



PARTICIPANT DISCLOSURE IMPLEMENTATION CHANGE NOTICE

This Participant Disclosure Notice is being provided to you [as required by federal law] because you are or will be eligible to participate or have a balance in Premier Staffing 401(k) Plan (“the Plan”) and have the right to direct investments.

Inside, you will find:

- 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, including short-term trading fee information.

Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan.

Starting the week of November 13, 2023 you can go online at www.netbenefits.com or call 1-800-835-5097 to obtain additional information or to sign up for any of these new products and services available in your plan. Please refer back to this Important Plan Information on NetBenefits[®] when managing or monitoring your account.

Note: The first time you log 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.

Sincerely,

Ana Dengler

**PARTICIPANT DISCLOSURE NOTICE
IMPORTANT PLAN AND INVESTMENT-RELATED
INFORMATION**

This Participant Disclosure Notice (the “Notice”) provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan, This Notice describes only your Fidelity account within the Plan.

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 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, log on to www.netbenefits.com or call Fidelity at 1-800-835-5097.

Investment Options

The Plan offers a choice of investment options to allow you to create a diversified portfolio to help you meet your individual needs. Below is a listing of the investment options available under the Plan. Additional information (including risk and performance information) is available on www.netbenefits.com.

Fund Number	Ticker Symbol	Fund Name
OEKG	VFFVX	Vanguard Target Retirement 2055 Fund
OQ4I	VSVNX	Vanguard Target Retirement 2070 Fund
OI6Q	VLXVX	Vanguard Target Retirement 2065 Fund
2328	FXAIX	Fidelity® 500 Index Fund
OKKN	VFORX	Vanguard Target Retirement 2040 Fund
OYF6	VTTSX	Vanguard Target Retirement 2060 Fund
OKKO	VFIFX	Vanguard Target Retirement 2050 Fund
3067	FNBXX	Fidelity® Government Money Market Fund Class K6
OSHO	VTINX	Vanguard Target Retirement Income Fund
OSHT	VTIVX	Vanguard Target Retirement 2045 Fund
OKKM	VTHR X	Vanguard Target Retirement 2030 Fund
OKKL	VTW NX	Vanguard Target Retirement 2020 Fund
2326	FXNAX	Fidelity® U.S. Bond Index Fund
2834	FTIHX	Fidelity® Total International Index Fund
OSHS	VTTHX	Vanguard Target Retirement 2035 Fund
2365	FSMAX	Fidelity® Extended Market Index Fund
OSHR	VTTVX	Vanguard Target Retirement 2025 Fund

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Fidelity BrokerageLink

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered directly through the Plan. BrokerageLink includes investments beyond those in your plan's lineup. 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.

To use 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 > Quick Links > BrokerageLink

or call 1-800-294-4015. Once you have opened an account, you may access, monitor or change investments

online 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. Please review the BrokerageLink Plan Fact Sheet, which can be found online (www.netbenefits.com > Quick Links > BrokerageLink), for information regarding available investment choices. Prior to initiating a trade in BrokerageLink, you should review any fees associated with the transaction; please refer to the *Fidelity BrokerageLink Fees* attached at the end of this Notice. Please note that fund minimums are not applied in all situations to BrokerageLink investors.

Restrictions

If the Plan has BrokerageLink, insert the following restrictions:

- The initial exchange into BrokerageLink requires a \$500 minimum.
- 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.

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.

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, recordkeeping, 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 at the time this Notice was prepared, the following Plan administrative fees listed below may be deducted from accounts in the Plan. 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 certain circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	The annual Plan level fee is 0.32% of the Plan's assets. This amount will be deducted from participant accounts proportionally based upon account balance. For example, if your account balance is \$10,000.00 you will have an estimated fee between \$27.00 and \$37.00 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 certain circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$ 75 per loan
Loan Maintenance Fee	\$ 25 per year per loan
In-Service Withdrawal Fee	\$ 25 per transaction
Qualified Domestic Relations Order (QDRO) Fee	\$300 per standard Fidelity web-generated Order \$1 200 per modified Fidelity web-generated or custom Order \$1 800 per Multiplan Order
Required Minimum Distribution Fee	\$ 25 per transaction
Overnight Mailing Fee	\$ 25 per transaction
Full Distribution Fee	\$ 25 per transaction

Also, please note you may incur short-term redemption fees (or shareholder fees), commissions, and similar expenses in connection with transactions associated with your Plan's investment options.

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

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