

## 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.

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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

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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

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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.

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**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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