

## Memorial Healthcare System 401(a) Retirement Plan

TT080474 00001

### IMPORTANT INFORMATION REGARDING YOUR PLAN

We want you to enjoy the many features and benefits of your retirement plan. We also want to make sure you understand your plan and investment fees. The enclosed report details the types and amounts of fees that may apply to your account, depending on which features and investments you choose.

The report is organized into multiple sections:

- General Plan Information offers an overview of your plan.
- Potential General Administrative Fees and Expenses may be charged against everyone's account in the plan to cover the day-to-day costs of operating the plan.
- Potential Individual Fees and Expenses are associated with certain plan features or services and apply only to participants who use the particular features or services.
- Investment Information details each of the options available in your plan. This section features up to three tables, depending on what your plan offers. This may include investments with variable rates of return, such as mutual funds or those with fixed or stated rates of return, such as some stable value funds. Details include:
  - Historical performance for each variable option and its "benchmark," typically a broad market index used for comparison.
  - Expenses, including fund operating costs which are automatically deducted from your investment returns. (The specific expenses that apply to you will depend on how your account is invested.)

You may receive this information electronically by signing up for *e-documents* at [transamerica.com/portal/mhs](https://transamerica.com/portal/mhs). To help you save time, reduce clutter, and go green, you'll receive automatic email alerts when your account-related materials are available online.

To access your fee disclosure, visit [transamerica.com/portal/mhs](https://transamerica.com/portal/mhs), click "Fund Info" on the navigation heading, then "Learn More" under Your Retirement Plan Information. If you're not enrolled in the plan, enter the account number (found at the top of the page under the plan name) and click "Submit". If you're already enrolled, follow the instructions under Sign in to your account.

Si necesita aclaraciones en español, llame al número gratuito de Transamerica 1-800-755-5801 marca nueve para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y con mucho gusto uno de nuestros representantes contestará sus preguntas.

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### IMPORTANT INFORMATION REGARDING YOUR PLAN

Your plan offers a convenient way to save for retirement and provides unique features and benefits not available elsewhere. You have the opportunity to make the plan work harder for you by committing early to disciplined savings, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding the plan, including investment options and fees. This document is required to be sent to you to help you understand your retirement plan and will be updated annually and when certain types of changes are made. Although you should review this important information, no action is required on your part.

General Plan Information	
How to Direct Your Investments	You decide how your account will be invested among the available investment options by calling 800-755-5801 or going to <a href="https://transamerica.com/portal/mhs">transamerica.com/portal/mhs</a> .
Transfer and/or Investment Allocation Restrictions	<p>There are no transfer restrictions imposed by the Plan. Please see Table 1 for transfer restrictions that may be imposed by the investment options.</p> <p>You may change your investment allocation at any time. No plan level allocation restrictions apply.</p> <p>Investment Allocations for future contributions to the Personal Choice Retirement Account (PCRA) are not permitted. A PCRA may be opened via a transfer from other investment options. There is a \$1,000 minimum to open an account and a \$250 minimum for subsequent transfers into a PCRA.</p>
List of Investment Alternatives	For the listing of the plan's investment alternatives, please see the Investment Information section.
Investment Manager for Advice Services	Your plan offers the <i>Managed Advice</i> ® service. The service provides you with an asset allocation mix of funds available within your plan. <i>Managed Advice</i> rebalances and reallocates your account over time as your circumstances change. Transamerica Retirement Advisors, LLC serves as the investment manager for the <i>Managed Advice</i> service. Additional terms and conditions apply to the service, and more detailed information, including Form ADV of the investment manager, is available at <a href="https://transamerica.com/portal/mhs">transamerica.com/portal/mhs</a> by signing in to your account and selecting Advice Services in the Investments menu. In offering the <i>Managed Advice</i> service, Transamerica Retirement Advisors, LLC relies on the investment methodology developed by Morningstar Investment Management LLC as an independent financial expert.
Personal Choice Retirement Account (PCRA) Description	To supplement the investment funds offered under your plan, you may choose to open a Schwab Personal Choice Retirement Account® (PCRA). This is a self-directed brokerage account that allows you to direct the investment of your account in investment options other than those offered under the plan. By establishing a PCRA, you assume responsibility for controlling your investments. For more information on establishing and maintaining a PCRA, please call Transamerica at 800-755-5801.

Potential General Administrative Fees and Expenses

Administrative Fee — Per Account	<p>When applicable, other general administrative fees for plan services (e.g., legal, accounting, auditing, recordkeeping) may from time to time be deducted as a fixed dollar amount from your account.</p> <p>The actual amount deducted from your account, as well as a description of the services to which the fees relate, will be reported on your quarterly benefit statements.</p>
Administrative Fee — Pro Rata	<p>The plan incurs general administrative fees for ongoing plan administrative services (e.g., legal, accounting, auditing and recordkeeping) of up to 0.065% annually of assets held in the plan investment options. The general administrative fees will be deducted on a pro rata basis across some or all investment options held in your account, unless paid from other sources. All of the revenue (e.g., 12b-1 fees, administrative fees) that Transamerica Retirement Solutions or its affiliates receive from the plan's investment options is credited back to your account on a monthly basis as a Plan Service Credit.</p> <p>When applicable, general administrative fees other than the charge above for administrative services (e.g., legal, accounting and auditing), may from time to time be deducted on a pro rata basis across some or all investment options held in your account.</p> <p>The actual amounts deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.</p>
Plan Service Credit	<p>Plan service credit represents an expense refund for one or more of the investment funds offered by your plan. When applicable, a plan service credit is added to your account and lowers the effective annual expense ratios of the investment fund(s) for which a plan service credit applies. Any plan service credit will be reported on your quarterly benefit statements.</p>

Potential Individual Fees and Expenses — applicable only to those using specific features or services

Full Distribution Fee	<p>A fee of \$25.00 that is deducted from your account when you take a full distribution from your account when you terminate employment or retire. The fee is also applicable to the final distribution from a former participant's account who has taken unscheduled systematic withdrawals and for contract exchanges to another service provider. The fee is waived if the distribution is made due to death, disability, the purchase of an annuity through Transamerica, a direct rollover to a Transamerica IRA and any distribution from a beneficiary's account. The amount deducted from your account will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Distribution Processing Fee.</p>
Hardship Withdrawal Fee	<p>A fee of \$25.00 that is deducted from your account when you take a hardship withdrawal from your account. The amount deducted from your account will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Distribution Processing Fee.</p>
In-service Distribution Fee	<p>A fee of \$25.00 that is deducted from your account when you take an in-service distribution from your account and for a contract exchange to another service provider. The fee is waived for direct rollovers to a Transamerica IRA, Required Minimum Distributions and distributions made from a beneficiary's account. The amount deducted from your account will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Distribution Processing Fee.</p>
Advice Services Fee	<p>An annual fee applies with respect to the <i>Managed Advice</i> service. The annual fee is 0.25% of your account balance invested under the <i>Managed Advice</i> service and is paid to Transamerica Retirement Advisors, LLC. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as an Advice Services fee.</p>
Overnight Check Fee	<p>A fee of up to \$50.00 will be deducted from your account in the event you request a check be sent overnight to you. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Overnight Check Fee.</p>

Potential Individual Fees and Expenses — applicable only to those using specific features or services  
(continued)

<p>Personal Choice Retirement Account (PCRA) Fee</p>	<p>An annual fee of \$50.00 will be withdrawn from your Transamerica account and will appear on your Transamerica statement when you choose to open a Schwab PCRA. This fee is expressed as a fixed dollar amount.</p> <p>You may trade many funds with no loads and no transaction fees through Schwab's Mutual Fund OneSource® service. Certain funds in Schwab's Mutual Fund Marketplace are available with no transaction fees, but have 12b-1 fees in excess of .25% and therefore cannot be called "OneSource" funds. Commissions and transaction fees may apply to fund trades placed outside of Mutual Fund OneSource or trades on other investment vehicles available through Schwab. To learn about any fees associated with the purchase or sale of a particular investment before making a purchase or sell through your PCRA, access your account online at <a href="http://www.schwab.com">www.schwab.com</a> or contact the Schwab PCRA Call Center at 888-393-PCRA(7272). Schwab fees will appear on your separate PCRA statement directly from Schwab.</p>
<p>QDRO Fee</p>	<p>A fee of up to \$250.00 will be deducted from your account when your account is divided as a result of a Qualified Domestic Relations Order ("QDRO"). The amount deducted from your account will be reported on your quarterly benefit statement as a QDRO Fee.</p>
<p>Returned Check — Insufficient Funds</p>	<p>A fee of up to \$50.00 will be deducted from your account in the event a check is returned for insufficient funds. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Returned Check - Insufficient Funds Fee.</p>
<p>Shareholder Type Fees</p>	<p>For applicable redemption fees, please see the Investment Information section. Changes in these fees are announced separately. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement.</p>

## Investment Information

This information is provided to help you compare the investment options under your plan. You may obtain, free of charge, a paper copy of your fee disclosure notice and other investment information posted at [transamerica.com/portal/mhs](http://transamerica.com/portal/mhs), by contacting Transamerica at 800-755-5801 or by writing to Transamerica Retirement Solutions, 6400 C Street SW, Mail Drop 0001, Cedar Rapids, IA 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

The following table focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are comprised of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale. Please note the following:

- The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a ten year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.
- Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. So while an investor could have been charged as much as the gross expense rate in the past year, they will only have paid the net expense rate because of the waivers. Fund specific operating expense details are available at [transamerica.com/portal/mhs](http://transamerica.com/portal/mhs).
- Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.

- You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.
- The performance data quoted represents past performance. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options will fluctuate and you could lose money. Current performance may be lower or higher than the performance data quoted.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for information on understanding your retirement plan fees at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

## Comparative Investment Chart - Table 1 Variable Options

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2023		
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception

### Bonds

<b>Dodge &amp; Cox Income X (05/22)</b>	Intermediate-Term Bonds	0.36% G 0.33% N	\$3.60 G \$3.30 N	7.76%	2.73%	2.80%
<i>Index: Bloomberg Aggregate Bond Index</i>				5.53%	N/A	1.22%

<b>Fidelity US Bond Index (03/90)</b>	Intermediate-Term Bonds	0.03% G 0.03% N	\$0.25 G \$0.25 N	5.56%	1.06%	1.78%
<i>Index: Bloomberg Aggregate Bond Index</i>				5.53%	1.10%	1.81%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 60 calendar days.

<b>Fidelity Inflation-Protected Bond Index (05/12)</b>	Government Bonds	0.05% G 0.05% N	\$0.50 G \$0.50 N	3.78%	3.04%	2.34%
<i>Index: Bloomberg US TIPS Index</i>				3.90%	3.15%	2.42%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 60 calendar days.

### Stocks

<b>American Beacon Large Cap Value R6 (07/87)</b>	Large-Cap Value Stocks	0.61% G 0.61% N	\$6.10 G \$6.10 N	13.48%	13.03%	8.64%
<i>Index: Russell® 1000 Value Index</i>				11.46%	10.91%	8.40%

<b>Fidelity 500 Index (02/88)</b>	Large-Cap Blend Stocks	0.02% G 0.02% N	\$0.15 G \$0.15 N	26.29%	15.68%	12.02%
<i>Index: S&amp;P 500 Index</i>				26.29%	15.69%	12.03%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 60 calendar days.

<b>Fidelity Large Cap Growth Index (06/16)</b>	Large-Cap Growth Stocks	0.04% G 0.04% N	\$0.35 G \$0.35 N	42.77%	19.48%	16.90%
<i>Index: Russell® 1000 Growth Index</i>				42.68%	19.50%	16.94%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 60 calendar days.

<b>Fidelity Extended Market Index (11/97)</b>	Mid-Cap Blend Stocks	0.04% G 0.04% N	\$0.35 G \$0.35 N	25.37%	11.89%	8.56%
<i>Index: Russell® MidCap Index</i>				17.23%	12.68%	9.42%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 60 calendar days.

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2023		
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception

**Stocks**

<b>T. Rowe Price New Horizons I (06/60)</b>	Mid-Cap Growth Stocks	0.66% G 0.66% N	\$6.60 G \$6.60 N	21.49%	12.87%	11.65%
<i>Index: Russell® 2000 Growth Index</i>				18.66%	9.22%	7.16%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>DFA US Targeted Value I (02/00)</b>	Small-Cap Value Stocks	0.30% G 0.29% N	\$3.00 G \$2.90 N	19.31%	14.77%	8.51%
<i>Index: Russell® 2000 Value Index</i>				14.65%	10.00%	6.76%

<b>Fidelity Global ex US Index (09/11)</b>	World/Foreign Stocks	0.06% G 0.06% N	\$0.55 G \$0.55 N	15.59%	7.11%	3.85%
<i>Index: MSCI All-Country World Ex-US Index</i>				16.21%	7.60%	4.32%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 60 calendar days.

<b>Vanguard International Growth Adm (09/81)</b>	World/Foreign Stocks	0.31% G 0.31% N	\$3.10 G \$3.10 N	14.81%	10.62%	7.09%
<i>Index: MSCI All-Country World Ex-US Index</i>				16.21%	7.60%	4.32%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

**Multi-Asset/Other**

<b>JPMorgan SmartRetirement Blend Income R6 (07/12)</b>	Target Date	0.41% G 0.19% N	\$4.10 G \$1.90 N	11.79%	5.11%	4.16%
<i>Index: Bloomberg Aggregate Bond Index</i>				5.53%	1.10%	1.81%
<i>Index: S&amp;P 500 Index</i>				26.29%	15.69%	12.03%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>JPMorgan SmartRetirement Blend 2020 R6 (07/12)</b>	Target Date	0.39% G 0.19% N	\$3.90 G \$1.90 N	12.01%	5.51%	4.79%
<i>Index: Bloomberg Aggregate Bond Index</i>				5.53%	1.10%	1.81%
<i>Index: S&amp;P 500 Index</i>				26.29%	15.69%	12.03%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2023		
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception

**Multi-Asset/Other**

<b>JPMorgan SmartRetirement Blend 2025 R6 (07/12)</b>  <i>Index: Bloomberg Aggregate Bond Index</i> <i>Index: S&amp;P 500 Index</i>	Target Date	0.38% G 0.19% N	\$3.80 G \$1.90 N	13.37%	6.66%	5.51%
				5.53%	1.10%	1.81%
				26.29%	15.69%	12.03%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>JPMorgan SmartRetirement Blend 2030 R6 (07/12)</b>  <i>Index: Bloomberg Aggregate Bond Index</i> <i>Index: S&amp;P 500 Index</i>	Target Date	0.37% G 0.19% N	\$3.70 G \$1.90 N	15.29%	7.78%	6.20%
				5.53%	1.10%	1.81%
				26.29%	15.69%	12.03%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>JPMorgan SmartRetirement Blend 2035 R6 (07/12)</b>  <i>Index: Bloomberg Aggregate Bond Index</i> <i>Index: S&amp;P 500 Index</i>	Target Date	0.38% G 0.19% N	\$3.80 G \$1.90 N	17.05%	8.90%	6.83%
				5.53%	1.10%	1.81%
				26.29%	15.69%	12.03%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>JPMorgan SmartRetirement Blend 2040 R6 (07/12)</b>  <i>Index: Bloomberg Aggregate Bond Index</i> <i>Index: S&amp;P 500 Index</i>	Target Date	0.38% G 0.19% N	\$3.80 G \$1.90 N	18.43%	9.74%	7.32%
				5.53%	1.10%	1.81%
				26.29%	15.69%	12.03%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>JPMorgan SmartRetirement Blend 2045 R6 (07/12)</b>  <i>Index: Bloomberg Aggregate Bond Index</i> <i>Index: S&amp;P 500 Index</i>	Target Date	0.37% G 0.19% N	\$3.70 G \$1.90 N	19.52%	10.33%	7.59%
				5.53%	1.10%	1.81%
				26.29%	15.69%	12.03%

**Shareholder-Type Fees / Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2023		
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception

**Multi-Asset/Other**

<b>JPMorgan SmartRetirement Blend 2050 R6 (07/12)</b>	Target Date	0.37% G 0.19% N	\$3.70 G \$1.90 N	19.77%	10.42%	7.64%
<i>Index: Bloomberg Aggregate Bond Index</i>				5.53%	1.10%	1.81%
<i>Index: S&amp;P 500 Index</i>				26.29%	15.69%	12.03%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

<b>JPMorgan SmartRetirement Blend 2055 R6 (07/12)</b>	Target Date	0.38% G 0.19% N	\$3.80 G \$1.90 N	19.74%	10.42%	7.65%
<i>Index: Bloomberg Aggregate Bond Index</i>				5.53%	1.10%	1.81%
<i>Index: S&amp;P 500 Index</i>				26.29%	15.69%	12.03%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

<b>JPMorgan SmartRetirement Blend 2060 R6 (08/16)</b>	Target Date	0.42% G 0.19% N	\$4.20 G \$1.90 N	19.69%	10.42%	8.74%
<i>Index: Bloomberg Aggregate Bond Index</i>				5.53%	1.10%	0.81%
<i>Index: S&amp;P 500 Index</i>				26.29%	15.69%	13.35%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

<b>JPMorgan SmartRetirement Blend 2065 R6 (11/22)</b>	Target Date	6.75% G 0.19% N	\$67.50 G \$1.90 N	19.13%	N/A	19.38%
<i>Index: Bloomberg Aggregate Bond Index</i>				5.53%	N/A	7.42%
<i>Index: S&amp;P 500 Index</i>				26.29%	N/A	22.12%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

The following table focuses on investment options that have a fixed or stated rate of return and shows the annual rate of return, the term or length of time that you will earn this rate of return, and other information relevant to performance. (If you are already an investor in such option, please note that personalized rates of return for certain investments are shown on your benefit statements.) The fixed interest rate is net of any expenses and an annual operating expense ratio is not separately shown.

**Comparative Investment Chart - Table 2 Fixed Options**

Fund Name/ Type of Option	Return / Credited Rate	Term	Other
Transamerica Guaranteed Investment Option Stable Value	3.10%	01/01/2024 - 12/31/2024	The rate applies to all contract assets, and the rate does not change during the term. The rate will never fall below a guaranteed minimum rate of 1.00%. Current rate information is available at the option's Web site.

**Shareholder Type Fees:** Amounts may not be transferred directly to competing options. Amounts transferred out will be subject to an adjustment or charge if subsequently transferred to a competing option within 90 days. Withdrawals that do not constitute benefit responsive withdrawals, to the extent permitted by the plan, may be subject to an adjustment or charge. Refer to Table 3 for additional restrictions that may be applicable due to Employer actions.