

Default Fund Information Sheet

The funds used as the Plan Designated Fund(s) are 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 fund your future contributions will be directed, based on your date of birth at Fidelity Investments.

Date of Birth	Fund Name	*Gross Expense Ratio
Prior to 12/31/1952	Vanguard Target Retirement Income Fund	0.08%
01/01/1953 to 12/31/1957	Vanguard Target Retirement 2020 Fund	0.08%
01/01/1958 to 12/31/1962	Vanguard Target Retirement 2025 Fund	0.08%
01/01/1963 to 12/31/1967	Vanguard Target Retirement 2030 Fund	0.08%
01/01/1968 to 12/31/1972	Vanguard Target Retirement 2035 Fund	0.08%
01/01/1973 to 12/31/1977	Vanguard Target Retirement 2040 Fund	0.08%
01/01/1978 to 12/31/1982	Vanguard Target Retirement 2045 Fund	0.08%
01/01/1983 to 12/31/1987	Vanguard Target Retirement 2050 Fund	0.08%
01/01/1988 to 12/31/1992	Vanguard Target Retirement 2055 Fund	0.08%
01/01/1993 to 12/31/1997	Vanguard Target Retirement 2060 Fund	0.08%
01/01/1998 to 12/31/2002	Vanguard Target Retirement 2065 Fund	0.08%
On or after 01/01/2003	Vanguard Target Retirement 2070 Fund	0.08%

*Gross Expense Ratio is as of 08/02/2023

Vanguard Target Retirement Income Fund

Fund Code: OSHO

Objective: The investment seeks to provide current income and some capital appreciation.

Strategy: The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Risk: The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee Note: None

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Vanguard Target Retirement 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060, 2065 Fund

Fund Code: OKKL, OSHR, OKKM, OSHS, OKKN, OSHT, OKKO, OEKG, OYF6, OI6Q

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy: The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of year in the name of the fund (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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 Fee Note: None

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Vanguard Target Retirement 2070 Fund

Fund Code: OQ4I

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy: The fund invests in a mix of Vanguard mutual funds (underlying funds) according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of year in the name of the fund (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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 Fee Note: None

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Before investing in any mutual fund, 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

*For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

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