

BroadStreet — Partners —

580 North 4th Street, Suite 560, Columbus, Ohio 43215

November 29, 2023

Re: Required Disclosure Information

Dear Participant or Eligible Employee:

You are required to receive this notice to inform you that any contributions for which you do not provide investment direction will be invested in the Plan's designated default investment option for BroadStreet 401(k) Plan (the "Plan"), as further described in the attached Default Fund Information Sheet.

Eligible employees who do not enroll themselves in the Plan may be automatically enrolled, unless they elect not to participate. You will be separately notified if you are subject to automatic enrollment provisions and provided information describing how to choose your own deferral rate. If you are automatically enrolled, pre-tax contributions are made on your behalf to the Plan at a rate of 3% of each type of eligible compensation and will be invested in the Plan's designated default investment option. You have the right to change your contribution percentage, as well as elect to discontinue contributions to the Plan altogether.

If you have been automatically enrolled, you may also be enrolled in the Plan's annual increase program. Pursuant to the annual increase program, unless you elect(ed) otherwise, your contributions to the Plan are automatically increased by 1.0% annually, based on Plan rules, on or about 01/01. Your contribution amount will be capped at 6.00%, unless you elect to continue in the Annual Increase Program after you have reached this cap amount.

If you are satisfied with your current investment elections, no action is required on your part. You do have the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election or the Plan Sponsor has not provided direction for a given contribution, it will be invested into the Plan's designated default investment option. If your contributions are initially invested in the designated default investment option, you have the right to transfer out of the designated default investment option to another investment option.

To obtain information about other plan investment options, please log onto NetBenefits® at <http://www.401k.com> or call (800) 835-5097 to speak to a representative. You may also make changes to your investment elections for future contributions and/or exchange all or a portion of your existing balance into other options available under the Plan via NetBenefits® or by phone. We encourage you to review your investment mix and deferral percentage and update as appropriate.

Default Fund Information Sheet

The funds used as the Plan Designated Fund(s) are based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your plan sponsor, to determine in which fund your future contributions will be directed, based on your date of birth at Fidelity Investments.

Date of Birth	Fund Name	*Gross Expense Ratio
Prior to 12/31/1947	American Funds 2010 Target Date Retirement Fund® Class R-6	0.28%
01/01/1948 to 12/31/1952	American Funds 2015 Target Date Retirement Fund® Class R-6	0.30%
01/01/1953 to 12/31/1957	American Funds 2020 Target Date Retirement Fund® Class R-6	0.30%
01/01/1958 to 12/31/1962	American Funds 2025 Target Date Retirement Fund® Class R-6	0.32%
01/01/1963 to 12/31/1967	American Funds 2030 Target Date Retirement Fund® Class R-6	0.33%
01/01/1968 to 12/31/1972	American Funds 2035 Target Date Retirement Fund® Class R-6	0.35%
01/01/1973 to 12/31/1977	American Funds 2040 Target Date Retirement Fund® Class R-6	0.36%
01/01/1978 to 12/31/1982	American Funds 2045 Target Date Retirement Fund® Class R-6	0.37%
01/01/1983 to 12/31/1987	American Funds 2050 Target Date Retirement Fund® Class R-6	0.38%
01/01/1988 to 12/31/1992	American Funds 2055 Target Date Retirement Fund® Class R-6	0.38%
01/01/1993 to 12/31/1997	American Funds 2060 Target Date Retirement Fund® Class R-6	0.38%
On or after 01/01/1998	American Funds 2065 Target Date Retirement Fund® Class R-6	0.38%

*Gross Expense Ratio is as of 08/02/2023

American Funds 2010, 2015 Target Date Retirement Fund® Class R-6

Fund Code: OK0S, OK41

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 Trading Fee Note: None

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.

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

Fund Code: OK0T

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 Trading Fee Note: None

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American Funds 2025, 2030, 2035, 2045, 2050 Target Date Retirement Fund® Class R-6

Fund Code: OK42, OK0U, OK43, OK44, OK0W

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 Trading Fee Note: None

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.

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

Fund Code: OK0V

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 Trading Fee Note: None

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.

American Funds 2055, 2065 Target Date Retirement Fund® Class R-6

Fund Code: OK45, OL5D

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 Trading Fee Note: None

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

Fund Code: OV6C

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 Trading Fee Note: None

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.

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

In the event of a discrepancy between this notice and the terms of the Plan, the plan document will govern

*For a mutual fund, the 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. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

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