



**Evaluating the Plan's Investment Options**

This section provides information about the investment options in the Plan and reflects data recorded as of 11/13/2024, 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.**

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2023				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees					Money Market	
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee		Surrender Limit% / Penalty%
Balanced/Hybrid	OI2U	First Eagle Global Fund Class R6	13.17%	9.38%	6.32%	11.08%	04/28/1970	0.79%	\$7.90	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI World (N)	23.79%	12.80%	8.60%	--												
Bond	OQ5D	Dodge & Cox Income Fund Class X	7.76%	2.73%	2.80%	6.00%	01/03/1989	0.36%	\$3.60	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	5.53%	1.10%	1.81%	5.37%												
Bond	2326	Fidelity® U.S. Bond Index Fund	5.55%	1.06%	1.78%	5.10%	03/08/1990	0.025%	\$0.25	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	5.53%	1.10%	1.81%	5.17%												
Bond	OIW2	Lord Abbett Bond Debenture Fund Class R6	7.17%	3.56%	3.80%	7.84%	04/01/1971	0.55%	\$5.50	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	5.53%	1.10%	1.81%	--												
Bond	OVPF	PGIM Global Total Return Fund - Class R6	9.68%	-0.01%	1.60%	5.87%	07/07/1986	0.54%	\$5.40	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg Gbl Agg Idx	5.72%	-0.32%	0.38%	--												

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2023				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees						Money Market
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	Surrender Limit% / Penalty%	
Bond	OCD1	Prudential Core Plus Bond Fund Class 12	7.94%	2.15%	N/A	2.17%	03/09/2018	0.27%	\$2.70	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	5.53%	1.10%	1.81%	1.34%												
Domestic Equities	O1FO	AB US Large Cap Growth CIT (W Series) Fee Class L	35.22%	N/A	N/A	22.47%	09/26/2019	0.3125%	\$3.13	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 1000 Growth	42.68%	19.50%	14.86%	17.25%												
Domestic Equities	O23F	BlackRock MidCap Growth Equity Fund Fee Class L1	28.62%	N/A	N/A	-1.78%	01/06/2021	0.51%	\$5.10	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell Midcap Growth	25.87%	13.81%	10.57%	1.53%												
Domestic Equities	O21K	Columbia Trust Dividend Income Fund Institutional 1	10.72%	13.71%	10.95%	12.54%	07/26/2013	0.35%	\$3.50	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 1000	26.53%	15.52%	11.80%	12.37%												
Domestic Equities	2328	Fidelity® 500 Index Fund	26.29%	15.68%	12.02%	10.67%	02/17/1988	0.015%	\$0.15	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	10.80%												
Domestic Equities	2352	Fidelity® Mid Cap Index Fund	17.21%	12.68%	9.41%	12.04%	09/08/2011	0.025%	\$0.25	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell MidCap	17.23%	12.68%	9.42%	12.05%												
Domestic Equities	2358	Fidelity® Small Cap Index Fund	17.12%	10.07%	7.32%	10.73%	09/08/2011	0.025%	\$0.25	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 2000	16.93%	9.97%	7.16%	10.59%												
Domestic Equities	OYYV	John Hancock Funds Disciplined Value Mid Cap Fund Class R6	16.77%	13.77%	9.67%	10.07%	06/02/1997	0.76%	\$7.60	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell Midcap Value	12.71%	11.16%	8.26%	9.58%												
Domestic Equities	OST4	Undiscovered Managers Behavioral Value Fund Class R6	14.57%	14.26%	9.53%	11.82%	12/28/1998	0.85%	\$8.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 2000 Value	14.65%	10.00%	6.76%	8.72%												
Domestic Equities	OQNH	Vanguard Explorer Fund Admiral Shares	19.90%	13.12%	9.58%	9.50%	12/11/1967	0.34%	\$3.40	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 2500 Growth	18.93%	11.43%	8.78%	--												
Domestic Equities	OE9Q	Vanguard FTSE Social Index Fund Admiral	31.79%	15.95%	12.51%	6.60%	01/14/2003	0.14%	\$1.40	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark:				--												
International/ Global	OUBE	American Funds EuroPacific Growth Fund® Class R-6	16.05%	8.04%	4.90%	9.98%	04/16/1984	0.47%	\$4.70	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI AC Wld ex US (N)	15.62%	7.08%	3.83%	--												
International/ Global	2363	Fidelity® International Index Fund	18.31%	8.34%	4.42%	5.08%	11/05/1997	0.035%	\$0.35	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI EAFE (Net MA)	18.49%	8.39%	4.48%	5.20%												
Money Market (or Short Term)	OQQL	Vanguard Federal Money Market Fund Investor Shares	5.09%	1.83%	1.21%	3.90%	07/13/1981	0.11%	\$1.10	N/A	‡	◇	◇	◇	◇	◇	◇	#

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2023				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees						Money Market
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	Surrender Limit% / Penalty%	
		^ 7-Day Yield % as of 12/31/2023: 5.31																
		Benchmark: FTSE 3- Mo Treasury Bill	5.26%	1.91%	1.26%	3.81%												
Target Date	6193	Fidelity Freedom® Index 2010 Fund Premier Class	9.92%	4.93%	4.28%	5.41%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	5.53%	1.10%	1.81%	2.40%												
Target Date	6194	Fidelity Freedom® Index 2015 Fund Premier Class	11.27%	5.77%	4.88%	5.93%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	5.53%	1.10%	1.81%	2.40%												
Target Date	6195	Fidelity Freedom® Index 2020 Fund Premier Class	12.76%	6.53%	5.38%	6.53%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	5.53%	1.10%	1.81%	2.40%												
Target Date	6196	Fidelity Freedom® Index 2025 Fund Premier Class	13.98%	7.23%	5.86%	7.21%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	13.58%												
Target Date	6197	Fidelity Freedom® Index 2030 Fund Premier Class	15.13%	8.24%	6.60%	7.88%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	13.58%												
Target Date	6198	Fidelity Freedom® Index 2035 Fund Premier Class	17.33%	9.74%	7.47%	8.72%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	13.58%												
Target Date	6199	Fidelity Freedom® Index 2040 Fund Premier Class	19.47%	10.75%	7.92%	9.09%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	13.58%												
Target Date	6200	Fidelity Freedom® Index 2045 Fund Premier Class	19.98%	10.84%	7.98%	9.17%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	13.58%												
Target Date	6201	Fidelity Freedom® Index 2050 Fund Premier Class	20.00%	10.85%	7.97%	9.21%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	13.58%												
Target Date	6202	Fidelity Freedom® Index 2055 Fund Premier Class	20.03%	10.83%	7.97%	8.27%	06/01/2011	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	12.95%												
Target Date	6203	Fidelity Freedom® Index 2060 Fund Premier Class	19.99%	10.85%	N/A	8.04%	08/05/2014	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	12.24%												
Target Date	6204	Fidelity Freedom® Index 2065 Fund Premier Class	20.01%	N/A	N/A	8.43%	06/28/2019	0.06%	\$0.60	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	13.21%												
Target Date	7652	Fidelity Freedom® Index 2070 Fund - Premier Class	N/A	N/A	N/A	--	06/28/2024	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	26.29%	15.69%	12.03%	--												

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			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	
Target Date	6191	Fidelity Freedom® Index Income Fund Premier Class	8.43%	3.57%	3.10%	3.47%	10/02/2009	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	5.53%	1.10%	1.81%	2.40%											

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](http://www.netbenefits.com) or your Plan's benefit website. Please consider all investment information prior to directing your Plan account.

**#Non-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. 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.*

