

Important Notice *To Participants*

To: Participants of the **Alkeme Financial 401(k) Retirement Plan Exchange**

Re: Investment Option Changes in the **Alkeme Financial 401(k) Retirement Plan Exchange**

After careful consideration and review, and in fulfillment of our responsibility to provide sound investment choices under the Plan, we have decided to make Investment Choice changes as detailed in this Notice.

Estimated Effective Date of these changes: 11/26/24

We will **add** the following Investment Choice(s):

Name of Investment Choice/Inception (Mo/Yr)/Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return as of August 31, 2024			Shareholder-Type Fees/Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr or Since Inception	
Victory Core Plus Intermediate Bond CIT Class A (04/2024) <i>Bloomberg US Aggregate Bond</i>	Interm./Long-Term Bond	Intermediate-Term Bonds	0.26%	\$2.60	N/A	N/A	6.07%	N/A
					N/A	N/A	6.38 %	
Mid Cap Growth II Class R1 <i>Russell Mid Cap Growth</i>	Small/Mid-Cap Stocks	Mid-Cap Growth Stocks	0.48%	\$4.80	20.75%	N/A	21.29%	
					19.07%	N/A	18.99 %	N/A

An asset based plan service fee or a plan service credit may apply to each investment choice, and is used to pay/offset the cost of providing services under the Program and are deducted from individual participant accounts. The actual amount deducted, as well as a description of the services to which the fee relates, will be reported on quarterly participant statements.

*This is the cost of each Investment Choice for a 12-month period of time.

We will **delete** the following Investment Choice(s) and transfer any assets as shown:

Victory Core Plus Intermediate Bond R6
Mid Cap Growth Fund Fee Class R1

On or about the **Estimated Effective Date**, existing account balances and future contribution allocations will automatically be transferred from the deleted Investment Choice to the new Investment Choice as shown in the schedule below:

Deleted Investment Choice(s)

Victory Core Plus Intermediate Bond R6
Mid Cap Growth Fund Fee Class R1

Assets Transferred to New/Existing Investment Choice(s)

Victory Core Plus Intermediate Bond CIT Class A (added)
Mid Cap Growth II Class R1 (added)

If you want your account balance and future contribution allocations transferred as shown in the schedule above, you do not need to do anything.

Whether or not you currently invest in any of the Investment Choices being eliminated, you may make transfers to or from, or allocate future contributions to any of the new Investment Choices on or about the **Estimated Effective Date**, in accordance with the terms of the Plan.

You may log into your account at transamerica.com/portal/home to take action or you can also call Transamerica Retirement Solutions, LLC at (800) 401-8726.

Should you have any questions, please contact your Plan Administrator at:

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