

# Retirement Savings Plan

UFCW Members, Local Unions, and Multi-Employer 401(k) Plan

**Your 401(k) Retirement Savings Plan is a convenient way for you to take control of your future and help make sure you have the retirement you deserve.**



## One Day You Will Retire.

How Your Retirement Turns Out is Up to You.

### **Outcome #1**

Retire with no extra money set aside and figure out how to live on just Social Security.

### **Outcome #2**

Boost your retirement by saving a little bit each week and watch your account grow over time.

# The 401(k) Advantage

Saving for retirement in your 401(k) Retirement Savings Plan offers **3 distinct advantages** over saving for retirement at your bank, through a financial adviser, or insurance agent.

## # 1 – Keeping More Money in Your Pocket Today Means You’ll Have More Money When You Retire.

### Avoid Paying Taxes Today with Pre-Tax Savings.

Contributions to your 401(k) are deducted from your paycheck before federal and state income taxes. This lowers your taxable income and reduces the taxes you pay today. Your 401(k) then grows tax-deferred, meaning you won’t owe taxes on your earnings or interest while your money is still in your 401(k) or rollover IRA.

Saving pre-tax dollars also means the hit to your paycheck is smaller than your 401(k) contribution.

<b>See How 3% Savings will Affect Your Take-Home-Pay</b>			
<b>Weekly Gross Pay</b>	<b>3% of Pay Contributed</b>	<b>Federal Taxes Deferred</b>	<b>Reduction in Take-Home-Pay</b>
\$500	\$15	-\$2	\$13
\$750	\$23	-\$4	\$19
\$1,000	\$30	-\$7	\$23
\$1,250	\$38	-\$10	\$28
\$1,500	\$45	-\$11	\$34
\$1,750	\$53	-\$14	\$39
\$2,000	\$60	-\$17	\$43

*401(k) Contribution Calculator | [www.bankrate.com](http://www.bankrate.com) | [Single with no dependents]*

### Your Account Grows Bigger and Faster with Tax Deferred Growth.

**How does tax deferral boost compounding?** In a taxable account, your interest, dividends and gains are taxed. In a 401(k), every dollar stays invested until the end, so the compounding effect is stronger.

### Think of it like planting seeds.

**Taxable Account:** you have to give away part of your harvest every year, so you replant fewer seeds.

**401(k):** you keep the whole harvest each year, replant everything, and only share a portion at the very end. By then, the harvest is much larger.



## #2 – Low-Cost Group Pricing

Being part of a large 401(k) plan means you'll likely have a lower fee structure than you could get as an individual retail investor working through a bank, financial adviser, or insurance agent. This is important because higher fees are a drag and reduce investment performance over time.

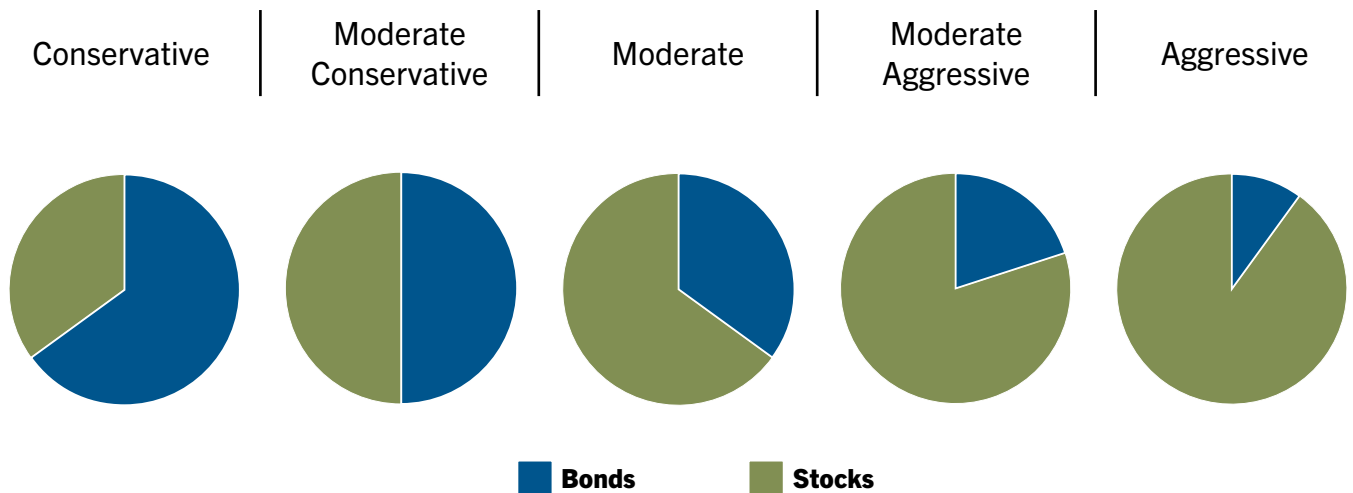
Lower fees in a 401(k) plan help your account grow over time, since less of your returns are lost to expenses. That means more of your money works for you instead of going to someone else.

## #3 – Professional Management and Advice

**Your 401(k) Retirement Savings Plan includes portfolio management services at no extra cost.**

Most people don't have a lot of free time to "study the markets" and are nervous about making investment decisions. There's no need to stress-out when setting up your account or worry about having to watch it all the time.

Just select a managed portfolio and Financial Freedom House (a certified investment fiduciary) will do the heavy lifting. This allows you to balance your career and family with less stress.



If you have questions about your account or retirement, now or down the road, we're here to help with that too. Speak to one of the 401(k) advisers when they are at your worksite, or call **800-754-9933**.

**Your account is portable and your money follows you if you change jobs.**

# There are Two Main Threats to a Good Retirement

Planning for a comfortable retirement means recognizing *two important facts*: people are living longer than in the past, and the cost of living will continue to rise over time.

**Your 401(k) Retirement Savings Plan is a great way to prepare today to have the retirement you deserve.**



## +6 YEARS

Between 2000 and 2019, global life expectancy rose by over 6 years, from 66.8 to 73.1 years. (WHO, 2022)

## #1 - People are Living Longer

**Longer lifespans are a wonderful gift, but they also increase the chance you'll outlive your money.**

Many people today can expect to live well into their 80s or 90s, especially if they have a partner. That means you may need to plan for a retirement that will last 20 to 30 years.



## 20-30+ YEARS

Retirement may last 20 - 30 years or more. That's as long as a full career, which means savings and investments must stretch much further.

## #2 – Everything will Cost More (a.k.a “Inflation”)

**What makes inflation dangerous is it is not noticeable on a day-to-day basis.**

Inflation is defined as “a general increase in prices and a drop in the purchasing power of money”. This means that things will be more expensive in the future.

### U.S. Inflation Trends (1975–2025)

Measured by Annual Consumer Price Index (CPI)

Period	Average Inflation	Notable Highs/Lows
1970s	~7%	Peaked at 13.3% in 1979 (oil crisis)
1980s	~5%	14.8% in 1980, then dropped below 4% mid-decade
1990s	~3%	Stable, between 2% – 4% most years
2000s	~2.5%	Spike in 2008 (5.6%) before financial crisis
2010s	~1.8%	Historically low, often under 2%
2020–2022	~5% – 8%	Pandemic surge, 9.1% in June 2022 (40-year high)
2023–2025	~3% – 4%	Cooling but above pre-pandemic averages

Source: <https://www.investopedia.com/inflation-rate-by-year-7253832>

# Real Life Examples

The key to a strong retirement is to start saving as soon as you can so that time and compounding interest (earning interest on your interest year in and year out) can help your savings snowball.

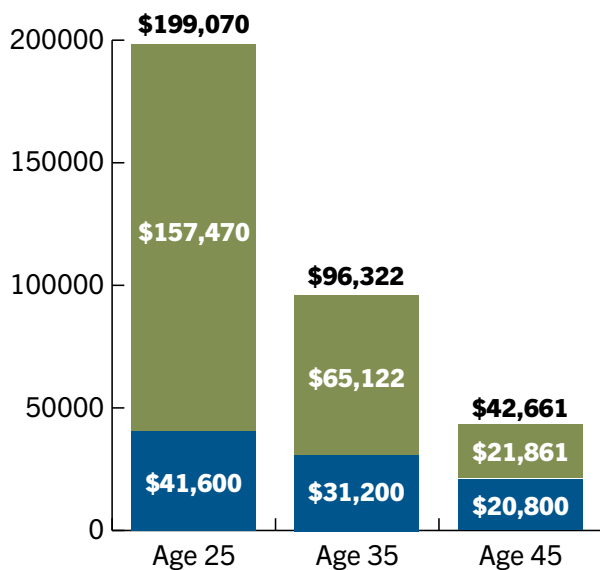
## Time in the market is more important than timing the market.

Saving a little bit each week and letting it grow can build up a nice retirement nest egg. If you wait to start saving for retirement, those lost years of potential growth can never be regained.

## Potential Account Value at Age 65

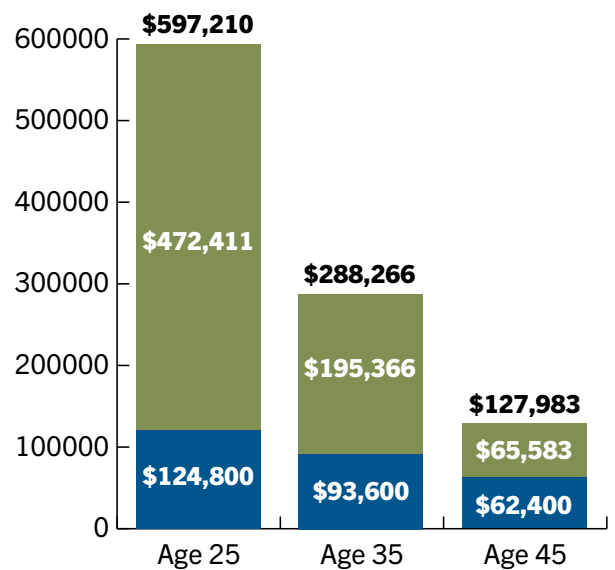
Depending on When You Start Saving

### Saving \$20 per Week



Age you start saving

### Saving \$60 per Week



Age you start saving

- Total Contributions
- Interest & Earnings Gained (6.5% annual return)

*These future value calculations above are for illustrative purposes only and do not account for market fluctuation, fees or contribution changes over time. The potential future is estimated assuming you start saving at the age specified, save the amount shown each week until age 65, and that your investments earn 6.5% each year.*

Starting to save today also helps you build a “savings habit” that makes it easier to stay on track and have the retirement you deserve.

## There is no “perfect time” to start saving.

Consistency beats intensity. It’s easy to overestimate how much you’ll be able to save later. Beginning with a small 401(k) contribution now keeps you moving forward even when life gets busy.

# How the Money in Your Account is Invested

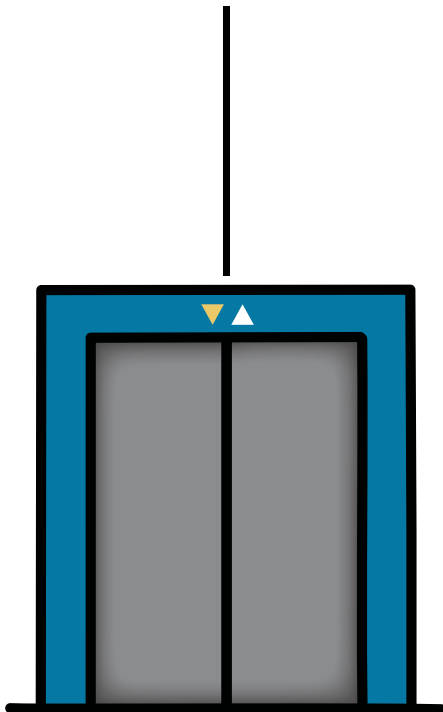
## Mutual Funds are the Backbone of Your 401(k)

Mutual funds allow millions of individual investors to come together as part of a large purchasing group to buy hundreds and thousands of individual stocks and bonds in an easy and affordable way.

The benefit of investing in a mutual fund is that your money is spread across all of the investments in the mutual fund. This provides you with more diversification and security than you would have if you invested in individual stocks (such as Apple, Google, etc.) or bonds.

Imagine being in an elevator.

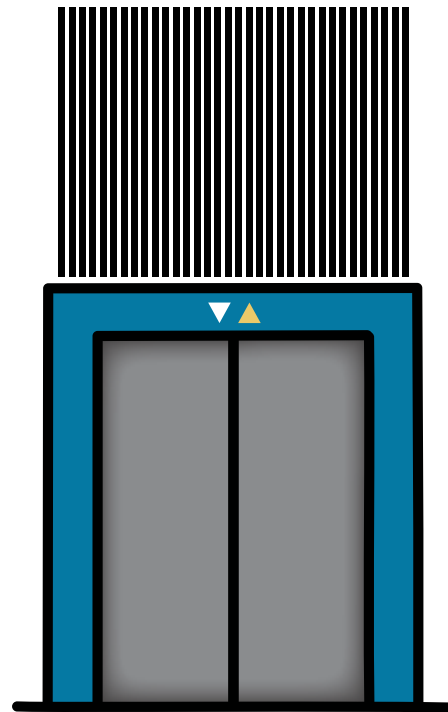
**Individual Stock** = One Cable Elevator



**Individual Stocks**

- If the cable snaps, there's no backup and the elevator crashes to the ground.

**Mutual Fund** = Multi-Cable Elevator



**Mutual Fund**

- Even if one cable fails, the others will keep the elevator from falling.

## Why It Works:

**Individual Stocks:** Higher risk. If the company fails, your investment crashes.

**Mutual Fund:** Lower risk. Diversification acts like multiple safety cables and protects against catastrophic loss.

## Mutual Funds Included in the Plan

Each mutual fund in the 401(k) Retirement Savings Plan invests in a specific category such as large US companies, small US companies, international companies, or bonds issued by governments or corporations. They all have different objectives, styles, and risk-reward profiles.

The target retirement date funds are “one-stop” funds that use multiple asset classes to build a portfolio focused on an expected year of retirement.

Each quarter, funds are reviewed through a rigorous multi-point due diligence process to ensure they still rank as top-performing and low-cost.

How Each Portfolio is Invested					
Asset Class		Ticker Symbol	# of Holdings in Fund	Net Expense Ratio	Peer Group Asset Class
<b>Bonds</b>	Nuveen Core Bond R6	TIBDX	1,867	0.29%	Core Bonds – Broad Market
	MetLife Stable Value Series 25053 - 0	-	4	0.52%	Stable Value Fund
	Vanguard Intermediate Term Treasury Idx	VSIGX	107	0.06%	Inter Term Gov't Bond
	Vanguard GNMA Adm	VFIJX	9,316	0.11%	Mortgage-Backed Bond
	Vanguard High-Yield Corporate Adm	VWEAX	1,018	0.12%	High Yield Bond
	Vanguard Total Int'l Bond Index Adm	VTABX	6,756	0.10%	Int'l Bond
<b>US Stocks</b>	Vanguard Total Stock Mkt Idx Adm	VTSAX	3,541	0.04%	Core Equity – Broad Market
	Vanguard 500 Idx Adm	VFIAX	519	0.04%	Large Cap Blend Equity
	Nuveen Large Cap Value Idx R6	TILVX	394	0.05%	Large Cap Value Equity
	Nuveen Large Cap Gr Idx R6	TILIX	874	0.05%	Large Cap Growth Equity
	Vanguard Mid Cap Idx Adm	VIMAX	303	0.05%	Mid Cap Blend Equity
	Vanguard US Small Cap Value Index Adm	VSIAX	848	0.07%	Small Cap Value Equity
	Baron Discovery Institutional	BDFIX	60	1.05%	Small Cap Growth Equity
<b>International Stocks</b>	Vanguard Total Int'l Stock Market Idx	VTIAX	7,911	0.11%	Core International Equity
	Virtus KAR Int'l Small Cap Equity	VRISX	42	1.08%	Int'l Small – Mid Cap Equity
	DFA Emerging Markets Core I	DFCEX	6,739	0.40%	Emerging Market Equity
<b>Alternatives</b>	DFA Global Real Estate Securities	DFGEX	147	0.22%	Real Estate
	DFA Commodity Strategy I	DCMSX	289	0.32%	Commodities

Target Retirement Date Funds						
Fidelity Freedom Idx 2020 Inst	FIWTX	0.08%		Fidelity Freedom Idx 2045 Inst	FFOLX	0.08%
Fidelity Freedom Idx 2025 Inst	FFEDX	0.08%		Fidelity Freedom Idx 2050 Inst	FFOPX	0.08%
Fidelity Freedom Idx 2030 Inst	FFEGX	0.08%		Fidelity Freedom Idx 2055 Inst	FFLDX	0.08%
Fidelity Freedom Idx 2035 Inst	FFEZX	0.08%		Fidelity Freedom Idx 2060 Inst	FFLEX	0.08%
Fidelity Freedom Idx 2040 Inst	FFIZX	0.08%		Fidelity Freedom Idx 2065 Inst	FFIKX	0.08%


*Holdings and expense ratio as of September 30, 2025*

# Professionally Managed Portfolios

While you have the flexibility to craft your own portfolio, Financial Freedom House makes it easier for you by providing five expert designed, ready-to-use managed portfolios. This takes the stress of making investment decisions and monitoring your account off your shoulders.

**There is **no** extra charge if you choose one of these professionally managed portfolios.**

Each portfolio is blended together to minimize volatility for a targeted long-term rate of return. The specific mix of investments in each managed portfolio is shown below.

Asset Allocation of Each Portfolio						
	Lower Potential Return, Lower Volatility				Higher Potential Return, Higher Volatility	
Asset Class	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive	
Bonds	65%	50%	35%	20%	10%	
Stocks	25%	30%	40%	50%	50%	
International Stocks	5%	10%	15%	20%	30%	
Alternatives	5%	10%	10%	10%	10%	
% Split of Stocks & Bonds	35% Stocks 65% Bonds	50% Stocks 50% Bonds	65% Stocks 35% Bonds	80% Stocks 20% Bonds	90% Stocks 10% Bonds	

Potential Annual Return of Each Portfolio					
	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
75th Percentile of Potential Returns	10.0%	10.5%	12.2%	13.4%	13.6%
50th Percentile of Potential Returns	7.7%	7.8%	8.7%	9.3%	9.2%
25th Percentile of Potential Returns	5.6%	5.2%	5.3%	5.2%	4.6%
Range of Returns between 25th & 75th Percentiles	4.4%	5.4%	6.9%	8.2%	9.0%
<i>Over 5-Years Returns were generated using Monte Carlo Simulation, a multiple probability mathematical analysis that features 2,000 random iterations. Simulated future return statistics were generated 12/31/2025 using Morningstar Direct and are reported on a before-fee basis.</i>					

## How Each Portfolio is Invested

Asset Class		Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
<b>Bonds</b>	Nuveen Core Bond R6	25%	30%	15%	10%	10%
	MetLife Stable Value Series 25053 0	8%	4%	4%	2%	-
	Vanguard Intermediate Term Treasury Idx Adm	8%	4%	4%	2%	-
	Vanguard GNMA Adm	8%	4%	4%	2%	-
	Vanguard High-Yield Corporate Adm	8%	4%	4%	2%	-
	Vanguard Total Int'l Bond Idx Adm	8%	4%	4%	2%	-
<b>US Stocks</b>	Vanguard Total Stock Mkt Idx Adm	13%	12%	16%	20%	20%
	Vanguard 500 Idx Adm	2%	3%	4%	5%	5%
	Nuveen Large Cap Value Index R6	2%	3%	4%	5%	5%
	Nuveen Large Cap Growth Index R6	2%	3%	4%	5%	5%
	Vanguard Mid Cap Idx Adm	2%	3%	4%	5%	5%
	Vanguard US Small Cap Value Idx Adm	2%	3%	4%	5%	5%
	Baron Discovery Institutional	2%	3%	4%	5%	5%
<b>Int'l Stocks</b>	Vanguard Total Int'l Stock Market Idx	5%	5%	5%	7%	10%
	Virtus KAR Int'l Small Cap Equity	-	5%	5%	7%	10%
	DFA Emerging Markets Core I	-	-	5%	6%	10%
<b>Alternatives</b>	DFA Global Real Estate Securities	2.5%	5%	5%	5%	5%
	DFA Commodity Strategy I	2.5%	5%	5%	5%	5%

# How Much Should You Save

**We don't believe it is good to save a lot into your 401(k) for retirement, only to find yourself stressed out and struggling during your working years.**

Deciding how much to save into your 401(k) for retirement is a balancing act. While the need to save for the future is undeniable, you still have bills to pay and a life to live today.

Start out by saving a small amount you know you can tolerate and then each year increase the amount you're saving by 1%.

This is a simple and comfortable way to eventually reach the goal recommended by most financial planners of saving 10% of your pay for your retirement.

Gross Before Tax Wages	Dollars Saved Each Pay Day for Different Percentages									
	Percent of Wages Saved into the 401(k) from Each Paycheck									
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
<b>\$500</b>	\$5	\$10	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
<b>\$750</b>	\$8	\$15	\$23	\$30	\$38	\$45	\$53	\$60	\$68	\$75
<b>\$1,000</b>	\$10	\$20	\$30	\$40	\$50	\$60	\$70	\$80	\$90	\$100
<b>\$1,250</b>	\$13	\$25	\$38	\$50	\$63	\$75	\$88	\$100	\$113	\$125
<b>\$1,500</b>	\$15	\$30	\$45	\$60	\$75	\$90	\$105	\$120	\$135	\$150
<b>\$1,750</b>	\$18	\$35	\$53	\$70	\$88	\$105	\$123	\$140	\$158	\$175
<b>\$2,000</b>	\$20	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200

*Savings into your 401(k) Retirement Pension are done as a percent of pay (not a flat dollar amount). If you have a dollar amount in mind that you want to save out of each paycheck, use this table as a guide. This table shows percentages rounded to nearest dollar amount.*

# Plan Highlights and Disclosures

## Plan Summary

The table on the following pages (pg. 12-13) is intended to be a very concise overview of the Plan. For more detailed information please review the legal Plan document known as the Summary Plan Description (“SPD”).

To obtain a complete copy of the SPD.

- Call the plan administrator at **800-754-9933**
- Scan the **QR Code** with your smartphone
- Go to <https://www.yourffh.com/wp-content/uploads/2025/09/UFCW-401k-SPD-202527452494.2-1.pdf>



<b>Eligibility</b>	
Excluded Employees	Refer to the collective bargaining agreement and participation agreement signed by your employer.
Employee Elective Salary Deferral	<p>You must meet the following criteria to be eligible to make Elective Deferral Contributions. Unless otherwise specified in your collective bargaining agreement the requirements listed below apply.</p> <ul style="list-style-type: none"> <li>• You must attain age 18</li> <li>• You must complete 3 months service</li> </ul>
Employee Automatic Enrollment & Salary Deferral	Refer to the collective bargaining agreement and participation agreement signed by your employer.
Matching Contributions by Employer	Refer to the collective bargaining agreement and participation agreement signed by your employer.
Other Contributions by Employer	Refer to the collective bargaining agreement and participation agreement signed by your employer.
<b>Plan Enrollment Entry Dates</b>	
Elective Salary Deferral and Matching Contributions	On the first day of each plan quarter coincident with or next following the time you meet the eligibility criteria specified above.
Other Contributions by Employer	On the first day of each plan quarter coincident with or next following the time you meet the eligibility criteria specified above.
<b>Contributions and Contribution Limits</b>	
Employee Salary Deferral (Automatic or Elective)	<p>You may make Regular 401(k) deferrals (pre-tax) into the Plan. Some employers may permit you to make Roth 401(k) deferrals (after-tax). This will be indicated in the participation agreement.</p> <p>Your total deferrals in any taxable year may not exceed the dollar limit set by law. The dollar limit for 2026 is \$24,500.</p> <p>If you are at least age 50 or will attain age 50 during a calendar year, then you may defer an additional amount (“catch up contribution”) to the Plan. The dollar limit for 2026 is \$8,000. If you will be 60, 61, 62 or 63 as of the end of 2026, your eligible catch-up contribution is \$11,250 instead of \$8,000.</p>
Matching Contributions by Employer	Refer to the collective bargaining agreement and participation agreement signed by your employer.
Other Contributions by Employer	Refer to the collective bargaining agreement and participation agreement signed by your employer.
Rollovers into the Plan	The Plan may accept a Rollover Contribution made on behalf of any Eligible Employee, regardless of whether such Employee has met the age and service requirements of the Plan. An Eligible Employee who has not yet met any of the eligibility requirements of the Plan will be deemed a Participant only with respect to amounts, if any, in their Rollover Contribution Account.

<b>Vesting</b>	
Employee Salary Deferral, Employer Safe Harbor Match, & Rollovers into the Plan	You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions: Employee Salary Deferral, Employer Safe Harbor Match, & Rollovers into the Plan.
Employer Match	Refer to the collective bargaining agreement and participation agreement signed by your employer.
Other Contributions by Employer	Refer to the collective bargaining agreement and participation agreement signed by your employer.
<b>Investing Plan Contributions</b>	
Investments	<p>You may direct the investment of all of your accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law.</p> <p>The Plan is intended to constitute a plan described in ERISA §404(c). This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.</p>
<b>Distributions and Loans</b>	
Distributions from the Plan	<p>You may receive a distribution from your account under the following circumstances:</p> <ul style="list-style-type: none"> <li>• Termination of employment</li> <li>• Hardship (from employee deferral account or rollover account only).</li> <li>• After age 59 1/2</li> <li>• From the Rollover Contribution Account at any time</li> <li>• Death</li> </ul>
Loans	<p>You are permitted to take a loan from your account in the Plan.</p> <ul style="list-style-type: none"> <li>• The maximum number of loans outstanding at any time is (1) one.</li> <li>• The minimum loan amount is \$1,000.</li> <li>• The maximum loan amount you are eligible to take is the lessor of 50% of your vested account balance or \$50,000 minus the highest outstanding balance of your loan(s) in the past 12 months.</li> <li>• The interest rate on the loan is Prime+1%.</li> </ul> <p>A waiting period of 30 days exists between the receipt of the final payment on a loan and when you may apply for another.</p>
<p><b>Note:</b> These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.</p>	

# Participant Fee Disclosure and Comparative Chart

## Types of Plan Expenses

There are a variety of expenses related to the operation and oversight of the Plan.

These include the following:

### **Plan Administration & Fiduciary Services**

These are charges for services such as the administration, custody, and recordkeeping of Plan assets. Also included in this category are the services related to ongoing regulatory compliance, oversight of Plan investments, and participant advisory services.

### **Participant Transactions**

These are fees incurred by the individual participant requesting a transaction such as a loan or distribution. These fees are deducted from the account of the participant who initiated the transaction.

### **Investment Options**

Each of the Plan's investment options ("mutual funds") has an internal expense ratio. This is the fee charged by the mutual fund company to operate the mutual fund itself and is deducted from the mutual fund's assets. The performance of the mutual fund is reported net of this fee.

## Plan Services and Expenses

The following have been hired by the Plan to provide the services described on page 15. The structure of each service provider's fee is listed along with their annual fee as a percent of Plan assets as of 9/30/2025. This fee is also disclosed as a dollar amount per \$10,000 of account value. These fees are withdrawn from Plan assets each quarter (25% of the annual fee) and are deducted from participant accounts on a pro rata basis so that each participant pays the same effective percentage fee.

Description	Fee Structure	Fee as %	Fee per \$10,000
<p><b>Recordkeeping and Administration   Sentinel Benefits Group</b></p> <p>Provides administration and recordkeeping services, including maintenance of participant web-portal, daily valuation of participant accounts, administration of loans and distributions, and other services and documentation necessary for the Plan’s operations and regulatory compliance.</p>	Per Participant + % of Plan Assets	0.45%	\$45
<p><b>Institutional Custody Services   Fidelity Institutional Wealth Services</b></p> <p>Institution responsible for the custody of Plan assets and providing trust and paying agent services.</p>	Flat Dollar + % of Plan Assets	0.05%	\$5
<p><b>Participant Investment Advice as an ERISA §3(21) Fiduciary   Financial Freedom House</b></p> <p>Independent fee-based federally registered and CEFEX-certified investment fiduciary providing participants with ongoing investment advice during enrollment meetings, worksite service visits, online meetings, and phone calls.</p>	Flat Dollar	0.16%	\$16
<p><b>Plan Investment Management as an ERISA §3(38) Fiduciary   Fiduciary Firewall Advisers</b></p> <p>Independent fee-based federally registered and CEFEX-certified investment fiduciary providing Plan level investment management services including selection of mutual funds, ongoing due diligence and oversight, and management of the managed portfolio.</p>	Flat Dollar	0.06%	\$6
<p><b>Plan Management as an ERISA §3(16) Administrative Fiduciary   Fiduciary Firewall Administrators</b></p> <p>Provides daily plan management and administrative services including the reconciliation and processing of participant contributions, maintenance of participant records, approval and processing of distribution requests, compilation of data for annual plan audit, and other day-to-day administrative and participant services.</p>	Flat Dollar	0.13%	\$13
<p><b>Plan Governance and Compliance as an ERISA §3(21) Fiduciary   Fiduciary Firewall Consulting</b></p> <p>An independent and CEFEX-certified professional fiduciary providing plan governance and compliance services to the plan and plan trustees.</p>	Flat Dollar	0.06%	\$6
<p><b>Total Cost of Plan Services</b></p>		<b>0.91%</b>	<b>\$91</b>
<p><i>Throughout the year the Plan also incurs other expenses for legal and auditing services, liability insurance premiums, etc... Based on the current value of the Plan, these other expenses incurred in 2024 are equal to approximately 0.25% or \$25 per \$10,000 annually.</i></p>			

# Participant Transaction Fees

Listed below are the fees for certain participant-initiated transactions. These fees are deducted from the account of the participant who initiated the transaction.

<b>Distribution/Withdrawal</b>	\$65 per occurrence
<b>Check Reissue</b>	\$50 per occurrence
<b>Loan Initiation</b>	\$190 per occurrence
<b>Overnight Mailing</b>	\$25 per occurrence
<b>Loan Maintenance</b>	\$50 per loan per year
<b>Qualified Domestic Relations Order</b>	\$600 per occurrence

## Cost of Plan Investments

The Comparative Report on the following pages includes important information to help you compare the investment options available in the Plan. If you want additional information about your investment options, you can go to the specific website shown on the Comparative Chart of Plan Investments or you can contact Financial Freedom House (the Plan's investment manager and adviser) by calling **800-754-9933**, sending an email to [Service@YourFFH.com](mailto:Service@YourFFH.com), or going online at [www.YourFFH.com](http://www.YourFFH.com).

Based upon the allocation of Plan assets as of September 30, 2025, the weighted average expense ratio of the Plan's investments is 0.21% or \$21 per \$10,000. The cost of investments in your individual account may be more or less than this amount depending on how your account is allocated.

It is important to note that none of the investments in the Plan engage in revenue sharing or provide compensation to any Plan service provider in exchange for their being included in the Plan as an investment option. It is important to note that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/401k-plan-fees.pdf>.

Please visit <https://www.ici.org/fb-glossary> for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

# Comparative Chart of Plan Investment

Data as of September 30, 2025

## Annualized Percentage (%) Rate of Return

Prepared Using Morningstar Direct

	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Inception Date	Net Exp Ratio (%)	Cost per \$10,000
<b>Stable Value</b>								
Reliance MetLife Series 25053 CI 0	2.90	2.87	2.60	2.60	3.96	07/30/1999	0.53	\$53
<a href="https://www.yourffh.com/wp-content/uploads/2024/11/MetLifeStableValue25053-0_20240930.pdf">https://www.yourffh.com/wp-content/uploads/2024/11/MetLifeStableValue25053-0_20240930.pdf</a>								
Index: USTREAS T-Bill Cnst Mat Rate 3 Yr	3.84	4.81	0.96	1.48				
<b>Intermediate Government</b>								
Vanguard Intermediate Term Treasury (VSI GX)	3.19	4.29	-0.55	1.41	1.96	08/04/2010	0.06	\$6
<a href="https://www.morningstar.com/funds/xnas/vsigx/quote">https://www.morningstar.com/funds/xnas/vsigx/quote</a>								
Vanguard GNMA Adm (VFIJX)	3.40	4.97	0.11	1.45	6.25	02/12/2001	0.11	\$11
<a href="https://www.morningstar.com/funds/xnas/vfijx/quote">https://www.morningstar.com/funds/xnas/vfijx/quote</a>								
Index: Bloomberg US Government TR USD	2.08	3.58	-1.27	1.20				
<b>Intermediate Core-Plus Bond</b>								
Nuveen Core Bond R6 (TIBDX)	3.34	5.75	0.27	2.40	4.31	07/01/1999	0.29	\$29
<a href="https://www.morningstar.com/funds/xnas/tibdx/quote">https://www.morningstar.com/funds/xnas/tibdx/quote</a>								
Index: Bloomberg US Universal TR USD	3.40	5.60	0.08	2.26				
<b>High Yield Bond</b>								
Vanguard High-Yield Corporate Adm (VWEAX)	7.28	10.28	4.80	5.46	7.88	11/12/2001	0.12	\$12
<a href="https://www.morningstar.com/funds/xnas/vweax/quote">https://www.morningstar.com/funds/xnas/vweax/quote</a>								
Index: ICE BofA US High Yield TR USD	7.23	10.97	5.53	6.07				
<b>Global Bond-USD Hedged</b>								
Vanguard Total Intl Bd Idx Admiral (VTABX)	2.55	4.94	-0.12	2.09	2.45	05/31/2013	0.10	\$10
<a href="https://www.morningstar.com/funds/xnas/vtabx/quote">https://www.morningstar.com/funds/xnas/vtabx/quote</a>								
Index: Bloomberg Global Aggregate TR Hdg USD	3.06	5.20	0.36	2.32				
<b>Large Value</b>								
Nuveen Large Cap Value Idx R6 (TILVX)	9.36	16.91	13.82	10.68	9.62	10/01/2002	0.05	\$5
<a href="https://www.morningstar.com/funds/xnas/tilvx/quote">https://www.morningstar.com/funds/xnas/tilvx/quote</a>								
Index: Russell 1000 Value TR USD	9.44	16.96	13.88	10.72				
<b>Large Blend</b>								
Vanguard Total Stock Mkt Idx Adm (VTSAX)	17.33	24.10	15.66	14.66	10.79	11/13/2000	0.04	\$4
<a href="https://www.morningstar.com/funds/xnas/vtsax/quote">https://www.morningstar.com/funds/xnas/vtsax/quote</a>								
Vanguard 500 Index Admiral (VFIAX)	17.55	24.88	16.42	15.26	11.68	11/13/2000	0.04	\$4
<a href="https://www.morningstar.com/funds/xnas/vfiax/quote">https://www.morningstar.com/funds/xnas/vfiax/quote</a>								
Index: Morningstar US Large-Mid TR USD	18.10	25.05	16.00	15.10				

	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Inception Date	Net Exp Ratio (%)	Cost per \$10,000
<b>Large Growth</b>								
Nuveen Large Cap Gr Idx R6 (TILIX)	25.49	31.56	17.52	18.77	13.44	10/01/2002	0.05	\$5
<a href="https://www.morningstar.com/funds/xnas/tilix/quote">https://www.morningstar.com/funds/xnas/tilix/quote</a>								
Index: Russell 1000 Growth TR USD	25.53	31.61	17.58	18.83				
<b>Mid Cap Blend</b>								
Vanguard Mid Cap Index Admiral (VIMAX)	13.10	17.93	12.44	11.38	10.21	11/12/2001	0.05	\$5
<a href="https://www.morningstar.com/funds/xnas/vimax/quote">https://www.morningstar.com/funds/xnas/vimax/quote</a>								
Index: Morningstar US Mid TR USD	10.84	17.35	12.77	11.95				
<b>Small Value</b>								
Vanguard Small Cap Value Index Admiral (VSIAX)	6.10	15.87	15.93	10.22	8.82	09/27/2011	0.07	\$7
<a href="https://www.morningstar.com/funds/xnas/vsiax/quote">https://www.morningstar.com/funds/xnas/vsiax/quote</a>								
Index: Russell 2000 Value TR USD	7.88	13.56	14.59	9.32				
<b>Small Growth</b>								
Baron Discovery Institutional (BDFIX)	17.61	16.52	6.16	14.36	12.87	09/30/2013	1.05	\$105
<a href="http://www.morningstar.com/funds/xnas/bdfix/quote">www.morningstar.com/funds/xnas/bdfix/quote</a>								
Index: Russell 2000 Growth TR USD	13.56	16.68	8.41	9.91				
<b>Foreign Large Blend</b>								
Vanguard Total Intl Stock Index Admiral (VTIAX)	17.10	20.77	10.38	8.32	5.53	11/29/2010	0.09	\$9
<a href="https://www.morningstar.com/funds/xnas/vtiax/quote">https://www.morningstar.com/funds/xnas/vtiax/quote</a>								
Index: MSCI ACWI Ex USA NR USD	16.45	20.67	10.26	8.23				
<b>Foreign Small/Mid Growth</b>								
Virtus KAR International Small-Mid CapR6 (VRISX)	7.64	20.89	4.93	9.74	9.29	11/12/2014	1.08	\$108
<a href="https://www.morningstar.com/funds/xnas/vrisx/quote">https://www.morningstar.com/funds/xnas/vrisx/quote</a>								
Index: MSCI ACWI Ex USA SMID Growth NR USD	16.56	18.75	6.76	7.71				
<b>Diversified Emerging Mkts</b>								
DFA Emerging Markets Core Equity I (DFCEX)	15.55	19.33	10.52	8.84	7.77	04/05/2005	0.40	\$40
<a href="https://www.morningstar.com/funds/xnas/dfcex/quote">https://www.morningstar.com/funds/xnas/dfcex/quote</a>								
Index: MSCI EM NR USD	17.32	18.21	7.02	7.99				
<b>Global Real Estate</b>								
DFA Global Real Estate Securities Port (DFGEX)	-1.36	9.21	6.12	5.28	5.03	06/04/2008	0.22	\$22
<a href="https://www.morningstar.com/funds/xnas/dfgex/quote">https://www.morningstar.com/funds/xnas/dfgex/quote</a>								
Index: S&P Global REIT TR USD	-0.14	10.79	7.70	5.50				
<b>Commodities Broad Basket</b>								
DFA Commodity Strategy Institutional (DCMSX)	9.40	2.41	10.60	4.11	-0.60	11/09/2010	0.32	\$32
<a href="https://www.morningstar.com/funds/xnas/dcmsx/quote">https://www.morningstar.com/funds/xnas/dcmsx/quote</a>								
Index: Bloomberg Commodity TR USD	8.88	2.76	11.53	3.96				

# Target Retirement Date Funds

	1 Yr	3 yr	5 Yr	10 Yr	Since Inception	Inception Date	Net Exp Ratio (%)	Cost per \$10,000
<b>Target-Date 2000-2010</b>								
Fidelity Freedom Index 2010 (FFWTX)	6.58	9.53	4.02	5.47		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffwtx/quote">www.morningstar.com/funds/xnas/ffwtx/quote</a>								
Index: Morningstar Target Date 2000-2010	7.35	10.58	4.93	5.80				
<b>Target-Date 2020</b>								
Fidelity Freedom Index 2020 (FIWTX)	8.76	12.65	5.91	7.08		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/fiwtx/quote">www.morningstar.com/funds/xnas/fiwtx/quote</a>								
Index: Morningstar Target Date 2020	8.26	12.03	6.03	6.82				
<b>Target-Date 2025</b>								
Fidelity Freedom Index 2025 (FFEDX)	9.76	13.93	6.76	7.73		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffedx/quote">www.morningstar.com/funds/xnas/ffedx/quote</a>								
Index: Morningstar Target Date 2025	8.81	12.96	6.71	7.45				
<b>Target-Date 2030</b>								
Fidelity Freedom Index 2030 (FFEGX)	10.79	15.19	7.80	8.81		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffegx/quote">www.morningstar.com/funds/xnas/ffegx/quote</a>								
Index: Morningstar Target Date 2030	9.58	14.31	7.70	8.19				
<b>Target-Date 2035</b>								
Fidelity Freedom Index 2035 (FFEZX)	12.17	17.34	9.55	10.02		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffezx/quote">www.morningstar.com/funds/xnas/ffezx/quote</a>								
Index: Morningstar Target Date 2035	11.00	16.38	9.21	9.11				
<b>Target-Date 2040</b>								
Fidelity Freedom Index 2040 (FFIZX)	14.41	19.93	11.29	10.91		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffizx/quote">www.morningstar.com/funds/xnas/ffizx/quote</a>								
Index: Morningstar Target Date 2040	12.62	18.24	10.56	9.88				
<b>Target-Date 2045</b>								
Fidelity Freedom Index 2045 (FFOLX)	15.63	20.85	11.75	11.14		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffolx/quote">www.morningstar.com/funds/xnas/ffolx/quote</a>								
Index: Morningstar Target Date 2045	13.64	19.50	11.43	10.37				
<b>Target-Date 2050</b>								
Fidelity Freedom Index 2050 (FFOPX)	15.66	20.85	11.76	11.15		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffopx/quote">www.morningstar.com/funds/xnas/ffopx/quote</a>								
Index: Morningstar Target Date 2050	14.25	20.19	11.83	10.58				
<b>Target-Date 2055</b>								
Fidelity Freedom Index 2055 (FFLDX)	15.66	23.84	11.73	11.15		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffldx/quote">www.morningstar.com/funds/xnas/ffldx/quote</a>								
Index: Morningstar Target Date 2055	14.52	20.46	12.01	10.66				
<b>Target-Date 2060</b>								
Fidelity Freedom Index 2060 (FFLEX)	15.63	20.85	11.75	11.14		6/24/2015	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/fflex/quote">www.morningstar.com/funds/xnas/fflex/quote</a>								
Index: Morningstar Target Date 2060	14.61	20.56	12.11	10.75				
<b>Target-Date 2065</b>								
Fidelity Freedom Index 2065 (FFIKX)	15.70	20.87	11.75		11.16	6/28/2019	0.08	\$8
<a href="http://www.morningstar.com/funds/xnas/ffikx/quote">www.morningstar.com/funds/xnas/ffikx/quote</a>								
Index: Morningstar Target Date 2065	14.89	20.76	12.23					

# Notice Regarding Plan Operations

The Plan is providing you with the following information regarding the general operation of the Plan.

## Account Statements

You receive an email each quarter when your account statement is available to view in the participant website (login instructions and link available at <https://www.yourffh.com/401k-plans/>).

You can request to have paper statements mailed to you by calling **800-754-9933** or by logging in to your account and selecting the option for paper statements in the “**Plan Statements, Reports, & Forms**” section.

## Giving Investment Instructions

The Plan intends to be an ERISA §404(c) plan. This means that you “exercise control” over some or all of the investments in your account. To direct your Plan investments, you must complete an investment election change form. This form is available by calling **800-754-9933**, going online to <https://www.yourffh.com/401k-plans/> to complete an Adobe webform or to login to your online 401(k) account portal.

**If you do not make any investment election, the plan will automatically put you in the plan’s default investment fund, which is the target retirement date fund appropriate for your age.**

You may give investment instructions on any day the New York Stock Exchange is open for business.

## Plan Investment Options

The Plan provides a variety of mutual funds covering a range of asset classes into which you can direct the investment of your account. The Comparative Chart of Plan Investments on pages 17-19 provides information regarding each mutual fund’s performance and fees.

## Managed Portfolios

The Plan offers five (5) managed portfolios comprised of the mutual funds available in the Plan. The model portfolios are managed by Financial Freedom House, the Plan’s Investment Fiduciary. **There is no additional charge or extra fees to invest your account in a managed model portfolio.**

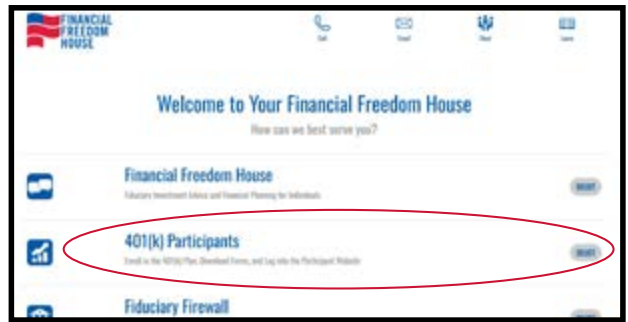
See pages 8 & 9 for more information.

<b>Conservative Managed Portfolio</b> (35% stocks   65% bonds)
<b>Moderate-Conservative Managed Portfolio</b> (50% stocks   50% bonds)
<b>Moderate Managed Portfolio</b> (65% stocks   35% bonds)
<b>Moderate-Aggressive Managed Portfolio</b> (80% stocks   20% bonds)
<b>Aggressive Managed Portfolio</b> (90% stocks   10% bonds)

# Online Tools and Resources

Visit <https://www.YourFFH.com> to register your account and log in.

1. Upon first entering the website, you should see the screen shown on the right. Click the **'Select'** button next to **401(k) Participants**.



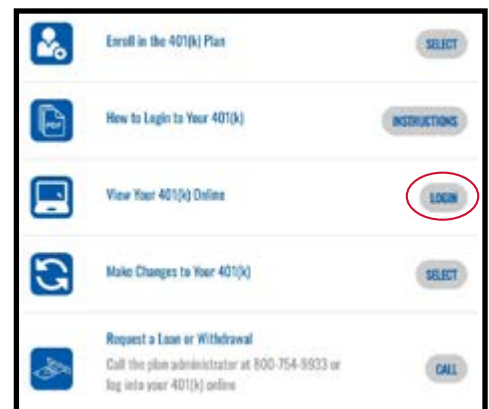
2. Next you will be directed to a list of employers, here you will choose an employer. Find your employer and click **'Select'** next to their name.



**NOTE:** If you are in a union eligible job, you will need to select the appropriate union to find your employer.

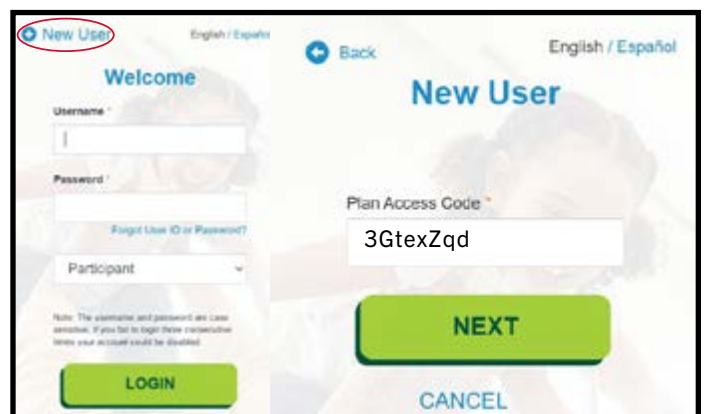
Once you find your employer, you will be able to create an account, view your 401(k) balance online, as well as change beneficiaries, change investment elections, view old statements and more.

3. (See image - right) To register your 401(k) portal, click the **'Login'** button located next to **View Your 401(k) Online**. This will take you to a new tab that appears like the image in the lower right corner.



**Returning Users:** enter your Username and Password, then click **'LOGIN'**. If you forgot your username or password, click the **'Forgot User ID or Password?'** this will send you an email to reset your information.

4. (If it is your first time logging in) Click **'+ New User'**, then you will be redirected to a new screen enter to **Plan Access Code** for your 401(k) plan.



5. Enter the Plan Access Code shown below and click **'Next'**. From here you will be able to set up your new account.

If you need assistance getting your account set up or logging in or if you have questions about your retirement account call **800-754-9933** or send an email to **Service@YourFFH.com**

**If you would prefer paperwork mailed to your home instead of going online, give us a call.**



**Plan Access Code: 3GtexZqd**  
as of 08/26/2025

# Next Steps

## 1. Decide how much you want to save.

Remember we recommend starting with something modest like 3% or 5% and increasing it a bit each year or whenever you get a raise.

## 2. Choose your model portfolio or target date fund.

You can use the risk tolerance worksheet we included to help you decide.

## 3. Fill out your enrollment form.

**Option 1:** Fill out and mail in the included form.

**Option 2:** Visit [YourFFH.com](https://www.yourffh.com) or scan the QR code in this section for an online form.



**Option 3:** Speak with an adviser by calling **800-754-9933** or seeing them onsite at work.

## 4. Set up your online 401(k) portal.

You can set up your portal by visiting <https://www.yourffh.com/401k-plans/> and selecting your employer. Instructions are included on the previous page.

- Your account value will be updated each day in the portal.
- Quarterly statements will be posted to your portal.

If you want to receive a paper statement in the mail, just give us a call at **800-754-9933**.

# Scan the QR codes below for quick self service



Change How Much  
You're Saving



Change How Your  
Account is Invested



Update Your  
Beneficiaries

# Contact Information

**Self-service Website:** [www.YourFFH.com](https://www.YourFFH.com)

**Phone:** 800-754-9933 (Español ext. 2)

**Email:** [Service@YourFFH.com](mailto:Service@YourFFH.com)

**Mailing Address:** 6515 Highland Rd, Suite 240, Waterford, MI 48327

