



discover **wellness.**

SAVING FOR RETIREMENT

Memorial Healthcare System
Retirement Savings Plan



DISCOVER WELLNESS



MEET WITH YOUR TRANSAMERICA RETIREMENT PLANNING PROFESSIONAL!

As part of your retirement plan benefits, you have access to four retirement planning consultants to help you prepare for the future.

Whether you want to meet for 30 or 60 minutes, these registered financial professionals are ready to help you:

- Develop your retirement plan
- Pursue your financial goals
- Understand how your choices can affect your financial future

A Transamerica retirement planning consultant can meet one-on-one with you in-person at your location or virtually to help you make the most of your Memorial Healthcare retirement plan account(s).

Weekday appointments are available from 6:30 am to 7:30 pm.

MEET YOUR RETIREMENT PLANNING PROFESSIONALS:



Christian Chang, CRPC®
christian.chang@transamerica.com
727-299-1920

Virtually or in-person



Joseph Viaggini, CRPC®
joseph.viaggini@transamerica.com
319-355-9208

Virtually only



Felix Santiago, CRPC®
felix.santiago@transamerica.com
727-299-1917

Virtually or in-person



Brad McGrady, CFP®, CFA®
brad.mcgrady@transamerica.com
319-355-8929

Virtually only

Scan one of the QR codes or visit transamerica.com/portal/mhs to make an appointment. On the website, click **Schedule** in the navigation bar, then select **Schedule Virtual Only** or **Schedule by Location**.



**SCHEDULE VIRTUAL
APPOINTMENT**



**SCHEDULE IN-PERSON OR VIRTUALLY
BY LOCATION APPOINTMENT**



The role of the retirement planning consultant is to assist you with your retirement plan. There are no additional charges for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor. All Transamerica companies identified are affiliated but are not affiliated with your employer.

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DISCOVER WELLNESS



TRANSAMERICA®



REWARD YOURSELF

Welcome to the Memorial Healthcare System RSP Gold Plan. You deserve to enjoy retirement! Transamerica can help you get there. When you participate in your retirement plan, you're taking advantage of one of the best ways to invest in your financial future. Get started by creating your retirement account and accessing tools and resources designed to help you achieve your long-term goals.

This guide is designed to provide you with information about your retirement plan. You'll find these sections and more:

Let's Get Started

A Healthy Strategy

Plan Highlights

Investments

LET'S GET STARTED

Follow the next steps that guide you through creating and managing your online account.

AUTOMATIC ENROLLMENT

Once you're eligible, unless you specifically opt out of participating in the Plan, you will automatically be enrolled. **Contributions will automatically be deducted from your pay** (before taxes) as soon as administratively feasible after your plan's entry date or 45 days after your date of hire, whichever is later.

NEXT STEPS

So, what's next? We're going to highlight some of the powerful tools available to you, followed by some investment basics, then plan provisions specific to the Memorial Healthcare System RSP Gold Plan.



DISCOVER

Learn the basics in *A Healthy Strategy*. Find your plan's details in *Plan Highlights*. See what options are available in the *Investments* section.



GET STARTED

Create a secure online account by visiting transamerica.com/portal/mhs and follow the on-screen instructions.



COMPLETE YOUR ACCOUNT

To take full advantage of your retirement plan, do your best to provide as much information as possible.



SIGN UP FOR ACCOUNT SECURITY ALERTS

Help safeguard your retirement assets by providing your mobile number and preferred email address. When you sign up for security alerts, Transamerica can notify you when changes are made to your account. This adds an extra layer of protection against online threats.



DESIGNATE YOUR BENEFICIARIES

Complete this simple but critical step to ensure your account assets will be distributed as you wish.



CONFIRM

Review your account details to ensure the information is correct.



SUPPORT

We are here for you. We're committed to providing the resources, guidance, and strategies along your journey to and through retirement. Call us at **800-755-5801** or log in to your account at transamerica.com/portal/mhs.



A HEALTHY STRATEGY

EXPLORE. DISCOVER.

Explore transamerica.com/portal/mhs and the website's full range of resources including webinars, articles, and the interactive features shown below.

COMMON TERMS

Understanding retirement-planning terms can be easier with Transamerica's comprehensive financial glossary. Visit transamerica.com/financial-glossary to browse the list.

FINANCIAL WELLNESS CENTER

Explore retirement savings options to help you set aside money for your future financial security. The portfolio builder at transamerica.com/portal/financial-wellness/ explains how you can maximize your retirement savings.

PERSONAL FINANCE CALCULATORS

Forecast your future with Transamerica's online calculators. The Retirement Planner Calculator can be especially helpful. It provides estimates based on your income, how much you're saving, and when you plan to retire. Go to transamerica.com/portal/mhs and click **Calculators**.

DISCOVER YOUR RETIREMENT FORECAST WITH TRANSAMERICA'S ONTRACK® TOOL

Knowing how you're doing as you prepare for retirement should be as easy as checking the weather. Transamerica's *OnTrack*® tool is an online tool that uses straightforward weather icons to create *Your Retirement Outlook*®, making it easy to see if your retirement forecast is sunny, rainy, or somewhere in between.

You can help *Brighten Your Outlook*® by using the tool to increase your contribution rate, change your investment strategy, or add outside assets.

Important: The projections or other information generated by the OnTrack® engine (which produces Your Retirement Outlook®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.



MAXIMIZE YOUR STRATEGY

MATCHING CONTRIBUTIONS

Matching contributions may be subject to plan vesting requirements. Make sure to defer enough to take full advantage of the match. Refer to *Plan Highlights* to find the plan's matching contribution details.

CONTRIBUTION RATE

Increasing your contribution rate into a retirement plan may improve your overall retirement outlook and help to keep up with the average rate of inflation. Even a 1% or 2% contribution boost to your account can make a big difference over time.

Your plan provides the option to activate auto-increase, a recurring service that automatically adjusts your contribution rate annually in the month that you choose. If you would like to enable this service, log in to your account, select **VIEW DETAILS**, hover over **Contributions** and click **View or Update Contributions** in the drop-down menu.

CONSIDER YOUR OPTIONS

If you have money in a former employer's retirement plan, there are several options available that may simplify your financial life. These include cashing out, keeping the money where it is, or rolling the funds into an IRA or your employer plan with Transamerica. For more information about your options, call **800-275-8714** or email **consolidate@transamerica.com**.

When considering your options, be sure to review the fees and expenses associated with each option. Also, be sure to consider whether there are certain services, features, or benefits available through certain accounts that may be important to you.

Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary selected investments, and other ERISA protections not by afforded other investors. In deciding whether to do a rollover from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you. Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs.

STAY CONNECTED

You're on the move, bring your information with you. Transamerica provides technology options that match your busy lifestyle.

ONLINE ACCOUNT

Your one-stop shop for tools and resources to help you navigate the road to and through retirement is available by logging into your account at transamerica.com/portal/mhs.

MOBILE APP

Check your balance, update your personal information, and manage your account — from the palm of your hand. The **Transamerica Retirement App** lets you do more for your retirement anytime, anywhere. Download it from the App Store or GooglePlay today!

ELECTRONIC DELIVERY OF DOCUMENTS

Sign up for e-documents and you'll receive an email when plan-related documents and notices are ready for online viewing. Log into transamerica.com/portal/mhs, click **VIEW DETAILS**, hover over **Documents and Forms** in the top navigation bar, and click **E-documents**.

ACCOUNT SECURITY

Transamerica is dedicated to maintaining your account security. We employ sophisticated, multi-layered safety measures to protect your data, assets, and privacy.

PLAN HIGHLIGHTS FOR THE MEMORIAL HEALTHCARE SYSTEM RSP GOLD PLAN

These plan highlights represent an overview of your plan's provisions. For full details, please check with your plan administrator and/or refer to your Summary Plan Description.

YOUR CONTRIBUTIONS

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ELIGIBILITY

You are immediately eligible to join the plan.

AUTOMATIC ENROLLMENT

Once you're eligible, **unless you specifically opt out of participating in the Plan or make an affirmative election, you will automatically be enrolled and contributions will be deducted from your pay** (before taxes) at a rate of 5%. Your contributions will be allocated to the plan's "default" investment option. This will start as soon as administratively feasible after your plan entry date or 45 days after your date of hire, whichever is later.

CONTRIBUTION LIMITS

Your traditional contributions are deducted from your paycheck before taxes each pay period. Your Roth contributions are deducted from your paycheck after taxes each pay period.

Your plan allows you to contribute up to the maximum allowed under the Internal Revenue Service (IRS) limits.

UPDATING YOUR CONTRIBUTION RATE

You may elect to increase, decrease, or stop your contributions at any time. Changes will go into effect as soon as administratively feasible.

You may invest for retirement with traditional before tax dollars, after tax Roth dollars, or a combination, up to the overall limits noted in the following section. In general, choosing which one depends on whether you think your income will be subject to a higher or lower effective tax rate when you withdraw your money in retirement.

LEARN ABOUT ROTH CONTRIBUTIONS

Roth allows you to make after tax contributions to your plan. In most cases, these contributions will not be subject to future federal income taxes on qualified distributions, regardless of your income level (provided that you hold the contributions for at least five years and do not withdraw assets until at least age 59½). To learn more about this option, log into your account at transamerica.com/portal/mhs and access the calculators under *Resources* in the Menu.

IRS CONTRIBUTION LIMITS

The IRS limits how much you can contribute each year. The maximum amount you may contribute to your account is \$23,500 in 2025.

If you will be at least age 50 during 2025, you can make additional catch-up contributions up to (\$7,500 above the regular IRS annual limit for the year.

If you will be at least age 60, but not over age 63, during the calendar year, the catch-up contribution limit is increased to \$11,250.

Additionally, if you have completed at least 15 years of service with your employer and have not contributed the maximum allowed in previous year(s), you may be able to make extra "catch-up" contributions to your account. Your annual catch-up limit under this rule (\$15,000 lifetime) is determined by a formula based on your years of service and previous contributions. If you qualify for both types of catch up contributions, you must make the maximum "15-year" contributions before you can take advantage of "age 50" contributions. Please contact your Benefits Office for details.

The above limits include all types of contributions.

The IRS annually indexes these limits however, your employers' limits may differ and would supersede IRS limits.

VESTING

Vesting refers to your "ownership" of your plan account — the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions, including any rollover contributions you have made to the account, plus any investment earnings.

MATCHING CONTRIBUTIONS

EMPLOYER MATCH

ELIGIBILITY

General Eligibility

- All employees except any stated exclusions.

You are immediately eligible for this contribution.

Alternate Eligibility

- Employees who normally work less than 20 hours per week

Service: One year.

Your entry date is the first day of the next payroll period.

To complete a year of service, you must have worked 1000 hours of service during an eligibility period. The first eligibility period is the 12-month period beginning on your date of hire. Subsequent eligibility periods are based on the Plan Year.

CONTRIBUTION AMOUNT

Memorial Healthcare System provides a matching contribution based on length of MHS participation.

Matching formula as follows:

0-3 years = \$0.30 per \$1.00 up to 5% of pay

4 years = \$0.35 per \$1.00 up to 5% of pay

5-9 years = \$0.45 per \$1.00 up to 5% of pay

10 or more years = \$0.55 per \$1.00 up to 5% of pay

VESTING

You are 100% vested in the Employer Match contributions after 3 years of service.

For vesting purposes, the plan defines a year of service using elapsed time. You will receive credit for a year of service regardless of how many hours you work in an employment year.

ADDITIONAL PLAN DETAILS

LOANS AND DISTRIBUTIONS

Your plan offers a loan feature which allows you to borrow from your account based on certain provisions.

Distributions of before tax contributions, as well as earnings on any contributions, may be subject to income tax. Please check with your Plan Administrator and/or refer to your Summary Plan Description for details.

IN-SERVICE WITHDRAWALS

EARLY WITHDRAWALS

Depending on circumstances and plan rules, you may be able to take withdrawals from the vested portion of your account while you are actively employed. For more information, please check with your Plan Administrator and/or refer to your Summary Plan Description.

HARDSHIP

A hardship withdrawal is an emergency distribution of funds from a retirement plan. It is taken for an immediate and heavy financial need, as determined by the IRS. You may be required to provide documentation in order to qualify.

DISCLOSURES

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Matching contributions are subject to plan vesting requirements.

Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528.

Memorial Healthcare System has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Memorial Healthcare System and Transamerica or its affiliate, TISC.

IT'S TIME TO CREATE YOUR INVESTMENT STRATEGY

Your retirement plan is one of the most effective ways to prepare for the future you deserve.

Many financial professionals recommend saving 10% to 15% of each paycheck to your retirement account. If that's not possible right now, start small and consider making small increases over time.

The way contributions are invested in your account is referred to as your "investment allocation." You may change your allocation at any time.

For detailed, up-to-date information on the investment options in your plan, including possible trading restrictions, please access your account at transamerica.com/portal/mhs.

If you are automatically enrolled, you will be assigned to a "default" investment option for all contributions.

Unless you choose otherwise, your account will be invested in, JPMorgan SmartRetirement Blend series, which is a group of single target date funds; based on your assumed retirement age of 65.

Here are some helpful concepts to consider as you examine your investment strategy: Asset allocation, diversification, time horizon and risk tolerance. For further details, please visit Transamerica.com/financial-glossary.

ENGAGE WITH A PROFESSIONAL

ADVICE SERVICES

Transamerica's *Managed Advice*® is an easy-to-use, managed account and advice service that uses advanced research and technology to create a personalized retirement strategy just for you. This strategy is based on the pillars of professional retirement planning.

Based on the information you provide us, Advice Services offers the following features and benefits.

- Provides investment portfolios customized to your unique situation
- One-on-one access to a team of Transamerica's retirement planning consultants
- Periodic rebalancing, reallocation, and diversification to ensure your investments remain suited to match your retirement goals
- Personalized reviews to measure how you're doing along the way to retirement
- Holistic recommendations to achieve retirement income goals, including how much to contribute and when to retire

After decades of investing for retirement, it's important to have a smart spending plan. Our advisors can help you create a strategy to navigate Social Security and draw a paycheck in retirement. Advice Services is there to provide assistance with the transition to life after work.

TAKE ADVANTAGE OF ADVICE SERVICES

If you haven't set up your account on your plan website, go to transamerica.com/portal/mhs, click "New user?" and follow the instructions to create a username and password. Choose your contribution rate and investing strategy (Advice Services). Then click "Accept & Continue" and complete your retirement profile.

If you've already set up your account online, sign in, go to the Investments menu, click Advice Services, and follow the instructions to complete your retirement profile.

Need help? Call a Transamerica retirement planning consultant toll-free at 844-622-2133.

Currently the annual fee of 0.25% would be deducted from your account monthly. For example, no more than \$0.21 (\$2.50 annually) per month for every \$1,000 in your balance.

Fees charged by the underlying funds in which you invest will still apply. You can cancel anytime without penalty. See more about Advice Services in the Important Disclosure section that follows.

Transamerica's Advice Services includes *Managed Advice*[®] and *Advisor Managed Advice*SM. The *Managed Advice*[®] service is available within employer-sponsored plans or an IRA and is offered through Transamerica Retirement Advisors, LLC ("TRA"), an SEC registered investment advisor. In a retirement plan, the investment options used in *Managed Advice*[®] are selected by your plan sponsor/plan fiduciary. In an IRA, the investment options used in *Managed Advice*[®] have been selected by an independent, third-party registered investment advisor, who acts as a fiduciary for lineup selection. The *Advisor Managed Advice Service* is offered through your retirement plan's third-party registered investment advisor and TRA, and investment options are selected by your plan sponsor/plan fiduciary. TRA does not select or endorse any of the investment options available in a plan or in an IRA. Investment options may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates.

Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management, LLC[®], a wholly owned subsidiary of Morningstar Inc. is an SEC registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for *Advice Services*. Neither Morningstar nor your plan's third-party registered investment adviser (as applicable) is affiliated with any Transamerica companies.

Please see the Advice Services agreement as applicable for more information on the terms and conditions that apply as well as the information provided to you in Form ADV Part 2A. Investment return and principal value will fluctuate with market conditions, and you may lose money.

Securities offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528.

HELP ME DO IT

TARGET DATE FUNDS

Investing in a target date fund (TDF) can be a good option if you're seeking an easy way to diversify your retirement account. By making a single decision, a TDF allows you to enjoy asset diversification and allocation based on a target retirement year. The underlying investments in your chosen TDF become more conservative as you get closer to retirement.

Your plan's default investment alternative is a target date fund, you will be invested in the fund with a target date that is closest to the year in which you will turn 65, but you can choose a different investment option.

Target Date Funds: These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

DO IT YOURSELF

BUILD YOUR OWN INVESTMENT MIX

Build your own investment mix by choosing from the "core" funds in your plan. Your plan offers a range of choices that enable you to diversify among various asset classes and investment styles. Prospectuses and fund information are available on your plan website.

Once you determine the investment mix that is right for you, your plan's auto-rebalance service can help you maintain your mix automatically. To configure your investment mix log into your account at transamerica.com/portal/mhs, access the *Future Allocations* under *Investments* in the Menu.

SCHWAB PERSONAL CHOICE RETIREMENT ACCOUNT® (PCRA)

Personal Choice Retirement Account (PCRA) is a self-directed brokerage account that lets you invest a portion of your plan account balance in certain investment options otherwise not available in your plan's line-up. *Access your account at transamerica.com/portal/mhs for a PCRA brochure providing applicable minimum plan account balance amounts, fees, and additional details.

With PCRA, in addition to statutory restrictions on the types of investments, plan sponsors complete a Trading Menu Form for Schwab that identifies categories of investments in which they want to allow participants to invest.

Schwab Personal Choice Retirement Account® (PCRA) is not a fund, but rather a brokerage account maintained at Charles Schwab & Co., Inc. and self-directed by you the participant. Participants must individually apply for PCRA and are solely responsible for their fund selections made under the PCRA. Commissions and transaction fees may apply to fund trades placed outside of the Schwab Mutual Fund OneSource® program or trades on other investment vehicles available through Schwab. Securities purchased through the PCRA are available through Charles Schwab & Co. Inc., (Member SIPC). Charles Schwab & Co., Inc. is not affiliated with Transamerica.

Fund prospectuses and other information can also be accessed from *Investments* in the Menu.



This Notice Contains Important Information Regarding Your Participation In Memorial Healthcare System RSP Gold Plan ("Plan")

This notice covers the following information:

- Eligible Automatic Contribution Arrangement (EACA)

Automatic Contributions and Your Right to Elect

The Plan includes a feature known as an Eligible Automatic Contribution Arrangement (EACA). Under the Plan's EACA provisions, you will be automatically enrolled in the Plan and your Employer will deduct 5% of your eligible compensation for each payroll period and contribute it to your account as a salary deferral without your prior written consent.

However, you have the right to elect not to make contributions to the Plan, and you have the right to elect a different percentage (including zero) to be deducted from your eligible compensation. If you wish to make changes you can do so by going to transamerica.com/portal/mhs. Your election will remain in effect until you change it.

You may elect to increase, decrease, or stop your contributions at any time. Changes will go into effect as soon as administratively feasible.

The Automatic Contribution applies:

If you are hired on or after December 1, 2011.

If you become eligible on or after December 1, 2011.

In addition to this notice, you can learn more about eligibility, exclusions, and Plan provisions in the Plan document or other plan materials.

Effective Date of Your Automatic Contribution

If you do not make an affirmative contribution election or opt out of contributing, your Automatic Contribution will take effect:

- 45 days after your date of hire

Withdrawal of Initial Automatic Contributions

You have a 90-day penalty-free opt-out period starting with the first payroll pay date in which contributions are deducted from your paycheck. If you elect to opt out of the Plan during this period, you will receive a refund of your salary deferrals and any earnings without a distribution penalty or fee. After this 90-day opt out period you will be subject to the Plan's rules and restrictions on distributions. The refunded amount will be subject to ordinary income tax in the year of distribution and will be adjusted for gains or losses. Employer matching contributions, if any, and any earnings related to refunded amounts will be forfeited.

Your Salary Deferrals and Contribution Limits

You have the right to make salary deferrals into the Plan.

Your plan allows you to contribute up to the maximum allowed under the Internal Revenue Service (IRS) limits.

The IRS limits how much you can contribute each year. The maximum amount you may contribute to your account is \$23,500 for 2025.

If you will be at least age 50 during 2025, you can make additional catch-up contributions of \$7,500 above the regular IRS annual limit for the year.

If you will be at least age 60 but not over age 63 during 2025, the catch-up contribution limit is increased to \$11,250.

If you wish, you may designate some or all of your contributions as "Roth" after-tax. Roth after-tax and traditional pretax contributions offer different tax treatment. Roth contributions are subject to current federal income tax, however, any Roth related earnings will be tax-free for qualified distributions if you hold the account at least five years and are age 59 1/2 or over at the time you take a distribution.

The IRS annually indexes these limits however, your employers' limits may differ and would supersede IRS limits. Your account will be subject to federal income tax and state tax (check your own state's tax rules) only when funds are withdrawn.

You are always 100% vested in your own contributions plus any earnings on them.

Your Default Investment Alternative

Unless you make an affirmative election with respect to your investment options, the Plan will automatically invest any amounts deposited to a Plan account on your behalf in the default investment alternative that has been established for your Plan. You have the right to transfer your investment in the default investment alternative to any other available investment alternative under the Plan by logging into your account at transamerica.com/portal/mhs.

Unless you choose otherwise, your account will be invested in, JPMorgan SmartRetirement Blend series, which is a group of single target date funds based on your assumed retirement age of 65.

Fund Family Name	Year in which you Turn 65
JPMorgan SmartRetirement Blend Income R6	2023 or earlier
JPMorgan SmartRetirement Blend 2025 R6	from 2024 to 2028
JPMorgan SmartRetirement Blend 2030 R6	from 2029 to 2033
JPMorgan SmartRetirement Blend 2035 R6	from 2034 to 2038
JPMorgan SmartRetirement Blend 2040 R6	from 2039 to 2043
JPMorgan SmartRetirement Blend 2045 R6	from 2044 to 2048
JPMorgan SmartRetirement Blend 2050 R6	from 2049 to 2053
JPMorgan SmartRetirement Blend 2055 R6	from 2054 to 2058
JPMorgan SmartRetirement Blend 2060 R6	from 2059 to 2063
JPMorgan SmartRetirement Blend 2065 R6	2064 or later

Name of Fund	Investment Strategy	Expense Ratio
JPMorgan SmartRetirement Blend Income R6	<p>The investment seeks current income and some capital appreciation.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) (collectively with the J.P. Morgan Funds, the underlying funds), and is generally intended for investors who are retired or about to retire soon. It is designed to provide exposure to a variety of asset classes through investments in underlying funds, with an emphasis on fixed income funds over equity funds and other funds.</p>	0.17%
JPMorgan SmartRetirement Blend 2025 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2025 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2030 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2030 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2035 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2035 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2040 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2040 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2045 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2045 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%

Name of Fund	Investment Strategy	Expense Ratio
JPMorgan SmartRetirement Blend 2050 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2050 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2055 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2055 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2060 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange-traded funds (ETFs) that are managed by unaffiliated investment advisers and are generally intended for investors expecting to retire around the year 2060 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2065 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and exchange traded funds (ETFs) within the same group of investment companies (i.e., J.P. Morgan Funds), passive ETFs that are managed by unaffiliated investment advisers in certain limited instances (unaffiliated passive ETFs) and/or direct investments in securities and other financial instruments.</p>	0.17%

Target Date: These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

You may obtain investment information by going online at transamerica.com/portal/mhs, or calling **800-755-5801**. 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.

Contributions invested on your behalf are subject to gains and losses like other investment choices available under your Plan, and there is no guarantee that the investment will provide adequate retirement income.

Your Right to Direct Investments

To view the investment fact sheets, to make your own investment choices, or to move funds previously invested on your behalf, you may go online at transamerica.com/portal/mhs.

Your employer may make contributions to the Plan on your behalf. You should refer to your Summary Plan Description (SPD) for details regarding Contributions and Vesting.

Your Distributions

The Plan and law impose restrictions on when you may receive a distribution from the Plan. See the Plan's Summary Plan Description (SPD) for more details, including details on how benefits are paid. Also, at the time you are entitled to receive a distribution,

- You may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment.
- You may also be able to withdraw money in predetermined circumstances from certain sources during employment.

How to Obtain Additional Information

If you need additional information or have any questions regarding the information provided in this notice, please contact Transamerica at **transamerica.com/portal/mhs**.

In addition to this notice, you can learn more about the Plan provisions in the Summary Plan Description (SPD).

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 uno de nuestros representantes contestará sus preguntas.



Memorial Healthcare System RSP Gold Plan

TT069288 00001

IMPORTANT INFORMATION REGARDING YOUR PLAN

This disclosure is required to be sent to help you understand your retirement plan. Anyone with the right to direct investments in an employer-sponsored retirement plan is being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This disclosure is updated annually or when certain changes impacting the information provided in this disclosure are made by the plan.

The report is organized as follows:

- General Plan Information
- General Administrative Fees and Expenses
- Individual Fees and Expenses
- Investment Information, details include:
 - Historical performance for available funds
 - Expenses (The specific expenses that apply to you will depend on how your account is invested.)

In addition, your quarterly statement will show fees that have been applied to your account (except any fund expenses netted directly from your investment returns) during the statement period. If you have any questions, please sign in to your account at transamerica.com/portal/mhs and click on Help, or call us at **800-755-5801**.

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

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.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

Memorial Healthcare System RSP Gold Plan
IMPORTANT FUND AND FEE INFORMATION REGARDING YOUR PLAN
Disclosure Chart as of July 26, 2025

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 **transamerica.com/portal/mhs**. For the listing of the Plan's designated investment alternatives, please see the below chart(s).

Transfer and/or Investment Allocation Restrictions

There are no transfer restrictions imposed by the Plan. Please see Table 1 for transfer restrictions that may be imposed by the investment options.

You may change your investment allocation at any time. There are no Plan level allocation restrictions but fund level restrictions may apply.

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 may be a minimum PCRA balance needed to open an account and a minimum transfer amount for subsequent transfers into a PCRA.

Investment Manager for Advice Services

Your Plan offers the Managed Advice® service. The Managed Advice service provides you with an asset allocation mix of funds available within your Plan. Managed Advice rebalances and reallocates your account over time as your circumstances change. Transamerica Retirement Advisors, LLC serves as the investment manager for the Managed Advice service. Additional terms and conditions apply to the service, and more detailed information, including the Form ADV of the investment manager, is available at transamerica.com/portal/mhs by signing in to your account and selecting Managed Advice in the Manage section. In offering the Managed Advice 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)

To supplement the Investment Choices offered under your Plan, you may choose to open a Personal Choice Retirement Account® (PCRA). This feature allows you to direct purchases and sales within your account, in investments other than those offered under your Plan. By establishing a PCRA, you assume responsibility for controlling your investments. There are participant-level restrictions and fees associated with using the PCRA feature. For specific information, please contact your Plan Sponsor. Plan Sponsor contact information can be found in the Summary Plan Description.

General Administrative Fees and Expenses

Plan Fees which may be paid directly by your employer or deducted from individual participant accounts include, but are not limited to:

Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; and 3) the processing of outside assets, when applicable. Additionally, when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing.

Administrative Fee - Per Account

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.

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.

Administrative Fee - Pro Rata

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.

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.

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.

Plan Service Credit

A 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 reduces 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.

**Individual Fees and Expenses
(Applicable only to those using specific features or services)**

- Generally, transaction fees are paid by participants.
- Plan fees may be paid by your employer or divided up among all participants.

Type of Service, Feature or Benefit

Fee

Frequency

(Processing Fee Name as seen on Quarterly Statement)

Advice Services Fee	0.25%	Annual (accrued daily and deducted monthly)
Birth/Adoption Distribution Processing Fee	\$25	Per Distribution
Hardship Withdrawal Fee	\$25	Per Distribution
In-service Distribution Fee	\$25	Per Distribution
Loan Maintenance Fee (for outstanding Loans)	\$6.25	Quarterly
Loan Set-up Fee (if Loans are permitted)	\$75	Per Distribution
Overnight Check Fee	\$50	Per Request
QDRO Fee	\$600	Per Account Separation
Returned Check – Insufficient Funds	\$50	Per Returned Check
Self-Directed Brokerage Account (Schwab Personal Choice Retirement	\$50	Annual

Account)*		
Terminations / Lump Sum Distribution**	\$25	Per Distribution

*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 www.schwab.com or contact the Schwab PCRA Call Center at 888-393-PCRA(7272). Schwab fees will appear on your separate PCRA statement directly from Schwab.

**Amount deducted from your account when you take a full distribution of funds due to termination of employment or you retire. The fee also applies to the final distribution of funds if the former participant's account has any unscheduled withdrawals, including moving funds to another service provider (a contract exchange). The fee is waived if the distribution is due to death, disability, the purchase of a Transamerica annuity, a direct rollover of monies to a Transamerica IRA or any distribution from a beneficiary's account.

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, 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.

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 10-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.

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. It is the net rate that is paid by an investor in the fund because of the waivers. Fund specific operating expense details are available at 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.

- 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>.

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 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

Bonds

Dodge & Cox Income X (05/22)	Intermediate-Term Bonds	0.36% G 0.33% N	\$3.60 G \$3.30 N	2.34%	1.31%	2.49%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	N/A	1.23%

Fidelity US Bond Index (03/90)	Intermediate-Term Bonds	0.03% G 0.03% N	\$0.25 G \$0.25 N	1.34%	-0.31%	1.33%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%

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.

Fidelity Inflation-Protected Bond Index (05/12)	Government Bonds	0.05% G 0.05% N	\$0.50 G \$0.50 N	2.01%	1.81%	2.18%
<i>Index: Bloomberg US TIPS Index</i>				1.84%	1.87%	2.24%

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

American Beacon Large Cap Value R6 (07/87)	Large-Cap Value Stocks	0.62% G 0.62% N	\$6.20 G \$6.20 N	15.24%	10.39%	9.09%
<i>Index: Russell® 1000 Value Index</i>				14.37%	8.68%	8.49%

Fidelity 500 Index (02/88)	Large-Cap Blend Stocks	0.01% G 0.01% N	\$0.15 G \$0.15 N	25.00%	14.51%	13.09%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%

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.

Fidelity Large Cap Growth Index (06/16)	Large-Cap Growth Stocks	0.04% G 0.04% N	\$0.35 G \$0.35 N	33.26%	18.94%	18.69%
<i>Index: Russell® 1000 Growth Index</i>				33.36%	18.96%	18.74%

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.

Fidelity Extended Market Index (11/97)	Mid-Cap Blend Stocks	0.04% G 0.04% N	\$0.35 G \$0.35 N	16.98%	9.90%	9.46%
<i>Index: Russell® MidCap Index</i>				15.34%	9.92%	9.63%

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.

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 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

Stocks (continued)

T. Rowe Price New Horizons I (06/60)	Mid-Cap Growth Stocks	0.66% G 0.66% N	\$6.60 G \$6.60 N	3.99%	6.69%	11.42%
<i>Index: Russell® 2000 Growth Index</i>				15.15%	6.86%	8.09%
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.						

DFA US Targeted Value I (02/00)	Small-Cap Value Stocks	0.30% G 0.29% N	\$3.00 G \$2.90 N	9.33%	12.37%	9.16%
<i>Index: Russell® 2000 Value Index</i>				8.05%	7.29%	7.14%
Fidelity Global ex US Index (09/11)	World/Foreign Stocks	0.06% G 0.06% N	\$0.55 G \$0.55 N	5.31%	4.12%	4.86%
<i>Index: MSCI All-Country World Ex-US Index</i>				6.09%	4.61%	5.31%

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.

Vanguard International Growth Adm (09/81)	World/Foreign Stocks	0.25% G 0.25% N	\$2.50 G \$2.50 N	9.48%	6.64%	8.68%
<i>Index: MSCI All-Country World Ex-US Index</i>				6.09%	4.61%	5.31%

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

JPMorgan SmartRetirement Blend Income R6 (07/12)	Target Date	0.40% G 0.17% N	\$4.00 G \$1.70 N	8.45%	4.05%	4.53%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%
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.						

JPMorgan SmartRetirement Blend 2025 R6 (07/12)	Target Date	0.37% G 0.17% N	\$3.70 G \$1.70 N	9.00%	4.92%	5.73%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%

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.

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 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

Multi-Asset/Other (continued)

JPMorgan SmartRetirement Blend 2030 R6 (07/12)	Target Date	0.35% G 0.17% N	\$3.50 G \$1.70 N	10.47%	5.94%	6.55%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%
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.						

JPMorgan SmartRetirement Blend 2035 R6 (07/12)	Target Date	0.37% G 0.17% N	\$3.70 G \$1.70 N	12.05%	7.02%	7.33%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%

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.

JPMorgan SmartRetirement Blend 2040 R6 (07/12)	Target Date	0.37% G 0.17% N	\$3.70 G \$1.70 N	13.25%	7.80%	7.94%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%

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.

JPMorgan SmartRetirement Blend 2045 R6 (07/12)	Target Date	0.35% G 0.17% N	\$3.50 G \$1.70 N	14.18%	8.42%	8.30%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%

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.

JPMorgan SmartRetirement Blend 2050 R6 (07/12)	Target Date	0.35% G 0.17% N	\$3.50 G \$1.70 N	14.69%	8.60%	8.39%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%

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.

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 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

Multi-Asset/Other (continued)

JPMorgan SmartRetirement Blend 2055 R6 (07/12)	Target Date	0.36% G 0.17% N	\$3.60 G \$1.70 N	14.72%	8.60%	8.39%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	1.35%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	13.10%

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.

JPMorgan SmartRetirement Blend 2060 R6 (08/16)	Target Date	0.38% G 0.17% N	\$3.80 G \$1.70 N	14.69%	8.58%	9.43%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	-0.33%	0.86%
<i>Index: S&P 500 Index</i>				25.02%	14.53%	14.69%

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.

JPMorgan SmartRetirement Blend 2065 R6 (11/22)	Target Date	1.91% G 0.17% N	\$19.10 G \$1.70 N	14.55%	N/A	17.11%
<i>Index: Bloomberg Aggregate Bond Index</i>				1.25%	N/A	4.52%
<i>Index: S&P 500 Index</i>				25.02%	N/A	23.43%

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.

Table 2 below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance.

Table 2 - Fixed Options

Fund Name/Type of Option	Credited Rate	Term	Other
Transamerica Guaranteed Investment Option Stable Value	3.35%	01/01/2025 - 12/31/2025	The rate applies to all contract assets, and the rate does not change during the term. The rate will not fall below a guaranteed minimum rate of 1.00%, during the term noted. Current rate information is available at the option's Web site.

Shareholder Type Fees/Comments: 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.

The following table focuses on the annuity and/or other guaranteed income options under the Plan. Annuities and/or other guaranteed income options are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Such products are issued by insurance companies. Unless otherwise stated, insurance products are made available under group annuity contracts issued by Transamerica Life insurance Company (TLIC), 6400 C Street SW, Cedar Rapids, Iowa 52499. Transamerica Retirement Solutions Corporation is affiliated with TLIC. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Issued as a MONY Life Insurance Company contract but indemnified by TFLIC.

Table 3 - Annuity Options			
Name	Objectives/Goals	Pricing Factors	Withdrawal/Transfer Limitations/Fees
TLIC Guaranteed Investment Option Group Annuity Contract Transamerica Guaranteed Investment Option	To provide a guaranteed stream of income for your life.	The amount of the annuity benefit will be determined by the amount applied to purchase the annuity and the non-participating single premium immediate group annuity purchase rates in effect on the Annuity Purchase Date.	Refer to Table 2 for additional limitations and fees that may be applicable to transfers and withdrawals.

Fees that reduce value: Withdrawals due to Employer actions may be subject to an adjustment or charge.



TRANSAMERICA®

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