

This notification is being sent to you to notify you of the fund Liquidation that will take place on or about November 4, 2025.

The investment option(s) shown on the following below under Liquidating (“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 liquidation 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 and/or your remaining balances to transfer to the investment option(s) as shown below, you must contact Fidelity Investments® before 4:00 P.M. Eastern Time on the liquidation date and request a change.

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.

Liquidating (“Old”) Fund	Successor (“New”) Fund
Morgan Stanley Global Fixed Income Opportunities Fund Class I	Participant Level Default/Fidelity Freedom Fund