



**Important Changes to Your Issues Management, Inc. 401(k) Plan
Plan Number: 517828-01**

Dear Plan Participant:

Issues Management Inc. periodically reviews your retirement plan services and fees. As a result of a recent review Issues Management Inc. has approved the change in fees as described below.

Effective **Friday, August 07, 2026** the following participant fees will be reduced:

Fee	Annual Amount	Frequency
Annual Asset Based Fee	0.900%	Quarterly

You can make changes by:



Visiting your plan's website at **empowermyretirement.com**.



Contacting a representative at 800-338-4015 during normal business hours.

Access to Voice Response System and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the Web site or Voice Response System received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

If you have any questions regarding the information in this letter, please contact your Empower representative at (800) 338-4015.

Sincerely,

Empower

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