



Important notices for Ames Construction, Inc. Retirement Savings Plan effective October 20, 2023

To help you better understand your investment options and other plan information, please see the following enclosures:

- ***Notice of Investment Returns & Fee Comparison:*** This notice provides a list of the fees and expenses associated with your Ames Construction, Inc. Retirement Savings Plan account as well as details about the investment options available in the plan, including performance, fees and restrictions.
- ***Qualified Default Investment Alternative (QDIA):*** This notice outlines what you need to know if you are making contributions to the plan but have not proactively chosen how your account will be invested.

While the enclosed notices apply to the Ames Construction, Inc. Retirement Savings Plan they may not all apply to your individual plan participation.

If you have questions about these materials, please contact us at **844-465-4455**. Customer Care Center representatives are available weekdays from 7 a.m. to 9 p.m. Central time and Saturdays from 8 a.m. to 4:30 p.m. Central time.

Sincerely,

Empower

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC.

EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2023 Empower Annuity Insurance Company of America. All rights reserved. RO2051890-0222

This page intentionally left blank

Notice of Investment Returns & Fee Comparison

194777-01 Ames Construction, Inc. Retirement Savings Plan empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-844-465-4455

SECTION	Document Summary
1	Investment Rate of Return Information - Shows investment return information for your Plan's investment options. It shows past performance and comparisons to the performance of a comparable benchmark over 1, 5 and 10 year periods or since inception if the investment option's inception date is less than 10 years.
2	Investment-Related Fees, Expense Information, and Transfer Restrictions - Shows fees and expenses associated with the investments in your Plan. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan related information and the General Administrative Services Expenses and Participant Elected Services Expenses tables. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. In addition to the web addresses listed in the table, more information about the investments in your Plan including an investment option's principal risks is available on the participant website listed in the title.

Variable Return Investments								
Investment Option	Average Annual Total Return [†] as of 08/31/2023				Benchmark** as of 08/31/2023			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Asset Allocation								
BlackRock LifePath Index Retirement S ²	3.73%	3.55%	4.42%	3.69%	4.74%	3.10%	3.97%	3.21%
					S&P Target Date Retirement Income TR USD			
www.wilmingtontrust.com								

Investment Option	Average Annual Total Return* as of 08/31/2023				Benchmark** as of 08/31/2023			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
BlackRock LifePath Index 2025 Fund S ²	4.41%	4.02%	5.43%	4.21%	7.16%	4.63%	6.26%	4.83%
www.wilmingtontrust.com					S&P Target Date 2025 TR USD			
BlackRock LifePath Index 2030 Fund S ²	6.34%	4.85%	6.21%	5.06%	8.61%	5.21%	6.90%	5.44%
www.wilmingtontrust.com					S&P Target Date 2030 TR USD			
BlackRock LifePath Index 2035 Fund S ²	8.18%	5.63%	6.95%	5.86%	10.09%	5.85%	7.54%	6.10%
www.wilmingtontrust.com					S&P Target Date 2035 TR USD			
BlackRock LifePath Index 2040 Fund S ²	9.99%	6.32%	7.57%	6.57%	11.43%	6.36%	8.02%	6.62%
www.wilmingtontrust.com					S&P Target Date 2040 TR USD			
BlackRock LifePath Index 2045 Fund S ²	11.66%	6.92%	8.10%	7.17%	12.36%	6.68%	8.32%	6.94%
www.wilmingtontrust.com					S&P Target Date 2045 TR USD			
BlackRock LifePath Index 2050 Fund S ²	12.77%	7.26%	8.37%	7.52%	12.77%	6.82%	8.53%	7.08%
www.wilmingtontrust.com					S&P Target Date 2050 TR USD			
BlackRock LifePath Index 2055 Fund S ²	13.12%	7.35%	N/A	7.61%	12.85%	6.87%	N/A	7.13%
www.wilmingtontrust.com					S&P Target Date 2055 TR USD			
BlackRock LifePath Index 2060 Fund S ²	13.13%	7.35%	N/A	7.60%	12.95%	6.89%	N/A	7.16%
www.wilmingtontrust.com					S&P Target Date 2060 TR USD			
BlackRock LifePath Index 2065 Fund S ²	13.16%	N/A	N/A	7.68%	12.95%	N/A	N/A	7.81%
www.wilmingtontrust.com					S&P Target Date 2060 TR USD			
International Funds								
JHancock Disciplined Value Intl R6 ²	24.01%	4.67%	5.32%	7.00%	12.24%	3.96%	5.40%	6.41%
www.jhfunds.com					Morningstar Global Markets ex-US GR USD			
MFS International Growth Eq CIT CI 2 ²	16.95%	6.20%	7.27%	5.33%	12.24%	3.96%	5.40%	3.23%
www.mfs.com					Morningstar Global Markets ex-US GR USD			
State St Gbl AllCp Eq ex- US Idx SL CI II ^{1,2}	12.46%	3.59%	4.82%	5.53%	11.62%	3.29%	4.53%	3.25%
www.ssga.com					MSCI ACWI Ex USA IMI NR USD			
Specialty								
Cohen & Steers Real Estate Securities Z ²	-5.28%	5.35%	8.95%	8.02%	-10.61%	-0.63%	2.65%	1.65%
www.cohenandsteers.com					Morningstar US Real Estate PR USD			
Mid Cap Funds								
EARNEST Partners Smid Cap Core 1 ²	5.33%	N/A	N/A	0.77%	7.53%	N/A	N/A	0.73%
www.seic.com					Morningstar US Mid Cap TR USD			
State St Russell Small/ Mid Idx SL CI II ^{1,2}	8.35%	5.70%	9.40%	7.80%	7.53%	8.05%	10.69%	9.43%
www.ssga.com					Morningstar US Mid Cap TR USD			
Large Cap Funds								
Aristotle Value Equity CIT Class B ²	9.69%	9.01%	N/A	11.37%	17.85%	11.54%	N/A	13.70%
www.sei.com					Morningstar US Large Cap TR USD			

Investment Option	Average Annual Total Return* as of 08/31/2023				Benchmark** as of 08/31/2023			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
State St S&P 500 Indx SL CI II ^{1,2}	15.94%	11.11%	12.80%	9.23%	17.85%	11.54%	13.12%	*
www.ssga.com					Morningstar US Large Cap TR USD			
Bond								
Loomis Sayles Core Plus Bond N ²	-0.10%	1.22%	2.39%	1.91%	-0.39%	0.74%	1.77%	1.49%
www.funds.natixis.com					Bloomberg US Universal TR USD			
State St US Bnd Indx SL CI XIV ^{1,2}	-1.21%	0.52%	1.50%	1.73%	-1.19%	0.49%	1.48%	1.73%
www.ssga.com					Bloomberg US Aggregate Bond TR USD			

Please note that if an investment option has not been in existence for 10 years, a "Since Start/Inception Date" return will be displayed. If the investment option has been in existence for 10 years or more, a "10-Year" return will be displayed. Returns shown for the corresponding benchmark are for the same time period as the investment option.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

Fixed Rate of Return Investments Table

This table looks at the performance of investment options that have a fixed or stated rate of return. The table shows the current annualized rate of return, the term that you will earn this rate of return and, if applicable, the minimum annual rate of return that is guaranteed under the investment option. The table also shows the frequency of how often the investment provider may fix the rate of return. Additional information on the investment options including current rate of return information for options where the provider may change the rate of return prospectively is available at the Plan's website at empowermyretirement.com or by calling 1-844-465-4455.

Fixed Return Investments as of 09/29/2023				
Investment Option	Current Fixed Rate	Minimum Rate	Frequency of Fixed Rate Setting	Term
E I Fixed Account - Series Class V	2.04%	0.00%	Quarterly	09/30/2023
empowermyretirement.com				

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

2 – Investment-Related Fees, Expense Information, and Transfer Restrictions

Investment-Related Fees, Expense Information and Transfer Restrictions

This table looks at fees, expenses and transfer restrictions associated with the investments in your Plan. Fees and expenses are only two of many things to consider when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Fees, Expenses and Restrictions as of 09/29/2023				
Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Asset Allocation				
BlackRock LifePath Index Retirement S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2025 Fund S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2030 Fund S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2035 Fund S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2040 Fund S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2045 Fund S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2050 Fund S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2055 Fund S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2060 Fund S	0.08%/0.08%	\$.80 per \$1,000		
BlackRock LifePath Index 2065 Fund S	0.08%/0.08%	\$.80 per \$1,000		
International Funds				
JHancock Disciplined Value Intl R6	0.79%/0.78%	\$7.90 per \$1,000		
MFS International Growth Eq CIT CI 2	0.66%/0.66%	\$6.60 per \$1,000		
State St Gbl AllCp Eq ex-US Idx SL CI II	0.06%/0.05%	\$.56 per \$1,000	1	
Specialty				
Cohen & Steers Real Estate Securities Z	0.75%/0.75%	\$7.50 per \$1,000		
Mid Cap Funds				
EARNEST Partners Smid Cap Core 1	0.60%/0.60%	\$6.00 per \$1,000		
State St Russell Small/Mid Idx SL CI II	0.02%/0.02%	\$.22 per \$1,000	1	
Large Cap Funds				
Aristotle Value Equity CIT Class B	0.39%/0.39%	\$3.90 per \$1,000		
State St S&P 500 Indx SL CI II	0.01%/0.01%	\$.10 per \$1,000	1	
Bond				
Loomis Sayles Core Plus Bond N	0.38%/0.38%	\$3.80 per \$1,000		

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
State St US Bnd Indx SL CI XIV	0.02%/0.02%	\$.22 per \$1,000	1	
Fixed				
E I Fixed Account - Series Class V	0.15%/0.15%	\$1.50 per \$1,000		

Rule #1 - Fund company restriction: A transfer of \$10000 or more into this fund will not be permitted if a prior transfer of \$10000 or more was made out of this fund in the last 30 days.

Rule #2 - Dollar Cost Average and/or transfers into this fund may be prohibited. Please contact your plan sponsor if you have any questions.

Rule #3 - This fund is not allowed as part of a transfer into a rebalancer. Please contact your plan sponsor if you have any questions.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

Please note that any Asset Allocation Models listed above, if applicable, are not separate investment options and that Gross/Net Total Annual Operating Expenses are not separately calculated for the Models. The annual expense information provided for any Asset Allocation Model in table 2 above is for informational purposes only and is determined by adding together the weighted percentage of the Total Annual Operating Expenses (Gross and Net) of each of the Plan's investment options utilized in the Asset Allocation Models. For information on the investment options and allocation strategies of each Asset Allocation Model, if applicable, please visit the plan's website or contact the Participant Call Center.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

Revenue Credit

For certain investment options, revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are investing in the specific investment options.

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available on the participant website listed in the title.

3 – Plan-Related Information

This section provides general Plan information, including a description of non-investment management fees and expenses that may be charged to your account. This section also includes information on General Administrative Services Expenses and Participant-Elected Services Expenses. Blank fields in the table below can be assumed to be not applicable or zero. If there is no General Administrative Services Expenses table displayed there are no General Administrative Services fees paid by you for your Plan.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Participant Call Center at the number listed on the first page of this document.

Investment Instructions: Your Plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the participant website or by calling the Participant Call Center during normal business hours at the number listed on the first page of this document.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Sponsor or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). In addition to the limits and restrictions described in the prospectus, the Plan Sponsor may have other restrictions on making changes to your investment choices. These restrictions are included in the table in Section 2. For more information on investment restrictions in your plan, contact the Participant Call Center at the number listed on the first page of this document.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Plan Sponsor intends for this plan to be compliant with section 404(c) of the Employee Retirement Income Security Act, and 29 CFR 2550.404c-1. Fiduciaries of the Plan may be relieved of liability for any losses which are the direct result of investment instructions given by participants or beneficiaries.

Your plan uses the following designated investment manager(s): Megan Osbrink, Ames Construction, Inc.; Teri Kelley, Ames Construction, Inc.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from \$10 up to \$75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 09/29/2023				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Participant Account Fee	\$39.00	\$9.75	Monthly	This fee is used to pay for some or all of the plan's general administrative expenses which may include costs for recordkeeping, advisory, legal and accounting services.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 09/29/2023			
Service	Fee Amount	Frequency	Description
Participant Loan Maintenance Fee	\$12.50	Quarterly	This flat fee covers the annual maintenance of your existing loan and is deducted from your account balance each quarter. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Participant Loan (Origination)	\$95.00	Per Distribution	This fee is associated with originating a loan through your company's retirement plan.
WIRE Special Handling Charge	\$40.00	Per Distribution	Wire Charge
Approval Fee	\$85.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.

Service	Fee Amount	Frequency	Description
Distribution Fee	\$25.00	Per Distribution	Fee for taking a withdrawal against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one withdrawal you will be assessed the fee for each new withdrawal.
Distribution Fee	\$75.00	Per Distribution	Fee for taking a withdrawal against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one withdrawal you will be assessed the fee for each new withdrawal.
Distribution Fee	\$50.00	Per Distribution	Fee for taking a withdrawal against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one withdrawal you will be assessed the fee for each new withdrawal.
ACH Special Handling Charge	\$15.00	Per Distribution	ACH Charge
Empower Advisory Services My Total Retirement	Up to \$100K = 0.112500% Next \$150K = 0.087500% Next \$150K = 0.062500% Over \$400K = 0.037500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
EXPRESS Special Handling Charge	\$40.00	Per Distribution	Express Delivery Charge
Domestic Relations Order Services	\$400.00	Per Occurrence	This fee only applies if you request a QDRO distribution/withdrawal and covers the cost of reviewing and processing a Qualified Domestic Relations Order and is charged once per review request.

Your Plan may charge fees related to certain approval (e.g., Domestic Relations Orders, hardship withdrawals, etc.) or other (e.g. advisory) services. For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Your Plan may also charge general administration fees related to the delivery of plan communications. In such event, a fee may be deducted from your individual plan account on a per communication basis or on a quarterly or annual basis. The cost per communication is generally between \$2 to \$3.

Fees and expenses do add up over time and can substantially reduce the growth of your retirement savings. Fees and expenses are only two of several factors to consider when you make investment decisions.

You can visit the Department of Labor's website for an example showing the long-term effects of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Visit the participant website listed in the title for a "Glossary of Investment Terms" relevant to the investment options under your Plan.

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

Qualified Default Investment Alternative

194777-01 Ames Construction, Inc. Retirement Savings Plan empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the Ames Construction, Inc. Retirement Savings Plan (the Plan). ***You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.***

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
BlackRock LifePath Index Retirement S	1900 to 1957
BlackRock LifePath Index 2025 Fund S	1958 to 1962
BlackRock LifePath Index 2030 Fund S	1963 to 1967
BlackRock LifePath Index 2035 Fund S	1968 to 1972
BlackRock LifePath Index 2040 Fund S	1973 to 1977
BlackRock LifePath Index 2045 Fund S	1978 to 1982
BlackRock LifePath Index 2050 Fund S	1983 to 1987
BlackRock LifePath Index 2055 Fund S	1988 to 1992
BlackRock LifePath Index 2060 Fund S	1993 to 1997
BlackRock LifePath Index 2065 Fund S	1998 or later

BlackRock LifePath Index 2025 Fund S	Investment Objective & Strategy
	The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2025 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023	Risk and Return Profile
Gross: 0.08% Net: 0.08%	This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.

BlackRock LifePath Index 2030 Fund S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2030 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
BlackRock LifePath Index 2035 Fund S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. The Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2035 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
BlackRock LifePath Index 2040 Fund S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2040 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

BlackRock LifePath Index 2045 Fund S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2045 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
BlackRock LifePath Index 2050 Fund S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2050 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
BlackRock LifePath Index 2055 Fund S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2055 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

BlackRock LifePath Index 2060 Fund S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2060 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.
BlackRock LifePath Index 2065 Fund S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Index 2065 Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
BlackRock LifePath Index Retirement S	Investment Objective & Strategy The Fund seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk that investors may be willing to accept given their investment time horizon. To implement this objective, the Fund will be invested in the BlackRock LifePath(R) Portfolio Retirement Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.
Fund Investment Expense as of 08/31/2023 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/ bond funds.

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA designated by the Plan Administrator or other Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA designated by the Plan investment fiduciary based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in

the Plan, a participant's date of birth and certain risk profiles, as applicable. You should contact the Plan Administrator or other responsible Plan fiduciary to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the fund fact sheet, prospectus, and/or other applicable disclosure document, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-844-465-4455.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-844-465-4455 or visit empowermyretirement.com. Also, you can contact your Plan Administrator.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Unless otherwise noted, investments are not deposits, insured by the FDIC or any federal government agency, or bank guaranteed and may lose value.

Where data obtained from Morningstar, ©2022 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. *Past performance is no guarantee of future results.*

This page intentionally left blank

This page intentionally left blank