

The Get Richey if you May with our 401k Plan

**ENROLL NOW** TO TAKE FULL ADVANTAGE  
OF YOUR RETIREMENT SAVINGS PLAN BENEFITS



YOUR GUIDE TO GETTING STARTED



## Save for retirement through The Get Richey if you May with our 401k Plan easily, regularly, and automatically.

With all the responsibilities and financial priorities you might be juggling – mortgage payments, parenthood, saving or paying for college, caring for parents, and more – it can be easy to overlook the need to save for retirement. But it's important to consider setting aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

As you consider enrolling in The Get Richey if you May with our 401k Plan and selecting investment options for your account, please review this Enrollment Guide. It contains valuable information that may help you better understand the basics of investing, as well as help you make the most of your company's retirement savings plan.

### LOOK INSIDE FOR:

- Participating in your plan
- Investment Options
- Next Steps
- Rollover contribution form

Please review this information carefully.

### FIDELITY RESOURCES TO HELP YOU MANAGE YOUR RETIREMENT SAVINGS ACCOUNT:



Visit [www.401k.com](http://www.401k.com)



Contact Fidelity representatives at 1-800-835-5097 who are available to assist you from 8:30 a.m. to 8:00 p.m. ET any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



## PARTICIPATING IN YOUR **plan**

There are many benefits to participating in the The Get Richey if you May with our 401k Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement. By reviewing the important information in this guide and visiting Fidelity NetBenefits® at [www.401k.com](http://www.401k.com), you can take advantage of what your company and Fidelity have to offer.

### **When am I eligible for the Plan?**

You are eligible to participate in the Plan if:

- you are employed by the Employer
- you are at least 21 years old

The Plan does not cover employees who are residents of Puerto Rico.

### **How do I enroll?**

To enroll, log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com). You can also set up your beneficiary information by going to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or calling a Fidelity Representative at 1-800-835-5097 to request a Designation of Beneficiary Form to fill out and return to Fidelity.

Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled at 6%. If the automatic enrollment feature applies to you, you will receive a separate notification indicating when deferrals will begin to be made on your behalf. If you do not select an investment, your Plan Sponsor has directed Fidelity to place your contributions in the American Funds Target Date Retirement target date fund that most closely aligns with your projected retirement date based upon your birth year.

If you would prefer to elect not to participate at this time or to specifically elect a contribution rate and/or investment options, please contact Fidelity by logging onto [www.401k.com](http://www.401k.com) or call 1-800-835-5097.

### **When is my enrollment effective?**

Once you satisfy these requirements, you will become eligible to participate in the Plan on the first day of the following month.

### **How much can I contribute?**

Through automatic payroll deduction, you may contribute between 1% and 90% of your eligible pay on a pretax and/or Roth basis, up to the annual IRS dollar limit (2025 = \$23,500). You may change your deferral percentage as applicable. Any changes made would take effect on the next Plan entry date (first day of each month).

Your company's plan has established an Annual Increase Program which will automatically increase your contributions by 2% on January 1. Each year on the designated date, your contributions will increase by the amount your company has established which may be limited to a deferral percentage communicated to you by notice. If you want to contribute more to the Annual Increase Program or if you wish to opt out of the program, follow the instructions outlined in the notification letter.

If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch-Up Contribution Limit (2025= \$7,500). Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2025 is \$11,250.

Unlike your traditional, pretax 401(k) deferrals, the Roth 401(k) feature allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified." A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die.

If you are eligible to make traditional pretax 401(k) contributions, you can also make Roth 401(k) after-tax contributions. Your total contributions to the plan (both Roth 401(k) after-tax deferrals and traditional pretax contributions) cannot exceed IRS limits, or your plan's limit, if less.

### **Can I move money from another retirement plan into this one?**

You may be permitted to roll over eligible contributions into this Plan from a previous employer's retirement plan. For other eligible account types, please see your Summary Plan Description. Once you have confirmed that your Employer will accept your rollover contribution, you can get started in the "Rollovers" section online. **Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.**

If you have a former qualifying workplace retirement account – like a 401(k) – with a vested pre-tax balance of \$7,000 or less, your old account might roll over automatically with Auto Portability. It's like an automatic rollover as you move from your old job to your new job, so you don't have to roll over the money yourself. To learn more about Auto Portability, visit the Learn section on [NetBenefits.com](http://NetBenefits.com)<sup>®</sup> and select the "Job changes" topic.

### **Does the Company contribute to my account?**

The Employer may make a discretionary deferral matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution.

To be eligible for discretionary matching contributions you are required to:

- make employee pretax deferral contributions or Roth 401(k) after-tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit.
- work a minimum of 1000 hours and be employed by the Employer as of the last day of the contribution period

For purposes of determining your matching contributions under the Plan, your deferral contributions will include Age 50 and over Catch-Up Contributions described above.

The Employer may make a discretionary profit sharing contribution to only those participants who are eligible under the terms of the plan. Please refer to your employer or Summary Plan Description for more detailed information.

### **When am I vested?**

The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules.

You are always 100% vested in your:

- employee pretax account
- rollover account
- Roth 401(k) after-tax deferral account
- and any earnings thereon.

Employer profit sharing contributions, matching contributions and earnings will be vested in accordance with the following schedule:

<b>Years of Service for Vesting</b>	<b>Percentage</b>
less than 2	0
2	20
3	100

### **Can I take a loan from my account?**

Although your plan account is intended for your retirement, you may take a loan from your account.

### **Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, as a Required Minimum Distribution (RMD), or death. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

Once you have left your employer and if you have a vested pre-tax balance of \$7,000 or less, your old account might roll over automatically with Auto Portability. It's like an automatic rollover as you move from your old job to your new job, so you don't have to move the money yourself. To learn more about Auto Portability, visit the Learn section on [NetBenefits.com](http://NetBenefits.com)<sup>®</sup> and select the "Job changes" topic.

### **How do I access my account?**

Within NetBenefits<sup>®</sup> you have access to your account information, retirement planning tools, and e-Learning workshops<sup>®</sup> that provide you

access to self-paced training on savings and investing principles.

You may call the Retirement Benefits Line at 1-800-835-5097 between 8:30 a.m. and 8:00 p.m. on any business day when the New York Stock Exchange is open. Fidelity Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

### How do I learn more?

Within NetBenefits®, you have access to your account information and retirement planning tools including:

- **Live and self-paced learning workshops.** The workshops cover a variety of topics including determining your retirement savings needs, evaluating your investment options and keeping your investment strategy on track to help you achieve your retirement goals.

In addition, you can take advantage of local Investor Centers by scheduling time with a Fidelity Representative to discuss your total investment needs beyond your retirement savings plan. Or, if you prefer, call 1-800-Fidelity for a complimentary portfolio review.

### How do I change my investment options?

You can make changes to your investment selections within NetBenefits® or by calling the Retirement Benefits Line at 1-800-835-5097.

Create an asset strategy that's right for you:

- Visit the Learn section within NetBenefits®

### How do I manage my account?

Within NetBenefits®, you may sign up to receive alerts via email when your retirement savings account strays from the investment allocation you established.

To update your beneficiary information, go to the Profile section within NetBenefits® and enter your beneficiary information at any time.

**Fidelity® Personalized Planning & Advice** is a retirement goal based managed account service with a team of portfolio managers who manage the investments in your workplace savings plan

account. Based on your unique needs and goals, our team of professionals will create a plan that considers your total financial situation, put the plan into action, and work for you putting in the time, resources, and knowledge needed to keep you on track for retirement.

This includes:

- Regularly monitoring and rebalancing of your account
- Strategy refinement that supports you as your financial situation evolves
- Quarterly check-ins, which include your progress toward key milestones
- Personal planning dashboard that includes progress to retirement and other profile details

To see if Personalized Planning & Advice is right for you, talk to one of our financial representatives at 866-811-6041.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

# INVESTMENT options

**Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.**

What follows is an introduction to the investment options you can choose for your plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the investment options available through the plan, including fees and expenses, log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) for prospectuses. Read them carefully before you invest.

## More Conservative

Investment Options to the left have potentially more inflation risk and less investment risk

## More Aggressive

Investment Options to the right have potentially less inflation risk and more investment risk

Money Market (or Short Term)	Stable Value	Bond	Balanced / Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
<b>Government</b> <ul style="list-style-type: none"> <li>Vanguard Federal Money Market Fund Investor Shares</li> </ul>		<b>Diversified</b> <ul style="list-style-type: none"> <li>JPMorgan Core Plus Bond Fund Class R6</li> <li>PIMCO Income Fund Institutional Class</li> <li>Fidelity® U.S. Bond Index Fund</li> </ul>	<ul style="list-style-type: none"> <li>American Funds American Balanced Fund® Class R-6</li> </ul>	<b>Large Value</b> <ul style="list-style-type: none"> <li>American Funds American Mutual Fund® Class R-6</li> </ul>	<b>Large Blend</b> <ul style="list-style-type: none"> <li>Columbia Contrarian Core Fund Institutional 3 Class</li> <li>Fidelity® 500 Index Fund</li> </ul>	<b>Large Growth</b> <ul style="list-style-type: none"> <li>MFS Growth Fund Class R6</li> <li>Fidelity® Growth Company K6 Fund</li> </ul>	<b>Diversified</b> <ul style="list-style-type: none"> <li>Fidelity® International Index Fund</li> <li>Fidelity® International Capital Appreciation K6 Fund</li> <li>Janus Henderson Global Equity Income Fund Class N</li> </ul>		
		<b>High Yield</b> <ul style="list-style-type: none"> <li>PGIM High Yield Fund-Class R6</li> </ul>		<b>Mid Value</b> <ul style="list-style-type: none"> <li>Victory Sycamore Established Value Fund Class R6</li> <li>JPMorgan Mid Cap Value Fund Class R6</li> </ul>	<b>Mid Blend</b> <ul style="list-style-type: none"> <li>Fidelity® Mid Cap Index Fund</li> </ul>	<b>Mid Growth</b> <ul style="list-style-type: none"> <li>Janus Henderson Enterprise Fund Class N</li> </ul>			
				<b>Small Value</b> <ul style="list-style-type: none"> <li>Fidelity® Small Cap Value Fund</li> </ul>	<b>Small Blend</b> <ul style="list-style-type: none"> <li>Fidelity® Small Cap Index Fund</li> </ul>	<b>Small Growth</b> <ul style="list-style-type: none"> <li>Fidelity® Small Cap Growth K6 Fund</li> </ul>			

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.



## ADDITIONAL INVESTMENT **options:**

**Target Date funds** offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

Investment Options to the left have potentially more inflation risk and less investment risk	Investment Options to the right have potentially less inflation risk and more investment risk
American Funds 2010 Target Date Retirement Fund® Class R-6	American Funds 2030 Target Date Retirement Fund® Class R-6
American Funds 2015 Target Date Retirement Fund® Class R-6	American Funds 2035 Target Date Retirement Fund® Class R-6
American Funds 2020 Target Date Retirement Fund® Class R-6	American Funds 2040 Target Date Retirement Fund® Class R-6
American Funds 2025 Target Date Retirement Fund® Class R-6	American Funds 2045 Target Date Retirement Fund® Class R-6  American Funds 2050 Target Date Retirement Fund® Class R-6  American Funds 2055 Target Date Retirement Fund® Class R-6  American Funds 2060 Target Date Retirement Fund® Class R-6  American Funds 2065 Target Date Retirement Fund® Class R-6

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

## NEXT **steps**

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to [www.401k.com](http://www.401k.com) and we'll show you how to get started step by step.

**Step 1:** Enroll online today. Go to [www.401k.com](http://www.401k.com) and click on "Register Now" when logging in for the first time. Follow the instructions to enroll online. Call the Retirement Benefits Line if you need assistance at 1-800-835-5097.

**Step 2:** Decide how much to invest and enter your contribution per pay period.

**Step 3:** Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

**Enroll today, and start saving for your retirement.**



## DESCRIPTIONS OF INVESTMENT **options**

### MONEY MARKET FUNDS

**Vanguard Federal  
Money Market Fund  
Investor Shares  
OQQL**

**Gross Expense Ratio:** 0.11 as of 12/20/2024

**Objective:**

The investment seeks to provide current income while maintaining liquidity and a stable share price of \$1.

**Strategy:**

The fund invests primarily in high-quality, short-term money market instruments. Under normal circumstances, at least 80% of the fund's assets are invested in securities issued by the U.S. government and its agencies and instrumentalities. The adviser maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less. The fund generally invests 100% of its assets in U.S. government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund.

**Risk:**

*You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress. Additional risk information for this product may be found in the prospectus or other product materials, if available.*

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who has a low tolerance for investment risk and who wishes to keep the value of his or her investment relatively stable.
- Someone who is seeking to complement his or her bond and stock fund holdings in order to reach a particular asset allocation.

**Footnotes:**

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

Weighted average maturity (WAM) is the weighted average of all the maturities of the securities held in a fund. WAM for money market funds can be used as a measure of sensitivity to interest rate changes. Generally, the longer the maturity, the greater the sensitivity. WAM for money market funds is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening devices, such as demand features and interest rate resets. For bond funds, WAM can be used as a measure of sensitivity to the markets. Generally, the longer the maturity, the greater the sensitivity. The WAM calculation for bond funds excludes interest rate resets and only takes into account issuer call options if it is probable that the issuer of the instrument will take advantage of such options.

For money market funds, weighted average life (WAL) is the weighted average of the life of the securities held in a fund or portfolio, and can be used as a measure of sensitivity to changes in liquidity and/or credit risk. Generally, the higher the value, the greater the sensitivity. WAL is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening features other than interest rate resets. For money market funds, the difference between weighted average maturity (WAM) and WAL is that WAM takes into account interest rate resets and WAL does not. WAL for money market funds is not the same as WAL of a mortgage- or asset-backed security.

**Short-term Redemption Fee Notes:**

None

**BOND FUNDS**

**Fidelity® U.S. Bond  
Index Fund  
2326**

**Gross Expense Ratio:** 0.025 as of 10/30/2024

**Objective:**

Seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg U.S. Aggregate Bond Index.

**Strategy:**

Normally investing at least 80% of the fund's assets in bonds included in the Bloomberg U.S. Aggregate Bond Index. Using statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Index using a smaller number of securities. Engaging in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default) and futures contracts - and forward-settling securities, to adjust the fund's risk exposure. Investing in Fidelity's central funds (specialized investment vehicles used by Fidelity funds to invest in particular security types or investment disciplines).

**Risk:**

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The fund can invest in securities that may have a leveraging effect (such as derivatives and forward-settling securities) which may increase market exposure, magnify investment risks, and cause losses to be realized more quickly.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking potential returns primarily in the form of interest income rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.



**JPMorgan Core Plus  
Bond Fund Class R6  
OKZ8**

**Footnotes:**

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

The Bloomberg U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.

Duration is a measure of a security's price sensitivity to changes in interest rates. Duration differs from maturity in that it considers a security's interest payments in addition to the amount of time until the security reaches maturity, and also takes into account certain maturity shortening features (e.g., demand features, interest rate resets, and call options) when applicable. Securities with longer durations generally tend to be more sensitive to interest rate changes than securities with shorter durations. A fund with a longer average duration generally can be expected to be more sensitive to interest rate changes than a fund with a shorter average duration.

Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.39 as of 07/01/2024

**Objective:**

The investment seeks a high level of current income by investing primarily in a diversified portfolio of high-, medium- and low-grade debt securities.

**Strategy:**

The fund will invest at least 80% of its assets in bonds. Under normal conditions, at least 70% of its total assets must be invested in securities that, at the time of purchase, are rated investment grade. The fund's investments in below investment grade securities or the unrated equivalent including below investment grade foreign securities will not, under normal circumstances, exceed more than 30% of the fund's total assets. Its average weighted maturity will ordinarily range between five and twenty years.

**Risk:**

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking potential returns primarily in the form of interest income rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

**Footnotes:**

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

Weighted average maturity (WAM) is the weighted average of all the maturities of the securities held in a fund. WAM for money market funds can be used as a measure of sensitivity to interest rate changes. Generally, the longer the maturity, the greater the sensitivity. WAM for money market funds is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening devices, such as demand features and interest rate resets. For bond funds, WAM can be used as a measure of sensitivity to the markets. Generally, the longer the maturity, the greater the sensitivity. The WAM calculation for bond funds excludes interest rate resets and only takes into account issuer call options if it is probable that the issuer of the instrument will take advantage of such options.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/22/2005. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/05/1993, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**PGIM High Yield Fund-  
Class R6  
OY4**

**Gross Expense Ratio:** 0.38 as of 10/30/2024

**Objective:**

The investment seeks to maximize current income; and capital appreciation is a secondary objective.

**Strategy:**

The fund normally invests at least 80% of its investable assets in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service ("Moody's") or BB or lower by S&P Global Ratings ("S&P"), and instruments either comparably rated by another nationally recognized statistical rating organization ("NRSRO"), or considered to be of comparable quality, that is, junk bonds.

**Risk:**

The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone interested in a bond fund that provides the potential for both current income and share-price appreciation.
- Someone who is seeking to complement his or her core bond holdings with a bond investment that seeks higher returns from riskier bonds, and who can tolerate higher risk.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 10/31/2011. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/22/1990, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.83 as of 08/01/2024

**Objective:**

The investment seeks to maximize current income; long-term capital appreciation is a secondary objective.

**Strategy:**

The fund invests at least 65% of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It may invest up to 50% of its total assets in high yield securities rated below investment grade by Moody's, S&P or Fitch, or if unrated, as determined by PIMCO.

**PIMCO Income Fund  
Institutional Class  
OEKH**

**Risk:**

The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking potential returns primarily in the form of interest income rather than through an increase in share price.
- Someone looking for a fund investing in a mix of bonds that range from conservative to high risk and who can tolerate the risks associated with fixed-income investments.

**Footnotes:**

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

**Short-term Redemption Fee Notes:**

None

**BALANCED/HYBRID FUNDS**

**American Funds  
American Balanced  
Fund® Class R-6  
OUBT**

**Gross Expense Ratio:** 0.25 as of 03/01/2025

**Objective:**

The investment seeks conservation of capital, current income and long-term growth of capital and income.

**Strategy:**

The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

**Risk:**

Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00



**Who may want to invest:**

- Someone who is seeking to invest in a fund that invests in both stocks and bonds.
- Someone who is seeking the potential both for income and for long-term share-price appreciation and who is willing to accept the volatility of the bond and stock markets.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/25/1975, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**DOMESTIC EQUITY FUNDS**

**American Funds**

**American Mutual Fund®**

**Class R-6**

**OUBH**

**Gross Expense Ratio:** 0.27 as of 01/01/2025

**Objective:**

The investment seeks current income, growth of capital and conservation of principal.

**Strategy:**

The fund invests primarily in common stocks of companies that are likely to participate in the growth of the American economy and whose dividends appear to be sustainable. It invests primarily in securities of issuers domiciled in the United States and Canada. The fund may also invest in bonds and other debt securities, including those issued by the U.S. government and by federal agencies and instrumentalities.

**Risk:**

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

**Columbia Contrarian  
Core Fund Institutional  
3 Class  
OV95**

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/21/1950, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.62 as of 01/01/2025

**Objective:**

The investment seeks total return, consisting of long-term capital appreciation and current income.

**Strategy:**

Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks. In addition, under normal circumstances, it invests at least 80% of its net assets in equity securities of U.S. companies that have large market capitalizations (generally over \$2 billion) that the fund's investment manager believes are undervalued and have the potential for long-term growth and current income. The fund may also invest up to 20% of its net assets in foreign securities.

**Risk:**

Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

**Footnotes:**

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



**Fidelity® 500 Index  
Fund  
2328**

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/08/2012. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 12/14/1992, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.015 as of 04/29/2025

**Objective:**

Seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States.

**Strategy:**

Normally investing at least 80% of assets in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

**Footnotes:**

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

The S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.45 as of 01/29/2025

**Objective:**

Seeks capital appreciation.

**Fidelity® Growth  
Company K6 Fund  
3458**

**Strategy:**

Normally investing primarily in common stocks. Investing in companies that Fidelity Management & Research Company LLC (FMR) believes have above-average growth potential (stocks of these companies are often called "growth" stocks). Investing in domestic and foreign issuers. Using fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Growth stocks can perform differently from the market as a whole and other types of stocks and can be more volatile than other types of stocks. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

**Footnotes:**

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

**Short-term Redemption Fee Notes:**

None

Fidelity® Mid Cap Index  
Fund  
2352

**Gross Expense Ratio:** 0.025 as of 06/29/2024

**Objective:**

The fund seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies.

**Strategy:**

Normally investing at least 80% of assets in securities included in the Russell Midcap Index. Lending securities to earn income for the fund.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well-known companies.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

**Fidelity® Small Cap  
Growth K6 Fund  
2957**

**Footnotes:**

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

The Russell Mid Cap Index is an unmanaged index that measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 26% of the total market capitalization of the Russell 1000 Index.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.61 as of 09/28/2024

**Objective:**

Seeks capital appreciation.

**Strategy:**

Normally investing primarily in common stocks. Normally investing at least 80% of assets in securities of companies with small market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell 2000 Index or the S&P SmallCap 600 Index). Investing in companies that Fidelity Management & Research Company LLC (FMR) believes have above-average growth potential (stocks of these companies are often called "growth" stocks). Investing in domestic and foreign issuers. Using fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The securities of smaller, less well-known companies can be more volatile than those of larger companies. "Growth" stocks can perform differently from the market as a whole and other types of stocks and can be more volatile than other types of stocks. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

**Footnotes:**

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

The Russell 2000 Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.

The S&P Small Cap 600 Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Company LLC and its affiliates. It is a market capitalization-weighted index of 600 small-capitalization stocks.

**Fidelity® Small Cap  
Index Fund  
2358**

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.025 as of 06/29/2024

**Objective:**

The fund seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies.

**Strategy:**

Normally investing at least 80% of assets in securities included in the Russell 2000 Index. Lending securities to earn income for the fund.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well-known companies.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

**Footnotes:**

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

The Russell 2000® Index is an unmanaged market capitalization weighted index measuring the performance of the smallest 2,000 companies in the Russell 3000 index.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.97 as of 09/28/2024

**Objective:**

Seeks capital appreciation.

**Strategy:**

Normally investing at least 80% of assets in securities of companies with small market capitalizations (companies with market capitalizations similar to companies in the Russell 2000 Index or the Standard & Poor's Small Cap 600 Index). Investing in securities of companies that FMR believes are undervalued in the marketplace in relation to factors such as assets, sales, earnings, growth potential, or cash flow, or in relation to securities of other companies in the same industry (stocks of those companies are often called "value" stocks). Normally investing primarily in common stocks.

**Fidelity® Small Cap  
Value Fund  
1389**



**JPMorgan Mid Cap  
Value Fund Class R6  
OIJ5**

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

**Footnotes:**

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

The Russell 2000<sup>®</sup> Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.

The S&P Small Cap 600<sup>®</sup> Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Company LLC and its affiliates. It is a market capitalization-weighted index of 600 small-capitalization stocks.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.69 as of 11/01/2024

**Objective:**

The investment seeks growth from capital appreciation.

**Strategy:**

Under normal circumstances, the fund invests at least 80% of its assets in equity securities of mid cap companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Mid cap companies are companies with market capitalizations equal to those within the universe of the Russell Midcap<sup>®</sup> Value Index at the time of purchase.

**Risk:**

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.

- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

**Footnotes:**

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

The Russell Midcap Value Index is an unmanaged market capitalization-weighted index of medium-capitalization value-oriented stocks of U.S. domiciled companies that are included in the Russell Midcap Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 09/09/2016. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/13/1997, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.66 as of 01/28/2025

**Objective:**

The investment seeks long-term growth of capital.

**Strategy:**

The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies to be those whose market capitalization falls within the range of companies in the Russell Midcap<sup>®</sup> Growth Index. Market capitalization is a commonly used measure of the size and value of a company. It may also invest in foreign securities.

**Risk:**

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

Janus Henderson  
Enterprise Fund Class N  
OU1M

**Footnotes:**

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

The Russell Midcap<sup>®</sup> Growth Index is an unmanaged market capitalization-weighted index of medium-capitalization growth-oriented stocks of U.S. domiciled companies that are included in the Russell Midcap Index. Growth-oriented stocks tend to have higher price-to-book ratios and higher forecasted growth values.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/12/2012. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 09/01/1992, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**MFS Growth Fund Class** **Gross Expense Ratio:** 0.5 as of 03/28/2025

**R6**

**OU8C**

**Objective:**

The investment seeks capital appreciation.

**Strategy:**

The fund normally invests the funds assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The adviser focuses on investing the fund's assets in the stocks of companies the advisor believes to have above average earnings growth potential compared to other companies (growth companies).

**Risk:**

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

**Footnotes:**

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

**Victory Sycamore  
Established Value Fund  
Class R6  
OVIQ**

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 08/26/2011. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 12/29/1986, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.54 as of 11/01/2024

**Objective:**

The investment seeks to provide long-term capital growth by investing primarily in common stocks.

**Strategy:**

Under normal circumstances, at least 80% of the fund's assets will be invested in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell Midcap<sup>®</sup> Value Index. It may invest a portion of its assets in equity securities of foreign companies traded in the U.S., including American Depositary Receipts and Global Depositary Receipts ("ADRs" and "GDRs").

**Risk:**

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

**Footnotes:**

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

The Russell Midcap<sup>®</sup> Value Index is an unmanaged market capitalization-weighted index of medium-capitalization value-oriented stocks of U.S. domiciled companies that are included in the Russell Midcap Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.



The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/04/2014. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 08/16/1983, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**INTERNATIONAL/GLOBAL FUNDS**

**Fidelity® International** **Gross Expense Ratio:** 0.66 as of 12/30/2024

**Capital Appreciation K6** **Objective:**

**Fund** Seeks long-term growth of capital.

**2953**

**Strategy:**

Normally investing primarily in non- U.S. securities, including securities of issuers located in emerging markets. Normally investing primarily in common stocks. Allocating investments across different countries and regions. Using fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

**Footnotes:**

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

**Short-term Redemption Fee Notes:**

None

**Fidelity® International**

**Index Fund**

**2363**

**Gross Expense Ratio:** 0.035 as of 04/29/2025

**Objective:**

Seeks to provide investment results that correspond to the total return of foreign stock markets.

Janus Henderson  
Global Equity Income  
Fund Class N  
OI5U

**Strategy:**

Normally investing at least 80% of assets in common stocks included in the Morgan Stanley Capital International Europe, Australasia, Far East Index, which represents the performance of foreign stock markets.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

**Footnotes:**

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

The MSCI Europe, Australasia and Far East Index is an unmanaged market capitalization-weighted index designed to represent the performance of developed stock markets outside the United States and Canada.

Returns prior to September 8, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.7 as of 01/28/2025

**Objective:**

The investment seeks a high level of current income and, as a secondary objective, steady growth of capital.

**Strategy:**

The fund pursues its investment objectives by investing, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in a portfolio of income-producing equity securities, such as common and preferred dividend-paying stocks. The adviser invests in U.S. and non-U.S. issuers and will typically invest at least 40% of its net assets in securities of issuers or companies that are economically tied to different countries throughout the world, excluding the United States.

**Risk:**

Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.



**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/30/2015. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/30/2006, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**TARGET DATE FUNDS**

**American Funds 2010  
Target Date Retirement  
Fund® Class R-6  
OK05**

**Gross Expense Ratio:** 0.29 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**American Funds 2015  
Target Date Retirement  
Fund® Class R-6  
OK41**

**Gross Expense Ratio:** 0.3 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**American Funds 2020  
Target Date Retirement  
Fund® Class R-6  
OK0T**

**Gross Expense Ratio:** 0.3 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**American Funds 2025  
Target Date Retirement  
Fund® Class R-6  
OK42**

**Gross Expense Ratio:** 0.31 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.33 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**American Funds 2030  
Target Date Retirement  
Fund® Class R-6  
OK0U**

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**American Funds 2035  
Target Date Retirement  
Fund® Class R-6  
OK43**

**Gross Expense Ratio:** 0.34 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.36 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**American Funds 2040  
Target Date Retirement  
Fund® Class R-6  
OK0V**

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/27/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**American Funds 2045  
Target Date Retirement  
Fund® Class R-6  
OK44**

**Gross Expense Ratio:** 0.37 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**American Funds 2050  
Target Date Retirement  
Fund® Class R-6  
OK0W**

**Gross Expense Ratio:** 0.37 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**American Funds 2055  
Target Date Retirement  
Fund® Class R-6  
OK45**

**Gross Expense Ratio:** 0.39 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00



**American Funds 2060  
Target Date Retirement  
Fund® Class R-6  
OV6C**

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.39 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**American Funds 2065  
Target Date Retirement  
Fund® Class R-6  
OL5D**

**Footnotes:**

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

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.39 as of 01/01/2025

**Objective:**

The investment seeks growth, income and conservation of capital.

**Strategy:**

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

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

**Short-term Redemption Fee Notes:**

None



**Plan Name (i.e., "the Plan"):** The Get Richey if you May with our 401k Plan

**Plan#:** 85138

### **Incoming Rollover Instructions**

"Rolling over" money into the Plan is a three-step process. Please follow these instructions to ensure that this process is completed in a timely and accurate manner. **Please Note:** Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

#### **Step 1. Request your distribution**

Request a direct rollover distribution from your previous eligible retirement plan. See the Incoming Rollover Contribution Application for a list of the types of plans or accounts from which rollovers may be made to your employer's plan. Please keep in mind that you can only rollover your Roth 401(k) or After-tax contributions into the plan if your plan allows for these types of rollovers. Check with your Benefits Department to see if these types of rollovers are allowed.

- The check should be made payable to Fidelity Investments Institutional Operations Company LLC (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.) **Note:** This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 1/2.

Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA. The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

#### **Step 2. Initiate your rollover request**

Please log on to [www.401k.com](http://www.401k.com) to initiate your rollover request or complete the Incoming Rollover Contribution Application. Please be sure to complete all items, and sign the form if indicated.

Please Note: This rollover contribution will be invested based on the investment elections you have on file for rollover contributions to the Plan. If you have not previously made investment elections for your rollover contribution please log on to NetBenefits® at [www.401k.com](http://www.401k.com) to do so. Otherwise, it will be invested based on your elections for elective deferral contributions. If you have not made investment elections for either rollover or deferral contributions, this amount will be invested in the Plan-designated default investment option. If you wish to make investment elections for your rollover contribution, please do so by contacting Fidelity Investments prior to submitting this form.

If you are not sure of the plan type that you are rolling out of, please contact your previous Plan Sponsor or IRA custodian for verification. Some plan types are not eligible for rollover.

You should make a copy of the check and the Incoming Rollover Contribution Application for your records.

#### **Step 3. Mail the information**

Mail (1) the Incoming Rollover Contribution Application and (2) the check to:

##### **FIRST CLASS MAIL WITH STAMP:**

Fidelity Investments Client Service Operations  
P.O. Box 770003 Cincinnati, OH 45277-0065

##### **Overnight Address:**

Fidelity Investments  
Client Service Operations (KC1F-L)  
100 Crosby Parkway Covington, KY 41015

Please include all the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to roll over your distribution.

Once your contribution is accepted into the Plan, you can log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **1-800-835-5097**. Please be sure you have beneficiary information for the Plan on file.



Plan Name (i.e. the Plan): The Get Richey if you May with our 401k Plan

Plan #: 85138

Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up

Social Security #: [ ] [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ]

Hire Date: \_\_\_/\_\_\_/\_\_\_ Birth Date: \_\_\_/\_\_\_/\_\_\_

Participant Name (first, MI, last): \_\_\_\_\_

Participant Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone (day): \_\_\_\_\_ Phone (evening): \_\_\_\_\_

Section Two: Rollover Contribution Information

Acceptable rollover funds

The Plan will accept taxable\* money from the following types of plans: 401(a) plans (e.g., 401(k)); 403(a) plans; governmental 457(b) plans; 403(b) plans (e.g., plans of tax-exempt organizations); conduit IRAs (rollover IRAs); non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs) and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA; distributions of taxable monies made to you as (1) a Spousal beneficiary from a current or former spouse from these types of plans, or (2) an alternate payee pursuant to a qualified domestic relations order (QDRO). In addition, the Plan will accept the following money types if indicated below: Roth 401(k), Roth 403(b), or Roth 457(b); After-tax contributions from 401(a) and 403(a) plans.

\*Taxable money is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.

Please note: Making rollover contributions to the Plan that consist of assets other than qualified 401(a), or 403(a) plan assets, or conduit IRA (rollover IRA) assets, may result in the loss of capital gains or 10-year income-averaging tax treatment associated with lump sum distributions from the Plan. If you may be eligible for this special tax treatment, you should consult your tax adviser and carefully consider the impact of making a rollover contribution to the Plan. Please talk to your tax adviser for additional information and review the special tax notice to determine if you're eligible.

Enclosed Contribution

\$	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	Pre-tax Dollars
\$	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	After-tax dollars
\$	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	After-tax Contributions excluding earnings
\$	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	Roth 401(k), 403(b) Government 457(b)
\$	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	Roth 401(k), 403(b), Government 457(b) Contributions excluding earnings
	[ ] [ ] / [ ] [ ] / [ ] [ ] [ ] [ ]	Date of First Roth 401(k), 403(b), Government 457(b) contribution





**Unacceptable rollover sources**

The Plan cannot accept money from the following sources: rollovers from nonspousal beneficiary accounts, payments over a life expectancy or a period of 10 or more years, or Required Minimum Distributions (RMDs). Also unacceptable are Roth IRAs, HSAs and Coverdell Education Savings Accounts (CESAs). In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over.

**Section Three: Investment Elections**

I direct Fidelity to invest my rollover contribution into my current investment mix applicable to rollover contributions. If I have not previously made investment elections for the rollover contribution it will be invested based on my elections for elective deferral contributions. If I have not selected an investment mix on my own via NetBenefits® or by telephone, I understand that this rollover contribution will be invested in the Plan's default investment option as directed by my employer.

**Section Four: Participant Certification**

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options. I acknowledge that my rollover contribution will be invested in accordance with section three of this form.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution. I understand that, once invested, these monies will be subject to the terms that govern the Plan.

X

Signature of Employee

Date

**Application must be signed, or form and check will be returned to you.**

Please complete this application and return it with your rollover check.

For Fidelity Use Only

NIGO

Please provide the following optional information regarding the origin of this rollover: Plan Name: \_\_\_\_\_

401(k)

Governmental 457(b)

Conduit IRA (rollover IRA)

401(a)

Roth 401(a)/401(k)

Non-Conduit IRA

403(b)

Roth 403(b)

Governmental Roth 457(b)

Fidelity Investments Institutional Operations Company LLC

For more information about the 401(k) Plan, go to [www.401k.com](http://www.401k.com)



This information provides only a summary of the main features of the The Get Richey if you May with our 401k Plan, and the Plan document will govern in the event of any discrepancy.

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager, or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult [NetBenefits.com](https://www.netbenefits.com) for updates.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Fidelity retail products and services are offered separately from your employer-sponsored retirement plan.

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