

We're moving the QRM - Quality Rehab Management 401(k) Plan (Plan) to a new service provider, Principal®. You'll still have access to the same great retirement plan benefits along with some exciting new ways to help you plan for the life you want in retirement.

In the coming weeks, we will work closely with a specialized team from Principal to help ensure a smooth transition. We've outlined some important information you need to know about the process.

Key Dates

December 1, 2025: Last day to change investment election, request investment transfers, plan loans (if available), withdrawals or distributions with Transamerica.

December 2, 2025 – Week of December 28, 2025*: Blackout period for your retirement funds with Transamerica transitioning to Principal.

December 9, 2025: Estimated date retirement funds transfer to Principal.

*This date depends on the accurate and timely transfer of data between Transamerica and Principal. You'll be notified of any delays in the transfer of data that change this date. During this final week of the blackout period, you can call 800.547.7754 to check the status of the transition.

Preparing for Transition

To get ready for the transition to Principal, review your current contribution rate and investment elections and how they may be affected by the transition.

Current retirement account balances will transfer to Principal and be placed in a transitional holding arrangement chosen by the appropriate plan fiduciary until a final valuation is received. Transamerica will complete the final valuation and forward this information to Principal.

Once the final valuation is balanced to the retirement funds received by Principal, your current funds will be transferred to the investment elections you select with Principal. If you don't make an election prior to allocation of funds to your Principal account, they will be invested in the age-applicable lifecycle target date fund based on your normal retirement date as stated in the Summary Plan Description. For more information on the lifecycle target date funds, see your Qualified Default Investment Alternative (QDIA) notice. You may make your investment election at principal.com prior to the blackout begin date.

Future contributions, rollover funds, or residual assets received after blackout has ended, will be invested in the participant-level default investment option unless you select your own investment elections. You can review and update your investment elections once you set up your account at principal.com.

About Target Date Investment Options

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Asset allocation and diversification do not ensure a profit or protect against a loss. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment options including determination of when the portfolio achieves its most conservative allocation.

About the Blackout Period

The blackout is a short period of time when account activities otherwise available under the plan are paused, including

- Transferring funds among investment options
- Requesting a plan loan, distribution, or withdrawal

This is necessary to allow any pending account activity to process so your funds transition correctly. All investment options held under the plan are subject to the blackout period. Your payroll deductions will continue to be withheld and invested during this time.

During the blackout period, you won't be able to direct or diversify the retirement funds held in the retirement account. That's why it's important to review and consider your current investment decisions before the transition begins. For your long-term retirement security, give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

If you have questions about the blackout period, please contact:

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Transition Complete

When the transition of plan services is complete, you'll receive a special statement confirming the transfer of your retirement funds. You'll then be able to review or make changes online and access additional resources at principal.com.

See the Investment Option Summary for additional important information.

Investment and Insurance Products

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by any Credit Union or Bank**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability, and differing accounting standards. These risks are magnified in **emerging markets**. The performance and risks of a **fund of funds** directly correspond to the performance and risks of the underlying funds in which the fund invests.

There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glide path is typically set to align with a retirement age of 65, which may be your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan may default you to a TDF based on the plan's NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.

This document is intended to be educational in nature and is not intended to be taken as a recommendation.

Insurance products and plan administrative services provided through Principal Life Insurance Company®. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities offered through Principal Securities, Inc., member SIPC and/or independent broker/dealers. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

For more information on this or other plan investment options, login to your account on principal.com, or call 800-547-7754.