

## Qualified Notice of Default Investment(s) Retirement Plan/403(b)

### GENERAL INFORMATION

You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and in your Summary Plan Description. You can also review the default investment prospectus(es) and participant fee disclosure notice (e.g., Information Regarding Your Retirement Account) delivered to you for information on the default investment(s) objectives, risk/return characteristics, fees and expenses, and transfer restrictions.

### INVESTMENT INFORMATION

#### Default Investment(s)

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s).

You will be defaulted into the appropriate investment based on your birth year as shown below.

Name of Investment	Start Year End Year
American Funds Trgt Date Ret 2015 R6	1952 or earlier
American Funds Trgt Date Ret 2020 R6	1953 to 1957
American Funds Trgt Date Ret 2025 R6	1958 to 1962
American Funds Trgt Date Ret 2030 R6	1963 to 1967
American Funds Trgt Date Ret 2035 R6	1968 to 1972
American Funds Trgt Date Ret 2040 R6	1973 to 1977
American Funds Trgt Date Ret 2045 R6	1978 to 1982
American Funds Trgt Date Ret 2050 R6	1983 to 1987
American Funds Trgt Date Ret 2055 R6	1988 to 1992
American Funds Trgt Date Ret 2060 R6	1993 or later

\* If your birth year is not on record, you will be automatically placed into the

American Funds Trgt Date Ret 2015 R6 (100%).

**Description of investment objectives and risk and return characteristics of the default investment(s):**

You will be defaulted into the appropriate investment based on your birth year. This investment includes a pre-selected investment mix that will be automatically updated as you get closer to retirement. Investments are subject to the risks of their underlying assets. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment is not guaranteed at any time, including on or after the target date.

**Description of fees and expenses associated with the default investment(s) and any transfer from the default investment(s):**

You may transfer the assets invested in the default investment(s) to any other investment alternative available under the plan. If you transfer to another investment alternative within 90 days beginning on the date your first contribution is invested in the plan or when you first had the opportunity to direct the investment of your assets, you will not incur any transfer fees or expenses. After this 90-day period, any applicable fees and expenses associated with the transfer from the default investment(s) will apply. In addition, the operating fees and expenses described below will always apply to this default investment(s).

Name of Investment	NET annual operating expense*	
	As a %	Per \$1000
American Funds Trgt Date Ret 2015 R6	0.29%	\$2.90
American Funds Trgt Date Ret 2020 R6	0.30%	\$3.00
American Funds Trgt Date Ret 2025 R6	0.31%	\$3.10
American Funds Trgt Date Ret 2030 R6	0.33%	\$3.30
American Funds Trgt Date Ret 2035 R6	0.35%	\$3.50
American Funds Trgt Date Ret 2040 R6	0.36%	\$3.60
American Funds Trgt Date Ret 2045 R6	0.37%	\$3.70
American Funds Trgt Date Ret 2050 R6	0.37%	\$3.70
American Funds Trgt Date Ret 2055 R6	0.38%	\$3.80
American Funds Trgt Date Ret 2060 R6	0.38%	\$3.80

Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
American Funds Trgt Date Ret 2015	0.29%	\$2.90	100%

R6			
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\*Redemption fees and contingent deferred sales charges (CDSC) do not apply/exist for these funds. Data as of 9/30/2022.

### Transfer Rights

You have the right to transfer the assets invested in the default investment(s) to any other investment alternative available under the plan.

### Description of the frequency with which investment transfers are permitted:

You can redirect your future contributions and change the way your plan account balance is invested anytime, subject to each fund's trading restrictions and any purchase fees (if applicable).

For more information, you can access the investment fund fact sheets or investment prospectus located on your participant website, which will include further information about the investment objectives, risk/return characteristics, fees and transfer rights.

Please contact the Plan Administrator if:

- You have any questions about how the plan works or your rights and obligations under the plan.
- You would like a copy of the plan's Summary Plan Description or other plan documents.
- You would like additional information about your investment alternatives.

Name of Plan Administrator	<b>Abbington Management Corp.</b>
Address	<b>5920 Venture Drive Suite 200</b>
City, State, Zip	<b>Dublin, OH, 43017</b>
Phone	<b>(614) 798-5110</b>

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