

► **Focus on your future**
with your workplace savings plan



Veros Software, Inc. 401(k) Plan



We are pleased to announce that effective June 24, 2024, Fidelity Investments will become the new provider of recordkeeping and trustee services and investment options for the Veros Software, Inc. 401(k) Plan.

As part of the transition related to your workplace savings plan, we have new and exciting benefits that can help you better manage your account and prepare for retirement readiness. Please carefully review this entire brochure for information regarding very important events that will be occurring.

Tax Savings – Once you make an election to defer some of your salary into the plan, your pretax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

Convenience – Your contributions are automatically deducted regularly from your paycheck.

Portability – You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company. See the Frequently Asked Questions section for additional details.

Investment Flexibility – You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Please see the following pages to learn more about important details, including Frequently Asked Questions, a look at the Fund Investment Options offered within your plan and a wealth of Fidelity Resources.



Transition Events: Current and Newly Eligible Plan Participants

Plan ahead for the transition.

In order to implement the transition, there will be a period of time when you will be unable to direct or diversify investments in your plan account that is being transitioned, obtain a loan from the plan, or process a distribution from the plan, and you may not be able to change your payroll deductions. Loan repayments will continue to be deducted accordingly. This period of time, during which you will be unable to exercise your rights otherwise available under the plan, is called a “blackout period” and begins on June 14, 2024, and is expected to end on or before July 26, 2024. Any exception to the blackout period is noted in the “Key Dates to Keep in Mind” section below. There is an additional notice that you will also receive regarding this timeframe. This additional notice is a more formal announcement, and is referred to as the Sarbanes-Oxley Act (SOA) notification.

For this reason, it is very important that you review and consider the appropriateness of your current investment options in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced portfolio, taking into account all your assets, income and investments.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan. Please review the calendar of events below to help you plan accordingly.

Key Dates to Keep in Mind*

Key Date	Plan Activity
06/14/2024	<p>This is the last day <u>before</u> the blackout period begins. The following activities will not be available during the blackout period:</p> <ul style="list-style-type: none">• Request exchanges between investment options• Request withdrawals• Request loans• Change your future contribution amount• Check account balances <p>Contributions, and loan repayments (as applicable), will continue to occur during the blackout period.</p>
07/26/2024	<p>Fidelity Online and Phone Access Availability</p> <ul style="list-style-type: none">• You will have access to choose and/or update your deferral percentage in accordance with your plan provisions, online via NetBenefits® or through a Fidelity representative at 1-800-835-5097.• Access to view and print fund prospectuses will also be available.• Designation of Beneficiary information should be completed via the NetBenefits® Internet site.
06/24/2024	<ul style="list-style-type: none">• All new 401(k) contributions and loan repayments (as applicable) will be sent to the new plan.
07/26/2024	<p>Blackout Period Scheduled to End on or Before</p> <ul style="list-style-type: none">• Around this date you will receive notification from your employer that your plan’s transition is complete, as well as information on how to access and manage your account online or by phone.• The Fidelity Retirement Benefits Line and NetBenefits® Internet site will be available for plan account services.• All activities that were not available during the blackout period will now resume.

*The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Changes to Plan Investment Options

The following strategy details how your existing account balances (“converting assets”) will be transferred from your current investment options to new investment options through a process called *fund mapping*. The mapping strategy was selected and authorized by your employer. If you have investment direction on file in the , new contributions, and loan repayments (as applicable), will follow the same strategy. If some or all of your converting assets (as well as future contributions, if applicable) are going to map to any investments you do not want, you must take action before the blackout period begins.

Money you have invested in these current investment options*:	Will be transferred to these new investment options:	New investment option redemption fee % and holding period (if applicable):
MFS International Diversification Fund Class R6 →	MFS International Diversification Fund Class R6	
Pioneer Strategic Income Fund Class K →	Pioneer Strategic Income Fund Class K	
American Funds New Perspective Fund® Class R-6 →	American Funds New Perspective Fund® Class R-6	
American Funds American Balanced Fund® Class R-6 →	American Funds American Balanced Fund® Class R-6	
TIAA-CREF Lifecycle Index 2050 Fund Institutional Class →	American Funds 2050 Target Date Retirement Fund® Class R-6	
Fidelity Advisor® Total Bond Fund Class Z →	Fidelity® Total Bond K6 Fund	
MFS Mid Cap Growth Fund Class R6 →	MFS Mid Cap Growth Fund Class R6	
Allspring Special Small Cap Value Fund - Class R6 →	Allspring Special Small Cap Value Fund - Class R6	
MFS Moderate Allocation Fund Class R4 →	MFS Moderate Allocation Fund Class R4	
Fidelity® 500 Index Fund →	Fidelity® 500 Index Fund	
Cota Street Managed Equity Accumulation →	Putnam Stable Value Fund 25	
TIAA-CREF Lifecycle Index 2040 Fund Institutional Class →	American Funds 2040 Target Date Retirement Fund® Class R-6	
BlackRock Health Sciences Opportunities Portfolio Class K →	BlackRock Health Sciences Opportunities Portfolio Class K	
TIAA-CREF Lifecycle Index 2010 Fund Institutional Class →	American Funds 2010 Target Date Retirement Fund® Class R-6	
Fidelity® Real Estate Index Fund →	Fidelity® Real Estate Index Fund	
Franklin Utilities Fund Class R6 →	Franklin Utilities Fund Class R6	
Cohen & Steers Real Estate Securities Fund, Inc. Class Z →	Cohen & Steers Real Estate Securities Fund, Inc. Class Z	
T. Rowe Price Financial Services Fund →	T. Rowe Price Financial Services Fund	
MFS Aggressive Growth Allocation Fund Class R4 →	MFS Aggressive Growth Allocation Fund Class R4	
TIAA-CREF Lifecycle Index 2060 Fund Institutional Class →	American Funds 2060 Target Date Retirement Fund® Class R-6	
JPMorgan Small Cap Growth Fund Class R6 →	Fidelity® Small Cap Growth K6 Fund	



Invesco Gold & Special Minerals Fund Class R6	⇒	Invesco Gold & Special Minerals Fund Class R6	
Cota Street Managed Equity Decumulation	⇒	Putnam Stable Value Fund 25	
Fidelity® Mid Cap Index Fund	⇒	Fidelity® Mid Cap Index Fund	
Cota Street Managed Blend Decumulation Fund Class I	⇒	Putnam Stable Value Fund 25	
MFS Conservative Allocation Fund Class R4	⇒	MFS Conservative Allocation Fund Class R4	
PGIM High Yield Fund- Class R6	⇒	PGIM High Yield Fund- Class R6	
TIAA-CREF Lifecycle Index 2030 Fund Institutional Class	⇒	American Funds 2030 Target Date Retirement Fund® Class R-6	
Fidelity® Global ex U.S. Index Fund	⇒	Fidelity® Global ex U.S. Index Fund	
Hartford Core Equity Fund Class R6	⇒	Hartford Core Equity Fund Class R6	
Cota Street Managed Blend Accumulation Fund Class I	⇒	Putnam Stable Value Fund 25	
TIAA-CREF Lifecycle Index 2045 Fund Institutional Class	⇒	American Funds 2045 Target Date Retirement Fund® Class R-6	
TIAA-CREF Lifecycle Index 2015 Fund Institutional Class	⇒	American Funds 2015 Target Date Retirement Fund® Class R-6	
Putnam Stable Value Fund	⇒	Putnam Stable Value Fund 25	
Putnam Large Cap Value Fund Class R6	⇒	Putnam Large Cap Value Fund Class R6	
MFS Mid Cap Value Fund Class R6	⇒	MFS Mid Cap Value Fund Class R6	
TIAA-CREF Lifecycle Index 2035 Fund Institutional Class	⇒	American Funds 2035 Target Date Retirement Fund® Class R-6	
MFS International Growth Fund Class R6	⇒	MFS International Growth Fund Class R6	
MFS Growth Fund Class R6	⇒	MFS Growth Fund Class R6	
Cota Street Managed Fixed Income Accumulation Fund Class I	⇒	Putnam Stable Value Fund 25	
TIAA-CREF Lifecycle Index 2055 Fund Institutional Class	⇒	American Funds 2055 Target Date Retirement Fund® Class R-6	
TIAA-CREF Lifecycle Index Retirement Income Fund Institutional Class	⇒	American Funds 2010 Target Date Retirement Fund® Class R-6	
Cota Street Managed Fixed Income Decumulation Fund Class I	⇒	Putnam Stable Value Fund 25	
MFS Growth Allocation Fund Class R4	⇒	MFS Growth Allocation Fund Class R4	
TIAA-CREF Lifecycle Index 2020 Fund Institutional Class	⇒	American Funds 2020 Target Date Retirement Fund® Class R-6	
TIAA-CREF Large-Cap Growth Fund Institutional Class	⇒	MFS Growth Fund Class R6	
Fidelity® Small Cap Index Fund	⇒	Fidelity® Small Cap Index Fund	
American Funds New World Fund® Class R-6	⇒	American Funds New World Fund® Class R-6	



TIAA-CREF Lifecycle Index 2025 Fund Institutional Class	⇒	American Funds 2025 Target Date Retirement Fund® Class R-6	
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*Short-term redemption fees may apply.

While many accounts may need to be liquidated and reinvested in the new investment option, your Plan Administrator may determine that a reregistration, or in-kind transfer, is appropriate. Please be aware that the transfer methodology may vary by individual investment option, and certain options may be out of the market for a day or more while others remain fully invested during the transition.

If you have no valid investment election on file, your future contributions will be defaulted into the American Funds Target Date Retirement target date fund based on your date of birth as outlined in the chart below. New contributions will remain invested in the applicable fund until such time as you request a change.

Fund Name	Date of Birth Year From	Date of Birth Year To*
American Funds 2010 Target Date Retirement Fund® Class R-6	1900	1947
American Funds 2015 Target Date Retirement Fund® Class R-6	1948	1952
American Funds 2020 Target Date Retirement Fund® Class R-6	1953	1957
American Funds 2025 Target Date Retirement Fund® Class R-6	1958	1962
American Funds 2030 Target Date Retirement Fund® Class R-6	1963	1967
American Funds 2035 Target Date Retirement Fund® Class R-6	1968	1972
American Funds 2040 Target Date Retirement Fund® Class R-6	1973	1977
American Funds 2045 Target Date Retirement Fund® Class R-6	1978	1982
American Funds 2050 Target Date Retirement Fund® Class R-6	1983	1987
American Funds 2055 Target Date Retirement Fund® Class R-6	1988	1992
American Funds 2060 Target Date Retirement Fund® Class R-6	1993	1997
American Funds 2065 Target Date Retirement Fund® Class R-6	1998	2099

*Date of Birth chart has been provided by the plan sponsor.

You will receive notification when the blackout period ends.



Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan during the transition.

What happens to my money during the plan transition?

To ensure that all information is transferred from your current provider to Fidelity Investments, there will be a period of time when you will be unable to direct or diversify investments in your plan account, obtain a loan from the plan or process a distribution from the plan. For more specific investment information regarding your plan's transition, please refer to the "Changes to Plan Investment Options" section of this guide.

Why isn't there an exact date for when the blackout period will end?

The effective date of Veros Software, Inc. 401(k) Plan and the end of the blackout period depend on the accurate and timely transfer of data between your current service provider and Fidelity. Projecting completion within the week of July 26, 2024, allows some time for the plan information to be transferred, checked and tested before the plan reopens for transactions.

What happens if the stock market fluctuates during the blackout period when I won't have access to my account?

The blackout notice provides information regarding the timing of the plan conversion, so that you can consider whether to take any action regarding your plan account before the conversion begins.

I'm repaying a loan on my account. What happens during the blackout period?

Payments will continue to be deducted from your pay during the blackout period. These deductions will be invested in a fund selected by your Plan Sponsor. As soon as administratively feasible, the amount you repaid will be applied to your loan and accrued interest will be spread across your selected investment options according to your investment mix or the plan's designated default investment option if no election has been made. See the "How do I enroll/Do I need to enroll" section for additional information.

How do I access Fidelity NetBenefits® or a phone representative?

Once your plan transition is complete, log in to NetBenefits® at netbenefits.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097. If it's your first visit, you'll be prompted to set up a user name and password, which you'll use every time you contact Fidelity. Establishing a username and password give you instant access to your plan and personal account information.

How do I update my beneficiary information?

Once the blackout period is over, you can log in to our website, netbenefits.com, and go to the "Profile" section to review or update your beneficiary information on file.

How do I enroll? Do I need to enroll?

If you are already a participant in the plan, you do not need to enroll. However, please review the "Changes to Plan Investment Options" section to see if you need to take action regarding your investment elections. If you are newly eligible to enroll in the

Plan, log on to Fidelity NetBenefits® at netbenefits.com, and click on "Register Now." Follow the easy instructions to enroll online.

Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled at 6%. You will receive a separate notification indicating when deferrals will begin to be made on your behalf. This separate notice will also indicate the contribution percentage at which you will be enrolled.

Important: If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled in the plan and receive the plan's payroll default deduction rate and default investment option. If you do not want to participate, you must change the deferral percentage from your pay to 0%. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a(n) American Funds Target Date Retirement target date fund that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to elect not to participate at this time or to specifically elect a contribution rate, and/or investment elections, please contact Fidelity by logging onto www.netbenefits.com and indicate your elections.

How do I manage my account once I am enrolled in the Plan?

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to netbenefits.com to get started. You can discover a wealth of resources to help you achieve your savings goals.

- Create an online statement
- Go to the NetBenefits® Learn section to set your financial goals for retirement and create a strategy to get there
- Attend online workshops

Fidelity® Personalized Planning & Advice is a retirement goal based managed account service with a team of portfolio managers who manage the investments in your workplace savings plan account. Based on your unique needs and goals, our team of professionals will create a plan that considers your total financial situation, put the plan into action, and work for you putting in the time, resources, and knowledge needed to keep you on track for retirement.

This includes:

- Regularly monitoring and rebalancing of your account through market up and downs
- Strategy refinement that supports you as your financial situation evolves
- Quarterly check-ins, which include your progress toward key milestones
- Personal planning dashboard that includes progress to retirement and other profile details



To see if Personalized Planning & Advice is right for you, talk to one of our financial representatives at 866-811-6041.

Fidelity Personalized Planning & Advice at *Work* is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisors LLC. Both are registered investment advisers, are Fidelity Investments companies, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at *Work*. **This service provides advisory services for a fee.**

Investment Options:

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the Plan, including fees and expenses, log on to Fidelity NetBenefits® at netbenefits.com.

More Conservative

Investment Options to the top have potentially more inflation risk and less investment risk

Spectrum Category	Fund Name					
Money Market (or Short Term)	Government		Retail		Institutional	
Stable Value	<ul style="list-style-type: none"> Putnam Stable Value Fund 25 					
Bond	Government	Diversified	Municipal	Inflation-Protected	High Yield	International/Global
		<ul style="list-style-type: none"> Pioneer Strategic Income Fund Class K Fidelity® Total Bond K6 Fund 			<ul style="list-style-type: none"> PGIM High Yield Fund- Class R6 	
Balanced / Hybrid	<ul style="list-style-type: none"> MFS Growth Allocation Fund Class R4 MFS Moderate Allocation Fund Class R4 MFS Aggressive Growth Allocation Fund Class R4 MFS Conservative Allocation Fund Class R4 American Funds American Balanced Fund® Class R-6 					
	Convertibles			International		
Domestic Equity	Large Value		Large Blend		Large Growth	
	<ul style="list-style-type: none"> Putnam Large Cap Value Fund Class R6 		<ul style="list-style-type: none"> Hartford Core Equity Fund Class R6 Fidelity® 500 Index Fund 		<ul style="list-style-type: none"> MFS Growth Fund Class R6 	
	Mid Value		Mid Blend		Mid Growth	
	<ul style="list-style-type: none"> MFS Mid Cap Value Fund Class R6 		<ul style="list-style-type: none"> Fidelity® Mid Cap Index Fund 		<ul style="list-style-type: none"> MFS Mid Cap Growth Fund Class R6 	
	Small Value		Small Blend		Small Growth	
	<ul style="list-style-type: none"> Allspring Special Small Cap Value Fund - Class R6 		<ul style="list-style-type: none"> Fidelity® Small Cap Index Fund 		<ul style="list-style-type: none"> Fidelity® Small Cap Growth K6 Fund 	
International / Global Equity	Diversified		Regional	Emerging Markets		Specialty
	<ul style="list-style-type: none"> MFS International Growth Fund Class R6 Fidelity® Global ex U.S. Index Fund MFS International Diversification Fund Class R6 American Funds New Perspective Fund® Class R-6 			<ul style="list-style-type: none"> American Funds New World Fund® Class R-6 		
Specialty	<ul style="list-style-type: none"> T. Rowe Price Financial Services Fund BlackRock Health Sciences Opportunities Portfolio Class K Invesco Gold & Special Minerals Fund Class R6 Franklin Utilities Fund Class R6 Cohen & Steers Real Estate Securities Fund, Inc. Class Z Fidelity® Real Estate Index Fund 					
	Long-Short					



More Aggressive

Investment Options to the bottom have potentially less inflation risk and more investment risk

Company Stock

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Investing in bonds involves risk, including interest rate risk, inflation risk, credit and default risk, call risk, and liquidity risk.

Investment Options:

Target Date Funds

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name.

More Conservative Investment Options to the left have potentially more inflation risk and less investment risk	More Aggressive Investment Options to the right have potentially less inflation risk and more investment risk	
American Funds 2010 Target Date Retirement Fund® Class R-6 American Funds 2015 Target Date Retirement Fund® Class R-6 American Funds 2020 Target Date Retirement Fund® Class R-6 American Funds 2025 Target Date Retirement Fund® Class R-6	American Funds 2030 Target Date Retirement Fund® Class R-6 American Funds 2035 Target Date Retirement Fund® Class R-6 American Funds 2040 Target Date Retirement Fund® Class R-6	American Funds 2045 Target Date Retirement Fund® Class R-6 American Funds 2050 Target Date Retirement Fund® Class R-6 American Funds 2055 Target Date Retirement Fund® Class R-6 American Funds 2060 Target Date Retirement Fund® Class R-6 American Funds 2065 Target Date Retirement Fund® Class R-6

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk 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.



Access Your Account During the Transition to Fidelity

Go to netbenefits.com and click on [Register Now](#) when logging in for the first time.

- If you are newly eligible to participate in the plan:
 - Click on [Enroll Today](#) and follow the simple instructions
- If you are currently a participant in the plan and would like to change the amount that is being deducted from your paycheck:
 - Click on the [Contribution Amount](#) link from the left hand menu

Once the transition to Fidelity is complete, connect with your plan online virtually 24/7 through Fidelity NetBenefits® at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097, 8:30 a.m. to 8:00 p.m. Eastern Time any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.

Get all the support you need to:

- Enroll in your plan
- Adjust your contribution amount
- Obtain current account information
- Change your current or future investments
- Request a loan or withdrawal from your account

Besides access to online transactions and account information, your plan's website provides a wealth of planning resources. Visit netbenefits.com for:

- Details on all your investment options, including current prices and historical performance.
- Online account statements covering any time period you specify – up to 24 months and featuring your personal rate of return.
- Online tutorials: NetBenefits provides you access to a full range of online education topics, covering everything from investing basics to retirement income planning. There are self guided modules you take at your own pace. These convenient tutorials can help make plan participation a more rewarding experience and you a more educated investor.
- The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might want to contribute on a pretax basis and see how it impacts your pay. You'll find it in the Learn section on NetBenefits.

For information about your plan transition, visit NetBenefits at netbenefits.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097.



IMPORTANT INFORMATION:

This document provides only a summary of the main features of Veros Software, Inc. 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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For more information about your plan, go to netbenefits.com 13



Your Plan Transition Guide

