.03 per \$1,000 of principal, is charged by Fidelity on all sell orders. Fidelity uses the Additional Assessment to pay certain charges imposed by national securities associations, clearing agencies, national securities exchanges, and other self-regulatory organizations ("SROs"). The SROs in turn pay the SEC using the money they collect from Fidelity and other broker dealers.</p>
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