

Hello,

This notice is to inform you of the fund merger that is scheduled to occur on or about October 23, 2026.

The investment option(s) shown on the following below under Merging (“Old”) Fund will no longer be available in the Plan. All existing balances and future contributions in this fund applicable to the plan will be transferred to the fund shown under Successor (“New”) Fund, on or about the merger date. The transfer of balance will appear as an exchange on your account history and quarterly statement. You may receive a prospectus as a result of this transaction.

If you do not want your future contributions to transfer to the investment option(s) as shown below, you must contact Fidelity Investments before 4:00 P.M. Eastern Time on the merger date and request a change. If you do not want your remaining balances to be transferred to the investment option(s) as shown below, you must contact Fidelity Investments before 4:00 P.M. Eastern Time on the merger date and request an exchange.

If your plan offers Automatic Rebalance (ARB) service and your ARB election includes an old investment option(s), your ARB election will automatically be updated to replace the old investment option(s) with the new investment option(s). However, if an investment option under the Plan is being frozen to new contributions (commonly known as a “Frozen Fund”) and your ARB election includes the Frozen Fund, you will be unenrolled from the ARB service. You must update your ARB election prior to the fund change effective date listed above to avoid being unenrolled from the service. You can re-enroll in the ARB service at any time.

If you would like more information, or to review investment options in your plan, please do so by logging onto Fidelity NetBenefits at www.netbenefits.com, www.401k.com or www.fidelity.com/atwork, or contact Fidelity to speak with a customer service representative.

Merging (“Old”) Fund		Successor (“New”) Fund
JPMCB SmartRetirement DRE 2025 Fund CF Class	>	JPMCB SmartRetirement DRE Income Fund CF Class
JPMCB SmartRetirement® Passive Blend 2025 Fund CF	>	JPMCB SmartRetirement® Passive Blend Income Fund CF
JPMCB SmartRetirement Passive Blend DRE 2025 Fund CF Class	>	JPMCB SmartRetirement Passive Blend DRE Income Fund CF Class
JPMCB SmartRetirement 2025 Fund CF Class	>	JPMCB SmartRetirement Income Fund CF Class
JPMCB SmartRetirement® Passive Blend 2025 Fund CF10	>	JPMCB SmartRetirement® Passive Blend Income Fund CF10
JPMCB SmartRetirement® Passive Blend 2025 Fund CF20	>	JPMCB SmartRetirement® Passive Blend Income Fund CF20
JPMCB SmartRetirement® Passive Blend 2025 Fund CF30	>	JPMCB SmartRetirement® Passive Blend Income Fund CF30
JPMCB SmartRetirement® Passive Blend 2025 Fund CF-A	>	JPMCB SmartRetirement® Passive Blend Income Fund CF-A

JPMCB SmartRetirement® Passive Blend 2025 Fund CF-B	>	JPMCB SmartRetirement® Passive Blend Income Fund CF-B
JPMCB SmartRetirement DRE 2025 Fund CF-B Class	>	JPMCB SmartRetirement DRE Income Fund CF-B Class
JPMCB SmartRetirement® Passive Blend 2025 Fund CF-C	>	JPMCB SmartRetirement® Passive Blend Income Fund CF-C
JPMCB SmartRetirement Passive Blend DRE 2025 Fund CF-C Class	>	JPMCB SmartRetirement Passive Blend DRE Income Fund CF-C Class
JPMCB SmartRetirement® Passive Blend 2025 Fund CF-D	>	JPMCB SmartRetirement® Passive Blend Income Fund CF-D
JPMCB SmartRetirement Passive Blend DRE 2025 Fund CF-D Class	>	JPMCB SmartRetirement Passive Blend DRE Income Fund CF-D Class
JPMCB SmartRetirement 2025 Fund CF-D Class	>	JPMCB SmartRetirement Income Fund CF-D Class
JPMCB SmartRetirement DRE 2025 Fund CF-D Class	>	JPMCB SmartRetirement DRE Income Fund CF-D Class
JPMCB SmartRetirement® Passive Blend 2025 Fund CF-F	>	JPMCB SmartRetirement® Passive Blend Income Fund CF-F
JPMCB SmartRetirement® Passive Blend 2025 Fund CF-X1	>	JPMCB SmartRetirement® Passive Blend Income Fund CF-X1

Sincerely,

-Mortenson Benefits