

Important Changes for Participants in the

Innowave Marketing Group 401(k) Plan

9/09/2022

Effective: 10/17/2022 we are making changes to the investments within our retirement plan.

Background

In connection with the ongoing review of the investment options provided under the Innowave Marketing Group 401(k) Plan, a change to the existing funds offered under the Plan has been recommended and approved.

This is to inform you of upcoming changes regarding the investment options in your retirement plan. Certain investment options will be discontinued from the Plan, and any balances and/or future investment elections that are attached to the discontinued investment options will be transferred to replacement investment options, unless you take action to select a different replacement.

Investment Fund Changes

The following funds will be added on: 10/17/2022

Summary of New Fund and Model Additions

New Fund/Model Name	New Fund/Model	URL Website	Expense Ratio	Cost per \$1000	1-Yr	5-Yr	10-Yr	Inception Date
Vanguard FTSE Social Index Fund Admiral	VFTAX	http://www.tcrfund.com/fund/FIR125/921910717	0.14	1.40	-16.28			02/07/2019
Morningstar US Large-Mid Cap TR USD			N/A	N/A	-13.34	11.61	12.94	
Vanguard Real Estate Index Admiral	VGSLX	http://www.tcrfund.com/fund/FIR125/921908877	0.12	1.20	-12.01	5.94	7.51	11/12/2001
Morningstar US Real Estate Sector TR USD			N/A	N/A	-11.34	6.02	7.35	

The following funds are being replaced:

OLD fund/model being replaced	Old Fund/Model Ticker	NEW fund/model being replaced	New Fund/Model Ticker
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Participant re-enrollment not required

The fund change does not require you to re-enroll in the Plan or re-enroll in your investment options. If you currently defer money into any of the funds being replaced, your investment election will automatically map over to the new fund, unless you elect to ***transfer your elections to another investment prior to the effective date.***

Changing Your Investment Elections for Future Contributions and Transferring Between Funds

If you wish to change your investment elections for future monies coming into the Plan, please follow the instructions below.

Web Site Instructions

- Go to [www.401k.LTRetire.com](https://401k.LTRetire.com) <<https://401k.LTRetire.com>>
- Enter your User ID and PIN
(If you have misplaced your user ID or PIN
or you are locked out you can call 1-800-831-8675)
- Select Manage & then Manage Investments
- Select Change Investments

Questions

For any other questions concerning this notice, you should contact:

Advisor

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