www.benefits.ml.com or use the app
for account history, investment performance and more

Scan this image with your smartphone. Then set up the paperless delivery with our app.

SUMMARY OF YOUR PLAN

January 01, 2024 - March 31, 2024

X

KPMG

992196 -0
OUZTS,ASHDON T
414 MILAM ST
APT 3705
HOUSTON, TX 77002

TOTAL AGGREGATE PLAN VALUE

$75,129.88

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value includes your 401(k) Plan(s) and all outstanding loans.

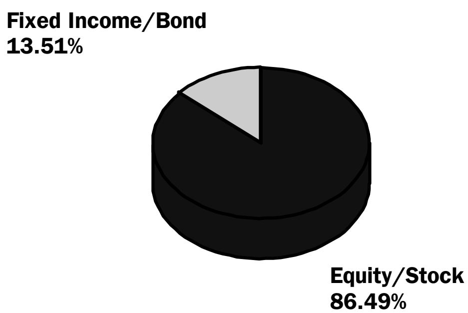
KPMG LLP

DEFINED CONTRIBUTION - ALL PLANS

TOTAL CURRENT VALUE: $75,129.88

	Beginning Balance	Ending Balance	**Vested Balance**	Cumulative Return % For This Period
KPMG (401(k) CAP)	$39,068.58	$56,786.31	**$56,786.31**	4.98%
Total Outstanding Loans (Included in Total Current Value)		18,343.57		

ASSET ALLOCATION



IMPORTANT INFORMATION

Ask Erica

Have you tried Erica on the Benefits OnLine(R) app? You can just talk, type or tap to ask Erica about your 401(k) balance, contributions, investments and more. Download the latest version of the Benefits OnLine(R) app today to see what Erica, your virtual financial assistant, can do for you.

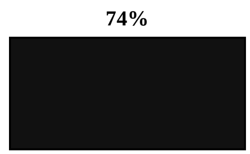
Please review your statement and advise Merrill if you find discrepancies in your personal or account information. If we do not hear from you within 30 days, we will assume that all information is correct.

TO CONTACT MERRILL
www.benefits.ml.com
(888) 401-KPMG
Outside USA: (609) 818-8812

MERRILL ADVICE ACCESS

WHERE YOU ARE NOW

Congratulations for taking an interest In planning for your retirement future. The chart below displays the likelihood of achieving your annual income goal based on the strategy you implemented through Advice Access.



As of March 23, 2024

PERSONALMANAGER®

PersonalManager is the discretionary managed account feature of Advice Access that takes into account your personal information and will invest your Plan account into the recommended asset allocation. Approximately every 90 days on the anniversary of your day of birth, and approximately every 90 days thereafter Advice Access will review your account for refreshed information. Upon review, PersonalManager will update your investment recommendation (referred to as "Reallocation"). Simultaneous to the reallocation of your assets Personal Manager will also rebalance your account to adjust for investment gains and losses across the asset classes (referred to as "Rebalancing"). You may discontinue PersonalManager at any time.

Advice Access is an online investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Inc. ("MLPF&S" or "Merrill") that uses a probabilistic approach to determine the likelihood that participants in the program may be able to achieve their specified annual retirement income goal and/or to identify a potential wealth outcome that could be realized. The recommendations provided by Advice Access may include a higher level of investment risk than a participant may be personally comfortable with. Participants are strongly advised to consider their personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. Participants should carefully review the explanation of the methodology used, including key assumptions and limitations as well as a description of services and related fees, which is provided in the Advice Access disclosure document (ADV Part 2A). It can be obtained through Benefits OnLine or through the Retirement Benefits Contact Center. Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, Including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.

IMPORTANT: The projections or other information shown in the Advice Access program regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

CURRENT STRATEGY

Annual Retirement Income Goal	$95,722.00
Next Rebalance/Allocation Date	6/6/2024
Pre-Tax Savings*	8.00%
Current Retirement Age	62
Additional Taxable Savings Per Year	$0.00

* Includes an annual automatic increase of 1.00% each year, up to a maximum of 50.00%.

To update this information or to view specific details associated with your forecast, log on to www.benefits.ml.com and click the Planning/Education tab.

Merrill provides products and services to various employers. their employees and other individuals. In connection with providing these products and services, and at the request of your employer, Merrill makes available websites on the internet, mobile device applications, and written brochures in order to provide you with information regarding your plan. Under no circumstances should these websites, applications, and brochures, or any information included in these websites, applications, and brochures, be considered an offer to sell or a solicitation to buy any securities. products, or services from Merrill or any other person or entity.

You may receive the Advice Access Brochure, free of charge and at any time, by calling a Merrill Retirement Service Representative at (888) 401-KPMG.

ACTIVITY DETAIL **January 01, 2024 - March 31, 2024**

KPMG LLP
OUZTS,ASHDON T

DEFINED CONTRIBUTION - ALL PLANS

CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD

Beginning Balance	**$39,068.58**
Employee Contributions	
401(k) Before-Tax/Rollover	2,724.64
Total Employee Contributions	**2,724.64**
Employer Contributions	
Company Cap	9,257.07
Total Employer Contributions	**9,257.07**
Loan Repayments	
Principal	2,521.14
Interest	382.08
Total Loan Repayments	**2,903.22**
Other Activity	
Interest, Dividends/Other Credits	58.58
Withdrawals/Debits	0.00
Total Other Activity	**58.58**
Fees	
Account Management Fee	- 3.25
RecordKeeping Fee	- 6.75
Total Fees	**- 10.00**
Change in Value	2,784.22
Ending Balance	**$56,786.31**
Vested Balance	**$56,786.31**
Total Outstanding Loans	**$18,343.57**

CONTRIBUTIONS THIS YEAR

Employee Contributions	$2,724.64
Employer Contributions	9,257.07
Total Contributions	**$11,981.71**

YOUR CUMULATIVE RATE OF RETURN

	12 Months	*3 Years*
KPMG (401(k) CAP)	16.21%	21.99%

YOUR SAVINGS ELECTIONS

	Pre-Tax Savings	*Roth Savings*	*After-Tax Savings*
KPMG (401(k) CAP)	8.00%	–	–

YOUR PERSONAL INFORMATION

Current Status in Plan: Active
Hire Date: 04/24/2017
Plan Entry Date: 07/19/2017
Location: 603

DEFINED CONTRIBUTION - ALL PLANS CONTINUED

INVESTMENT SUMMARY

	CURR INV DIRECTION						
Investment	*Before-Tax*	*Beginning Balance*	*Beginning Shares/Units*	*Ending Shares/Units*	*Ending Share/ Unit Price($)*	*Investment Gain/Loss*	*Ending Balance*
Equity/Stock							**$49,116.61**
JPMorgan Mid Cap Value Fund Class R6	2%	783.59	21.8211	29.3761	39.2700	90.24	1,153.60
BlackRock Extended Equity Market Fund Class K	15%	5,617.12	34.4639	49.1321	174.2706	487.56	8,562.28
BlackRock MSCI ACWI Ex US Index Non-Lendable Fund Class M	30%	11,387.59	629.9840	905.6438	18.9358	684.23	17,149.08
Fidelity Real Estate Index Fund Institutional Class	3%	1,186.65	75.1516	106.7297	15.6100	0.80	1,666.05
Vanguard Institutional 500 Index Trust	16%	6,978.30	144.8681	171.6056	53.2500	804.88	9,138.00
DFA US Sustainability Core 1 Portfolio	15%	4,697.38	125.5313	207.1951	41.3100	602.89	8,559.23
Dodge Cox International Stock Fund Class X	3%	1,164.93	23.6967	33.5179	50.7200	56.50	1,700.03
Hotchkis & Wiley Small Cap Value Fund Class I	2%	1,573.66	20.6139	14.7072	80.8000	63.85	1,188.34
Vanguard Explorer Fund Admiral Class	-	392.59	3.8030	0.0000	110.7400	20.80	0.00
Fixed Income/Bond							**$7,669.70**
State Street 1-10 Year U.S. TIPS Index	1%	373.11	30.3569	42.5242	12.3300	2.45	524.33
Vanguard High Yield Corporate Fund Admiral Class	1%	381.46	70.3807	99.3093	5.3800	- 2.52	534.29
Vanguard Institutional Total Bond Market Index Trust	5%	2,283.53	21.1595	25.8012	107.0700	- 9.96	2,762.54
Dodge Cox Income Fund Class X	1%	0.00	0.0000	43.0974	12.4600	- 5.53	537.00
Vanguard Short Term Bond	6%	2,248.67	222.6406	329.8353	10.0400	- 11.97	3,311.54
Total	**100%**	**$39,068.58**				**$2,784.22**	**$56,786.31**

DEFINED CONTRIBUTION - ALL PLANS CONTINUED

IMPORTANT INFORMATION

If your plan permits catchup contributions and you are age 50 or older in 2024, you can contribute up to an additional $7,500 over the $23,000 regular annual limit set by the Internal Revenue Service (IRS) for a total of $30,500.

Your plan enrollment includes automatic increases in Pre Tax contributions of 1% annually, up to a maximum of 50% of pay. To change or stop future increases in contributions at any time, go to Benefits OnLine® at www.benefits.ml.com or call (888) 401-KPMG.

Some plan administrative expenses may be covered through indirect revenue received from the annual operating expenses of the investments offered through the plan.

What's your financial wellness score?

Join the thousands of people who have used the Financial Wellness Tracker to get their score and personalized, suggested action plan. Financial Wellness Tracker is included with your benefits plan and is ready to help you take control of your finances and pursue your financial goals. Go to *https://go.ml.com/fwbcta* to get started.

DISCLOSURES AND IMPORTANT INFORMATION

Take steps toward your financial future

Merrill, the service provider for your 401(k) plan, provides access to financial education, timely webcasts and helpful resources:

* Spotlight events
* On-demand videos
* Weekly financial wellness events

Whatever your goals or investment experience, we have something for you. Visit go.ml.com/events.

Your beneficiary choice matters

It's a good idea to name a 401(k) beneficiary - and make sure you keep your information current. That way, your money will go to the person (or persons) you want. Most beneficiary elections can be made on Benefits OnLine(R) at benefits.ml.com. Or, call Merrill to request a beneficiary designation form.

Be more secure online!

It's easy to stay safe online with these four tips.

1. Set up two-factor authentication to require a security code for online account access.
2. Use strong passwords.
3. Keep your software current.
4. Protect against phishing attacks: don't click suspicious links in emails or text messages.

Go to *go.ml.com/cqxsu* for more tips to help keep your personal information safe.

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The Importance of Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in company stock through the Plan. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information, please visit the Department of Labor website at https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification.

Participants with Deferred Vested Benefits

If you separate from service without taking a distribution of a deferred vested benefit, your plan's administrator is required to report information about this benefit on IRS Form 8955-SSA. This information allows the Social Security Administration to alert those filing for Social Security benefits of any employer-plan benefits available to them. For information about the nature and form of your deferred vested benefit and the name and address of your plan administrator, please see your plan's Summary Plan Description.

The performance data contained herein represents past performance which does not guarantee future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. For more current fund performance, including the most recently completed calendar month, please log on to www.benefits.ml.com. All total returns assume the reinvestment of all dividend and capital gain distributions at net asset value when paid and do not reflect the deduction of any sales charge, as these charges are not applicable to eligible retirement plans. Had the sales charge been deducted, results would have been lower than shown. Please note that there are other charges and expenses that apply to the investment options, such as management fees, which are reflected in their net investment return. For certain investment options, the returns reflect subsidies and waivers, without which the results would have been lower than noted. These subsidies and waivers may not continue to remain in effect. Please consult the prospectus for more information.

For funds with less than one year of performance: Please note that there are limitations when viewing short-term performance results and this performance may not be achieved over longer time periods.

Please be aware that certain funds will charge redemption fees for short-term trading, which are imposed by the mutual fund companies. The returns for these funds will not reflect such fees, and if they had been reflected, results would have been lower than shown.

For more complete information on the investment options that are mutual funds, including their management fees and other charges and expenses, please consult the prospectuses and other comparable documents. Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits OnLine® at www.benefits.ml.com or by calling Merrill at (888) 401-KPMG. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund. Keep in mind that a money market's 7-day yield more closely reflects the current earnings of the money market fund than the total return quotations.

The expense ratio represents the fund's cost of doing business, divided by the net assets in the fund. This amount is deducted from the fund's assets and lowers the return that fund holders achieve. These expenses generally include management and operating fees and are "unsubsidized", meaning that they are shown gross of any fee waivers and/or expense reimbursements. This information can be found in more detail in a fund's prospectus.

For more information on the investment options that are not mutual funds (non-registered investments), log on to www.benefits.ml.com and refer to the fund description or fact sheet, if available.

The asset categories listed are based upon Lipper Categories. Because Non-Registered investments are not found within the Lipper Database, the closest appropriate Lipper Classification has been assigned to this product by the Trustee or Asset Manager.

Investing in mutual funds, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning mutual funds. Bear in mind that higher return potential is accompanied by higher risk.

5681759 as of May 11, 2023

Summary of Notice Regarding Important Tax Information - Your Rollover Options

This notice contains important information you will need if you decide to take a distribution from the Plan. Receipt of this Notice does not mean that you are required to take a distribution from your plan. If you request a distribution, all or a portion of a payment you elect to receive from your defined contribution plan may be eligible to be rolled over to an IRA (including a Roth IRA), or an eligible employer plan.

Your distribution may contain Roth and/or non-Roth amounts. You will be notified of the extent to which the amounts you receive are being paid from a designated Roth account or a non-Roth account.

The following is a brief explanation of an important decision you must make about any distribution you request from the Plan. Please read carefully. The complete written explanation of these rules is included in your 4th quarter statement. The explanation provided in your 4th quarter statement concerning required minimum distributions (RMD) applies to you if you have attained RMD age. Note that, effective January 1, 2024, Roth amounts are no longer included in RMD calculations for plan participants. RMDs for beneficiaries will continue to include Roth amounts. You can obtain a free copy of the complete explanation of these rules, as well as additional rules that may apply in special circumstances by logging onto Benefits OnLine® at www.benefits.ml.com or by calling the toll free number on your participant statement and initiating a mail request through a Participant Service Representative.

FOR NON-ROTH ACCOUNTS:

A payment from the Plan may be eligible for "rollover" treatment. There are two ways you may be able to receive a Plan payment that is eligible for rollover - you can have ALL OR ANY PORTION of your payment either: (1) made directly to an IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or (2) PAID TO YOU.

A rollover is a payment of your Plan benefits to your individual retirement arrangement (IRA) or to another eligible employer plan (e.g., 401(a), 403(b), and government 457(b) plan). This choice will affect the tax you owe.

If you choose a DIRECT ROLLOVER:

- If your distribution includes both pre-tax and after-tax amounts, you must rollover all the pre-tax amounts before you rollover any after-tax amounts.
- If the Plan payment is rolled over to a traditional IRA or an eligible employer plan, your payment will not be taxed in the current year and no income tax will be withheld. The taxable portion of your payment will be taxed later when you take it out of the IRA or the eligible employer plan, (including possible additional 10% tax). Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.
- If the Plan payment is rolled over to a Roth IRA or to the Plan's designated Roth account, your payment will be taxed in the current year (unless it has basis), but the additional 10% tax is not triggered. The amount rolled over will not be taxed when you later take it out of the Roth IRA or from the Plan's designated Roth account. Earnings on the amount rolled over will be taxable when you later take them out of the Roth IRA or designated Roth account (including possible additional 10% tax) unless (i) you have had a Roth IRA or designated Roth account for at least five years and (ii) you take them out after you have attained age 59-1/2, died or become disabled or (for Roth IRAs only) as a qualified first-time homebuyer distribution of up to $10,000.
- You choose whether your payment will be directly paid to your IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a Coverdell Education Savings Account.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over to a traditional IRA or an eligible employer plan. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. If you receive the payment before age 59-1/2, you may have to pay an additional 10% tax if (i) you do not roll it over, or (ii) you roll it over to a Roth IRA and you take the amount rolled over out of the Roth IRA within five years from January 1 of the year of the rollover.
- You can roll over all or part of the payment by paying it to your IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. In certain cases, this 60-day period may be waived either through a self-certification or request for an IRS private letter ruling, or in the case of certain plan loan offsets. If your distribution includes both pre-tax and after-tax amounts, you must rollover all the pre-tax amounts before you rollover any after-tax amounts. If the payment is rolled over to a traditional IRA or an eligible employer plan, the amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan. If the payment is rolled over to a Roth IRA, the amount rolled over will not be taxed when you later take it out of the Roth IRA. Earnings on the amount rolled over will be taxable when you later take them out of the Roth IRA (including possible additional 10% tax) unless (i) you have had a Roth IRA for at least five years and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to $10,000.
- If you want to roll over 100% of the payment to an IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that was not rolled over.

<u>FOR ROTH ACCOUNTS:</u>

A payment from the Plan may be eligible for "rollover" treatment. There are two ways you may be able to receive a Plan payment that is eligible for rollover - you can have ALL OR ANY PORTION of your payment either: (1) made directly to a Roth IRA that you establish or to a designated Roth account under an employer plan that will accept it and hold it for your benefit ('' DIRECT ROLLOVER ''); or (2) PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you at the same time, the portion directly rolled over consists first of earnings.
- Your payment will not be taxed in the current year and no income tax will be withheld. The amount rolled over that represents a return of your contributions to your Roth account will not be taxed when you later take it out of the Roth IRA or designated Roth account. Earnings will be taxable when you later take them out of the Roth IRA or designated Roth account (including possible 10% additional tax) unless (i) you have had a Roth IRA for five years or a designated Roth account for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or (for Roth IRAs only) as a qualified first-time homebuyer distribution of up to $10,000.
- You choose whether your payment will be directly to your Roth IRA or to a designated Roth account under an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a traditional IRA, SIMPLE IRA, Coverdell Education Savings Account or to an eligible employer plan that does not have designated Roth accounts.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- The portion of the payment that represents a return of your contributions is not taxable. The portion of the payment that represents a return of earnings on the contributions is taxable unless (i) you have had a designated Roth account under the employer plan for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled (called a "qualified distribution").
- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of the payment will be taxed in the current year unless you roll it over to a Roth IRA or to a designated Roth account under an eligible employer plan. If you receive the payment before age 59-1/2, you may have to pay an additional 10% tax on the taxable amount that is not rolled over.
- You can roll over all or part of the payment by paying it to your Roth IRA within 60 days after you receive the payment. In addition, you can do a rollover by making a deposit within 60 days into a designated Roth account in an employer plan if the payment is a nonqualified distribution (i.e., not a qualified distribution) and the rollover does not exceed the amount of the earnings in the payment. You cannot do a 60-day rollover to an employer plan of any part of a qualified distribution. In certain cases, this 60-day period may be waived either through a self-certification or request for an IRS private letter ruling, or in the case of certain plan loan offsets. If you receive a distribution that is a nonqualified distribution and you do not roll over an amount at least equal to the allocable earnings, you will be taxed on the amount of the earnings not rolled over, including the 10% additional tax if you are under the age of 59 1/2 (unless an exception applies). If the payment is rolled over to a Roth IRA or to a designated Roth account under an eligible employer's plan, the amount rolled over will not be taxed in the current year. When you later take out the amount rolled over from your Roth IRA or designated Roth account, the portion of the amount rolled over attributable to your contributions will not be taxed. The earnings will be taxed (including possible additional 10% tax) unless (i) you have had a Roth IRA for five years or a designated Roth account under the employer plan for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or (for Roth IRAs only) as a qualified first-time homebuyer distribution of up to $10,000.
- If you received a nonqualified distribution and you want to roll over 100% of the payment to a Roth IRA, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that was not rolled over to the extent it reflects a taxable distribution of earnings.

Your right to waive the 30-Day Notice Period. Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. Please note that by taking a distribution from the plan, you may lose certain investment opportunities that may otherwise be available to you. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practicable after it is received by the Plan Administrator.

NOTICE TO DEFER (AND CONSEQUENCES OF FAILING TO DEFER)

You may be eligible to take a distribution of your Plan account now. However, you are not required to take a distribution until a later date, generally when you reach your required beginning date, if your account balance exceeds $5,000. Your Employer intends for your Plan account to provide income to you during retirement — if you take a distribution prior to retiring or spend your retirement savings all at once, you may have less income to live on in retirement.

If you defer receiving a distribution, the Plan investment options available to you thereafter (including related fees) generally will be the same as those available to active employees. However, certain Plan features, such as the right to repay or take a loan from the Plan, may not be available if you have terminated employment. Please check the Summary Plan Description for an explanation of any Plan restrictions applicable to terminated participants and any fees charged to the accounts of terminated participants.

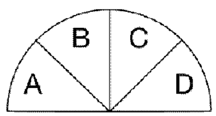
If you take a distribution and roll over your account balance to an IRA or another qualified plan (such as a plan maintained by your new employer), the investment options available under the Plan may not be available under the IRA or other qualified plan and the investment fees charged may be greater or less than the fees charged under the Plan. You should compare the investment options and fees available under the Plan with options and fees available in an IRA or other qualified retirement plan. Complete information concerning investments options available and fees currently charged by the Plan are available by reviewing the Participant Fee Disclosure and Summary Plan Description.

Plan distributions will be taxed when paid to you (possibly including a 10% penalty) unless you elect to roll over all or part of your eligible rollover distribution to an IRA or another qualified plan. Please see the Special Tax Notice above for a summary of the tax consequences of receiving a Plan distribution and the rules for deferring taxes by rolling over your distribution. You should consult your personal tax advisor before making an election under the Plan.

5894570 as of August 21, 2023

INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 03/31/2024

	CAPITAL PRESERVATION FUNDS	INCOME FUNDS	GROWTH AND INCOME FUNDS	GROWTH EQUITY FUNDS	
Lower Risk/ Lower Potential Reward	**A**	**B**	**C**	**D**	**Higher Risk/ Higher Potential Reward**
	seek to maintain the money that you invest.	*invest in securities and bonds that have the potential to earn steady income in the form of interest and dividends.*	*seek a combination of current income and capital appreciation.*	*seek to increase the value of your investment over a number of years.*	



Risk	*Investment*	*Gross Expense Ratio%*	*For the Quarter*	*Year to Date*	*1 Year*	*5 Years*	*10 Years*	*Since Inception*	*Inception Date*
			Yearly Total Return %		Average Annual Total Return %				
	EQUITY/STOCK								
	BlackRock Extended Equity Market Fund Class K	0.03	6.92	6.92	26.66	10.08	8.99	9.91	1/1997
	Index: DJ US Completion Total Stock Market		*6.96*	*6.96*	*26.34*	*9.97*	*8.83*		
	BlackRock MSCI ACWI Ex US Index Non-Lendable Fund Class M	0.10	4.76	4.76	12.97	6.11	4.43	5.73	10/2012
	Index: MSCI ACWI ex USA ND		*4.53*	*4.53*	*13.09*	*5.94*	*4.24*		
	DFA US Sustainability Core 1 Portfolio	0.17	10.72	10.72	30.85	15.43	12.44	11.41	3/2008
	Index: Multi-Cap Core Funds		*9.89*	*9.89*	*25.99*	*12.60*	*10.46*		
	JPMorgan Large Cap Growth Fund Class R6	0.52	16.14	16.14	43.55	20.51	17.56	16.94	11/2010
	Index: Large-Cap Growth Funds		*12.37*	*12.37*	*39.20*	*15.68*	*13.87*		
	MFS Value Fund Class A	0.80	8.76	8.76	19.15	10.45	9.18	10.02	1/1996
	Index: Large-Cap Value Funds		*9.36*	*9.36*	*22.51*	*11.47*	*9.55*		
	Vanguard Institutional 500 Index Trust	0.01	10.55	10.55	29.85	15.04	12.95	14.42	10/2011
	Index: S & P 500		*10.56*	*10.56*	*29.88*	*15.05*	*12.96*		
	American EuroPacific Growth Fund Class R6	0.47	7.44	7.44	13.49	6.91	5.58	8.21	5/2009
	Index: International Large-Cp Gro Fds		*7.07*	*7.07*	*13.43*	*7.65*	*5.40*		
	Artisan Mid Cap Fund Investor Class	1.20	10.41	10.41	21.83	11.46	9.71	12.85	6/1997
	Index: Mid-Cap Growth Funds		*9.50*	*9.50*	*22.93*	*10.38*	*10.08*		
	Dodge Cox International Stock Fund Class X	0.57	3.17	3.17	13.49	N/A	N/A	9.70	5/2022
	Index: International Large-Cp Val Fds		*5.57*	*5.57*	*14.51*	*7.45*	*3.94*		
	Fidelity Real Estate Income Fund Class A	0.96	1.22	1.22	8.19	3.62	5.03	6.53	4/2010
	Index: Real Estate Funds		*-0.82*	*-0.82*	*8.44*	*3.77*	*5.89*		

INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 03/31/2024 CONTINUED

Risk	Investment	Gross Expense Ratio%	Yearly Total Return % For the Quarter	Yearly Total Return % Year to Date	Average Annual Total Return % 1 Year	Average Annual Total Return % 5 Years	Average Annual Total Return % 10 Years	Since Inception	Inception Date
EQUITY/STOCK CONTINUED									
	Fidelity Real Estate Index Fund Institutional Class	0.07	-1.14	-1.14	8.65	1.63	5.18	6.63	9/2011
	Index: Real Estate Funds		*-0.82*	*-0.82*	*8.44*	*3.77*	*5.89*		
	Hotchkis & Wiley Small Cap Value Fund Class I	1.06	5.84	5.84	22.38	13.53	8.73	11.39	9/1985
	Index: Small-Cap Core Funds		*5.85*	*5.85*	*19.10*	*9.38*	*7.58*		
	JPMorgan Emerging Markets Equity Fund Class R6	0.81	2.56	2.56	4.86	2.45	4.03	4.25	12/2013
	Index: Emerging Markets Funds		*3.04*	*3.04*	*9.83*	*3.00*	*2.89*		
	JPMorgan Mid Cap Value Fund Class R6	0.74	9.36	9.36	21.87	10.09	N/A	9.47	9/2016
	Index: Mid-Cap Core Funds		*8.98*	*8.98*	*22.17*	*10.93*	*8.74*		
	MFS International New Discovery Fund Class A	1.32	1.38	1.38	7.96	3.43	4.30	9.27	10/1997
	Index: International Sm/Md-Cp Gro Fds		*2.52*	*2.52*	*9.03*	*5.14*	*4.34*		
	Vanguard Explorer Fund Admiral Class	0.34	7.28	7.28	20.19	11.07	10.26	9.76	11/2001
	Index: Small-Cap Growth Funds		*8.42*	*8.42*	*19.11*	*8.92*	*8.85*		
FIXED INCOME/BOND									
	Dodge Cox Income Fund Class X	0.36	-0.31	-0.31	4.16	N/A	N/A	2.63	5/2022
	Index: Core Bond Funds		*-0.43*	*-0.43*	*2.26*	*0.52*	*1.49*		
	MFS Emerging Markets Debt Fund Class A	1.07	2.36	2.36	10.93	1.51	2.69	7.70	3/1998
	Index: Emerging Mrkts Hard Currency Debt Funds		*1.92*	*1.92*	*11.16*	*1.15*	*2.31*		
	PIMCO Income Fund Class A	1.02	1.28	1.28	7.63	2.66	3.86	6.35	3/2007
	Index: Multi-Sector Income Funds		*1.12*	*1.12*	*6.58*	*1.98*	*2.68*		
	PIMCO Total Return ESG Class A	1.01	-0.10	-0.10	2.45	N/A	N/A	-1.87	2/2020
	Index: Core Plus Bond Funds		*-0.34*	*-0.34*	*2.50*	*0.77*	*1.65*		
	State Street 1-10 Year U.S. TIPS Index	0.02	0.32	0.32	1.61	2.94	N/A	2.50	10/2015
	Index: Bloomberg Barclays US Govt Inflation Linked 1-10 Year		*0.30*	*0.30*	*1.67*	*3.01*	*2.25*		
	Vanguard High Yield Corporate Fund Admiral Class	0.13	0.77	0.77	9.11	3.85	4.23	5.97	11/2001
	Index: High Yield Funds		*1.64*	*1.64*	*10.27*	*3.71*	*3.60*		
	Vanguard Institutional Total Bond Market Index Trust	0.02	-0.79	-0.79	1.65	0.39	N/A	1.19	6/2018
	Index: Core Bond Funds		*-0.43*	*-0.43*	*2.26*	*0.52*	*1.49*		
	Vanguard Intermediate Term Treasury Index Fund Instl Class	0.05	-0.90	-0.90	0.52	0.20	1.18	1.95	3/2010
	Index: Intermediate U.S. Government Funds		*-0.97*	*-0.97*	*0.18*	*-0.24*	*0.70*		

INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 03/31/2024 CONTINUED

Risk	Investment	Gross Expense Ratio%	Yearly Total Return % For the Quarter	Yearly Total Return % Year to Date	Average Annual Total Return % 1 Year	Average Annual Total Return % 5 Years	Average Annual Total Return % 10 Years	Since Inception	Inception Date
	FIXED INCOME/BOND CONTINUED								
	Vanguard Short Term Bond	0.04	0.17	0.17	3.09	1.20	1.36	1.34	9/2011
	Index: Short Investment Grade Debt Funds		*0.97*	*0.97*	*5.12*	*1.75*	*1.59*		
	MONEY MARKET/STABLE VALUE								
	BlackRock Liquidity Funds FedFund	0.19	1.30	1.30	5.26	1.79	0.90	1.16	3/2004
	Index: Instl U.S. Government Money Market Funds		*1.26*	*1.26*	*5.05*	*1.80*	*1.16*		

When viewing performance of a security index keep in mind that these indices are unmanaged and are not subject to the charges and expenses that may otherwise be applicable to the investment options available in your Plan. Further, these indices are unavailable for direct investment. The Lipper Averages are calculated by Lipper Analytical Services, Inc. ("Lipper") and represent the average total return performance of mutual funds tracked by Lipper with the same fund classification. These returns do not reflect the deduction of sales charges.

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