



**Evaluating the Plan's Investment Options**

This section provides information about the investment options in the Plan and reflects data recorded as of 12/12/2022, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance>, including a glossary of investment terms available online at <https://nb.fidelity.com/public/nb/default/home?option=dcPlandetails>. To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, PO Box 770003, Cincinnati, OH 45277-0065 or call 800-835-5097.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's website at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> along with benchmark index definitions. Please note that the benchmark used by the Plan sponsor to measure and monitor performance may be different than the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

**Understanding investment performance: As you review the following information, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated and is available at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> or your Plan's benefits website.**

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2021				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees					Money Market
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	
Balanced/Hybrid	OUBT	American Funds American Balanced Fund® Class R-6 Benchmark: S&P 500	16.11%	11.78%	11.47%	10.82%	07/25/1975	0.25%	\$2.50	§	N/A	◇	◇	◇	◇	◇	
Bond	OS63	Baird Aggregate Bond Fund Class Institutional Benchmark: BBg US Agg Bond	-1.46%	4.01%	3.74%	5.16%	09/29/2000	0.3%	\$3.00	§	N/A	◇	◇	◇	◇	◇	
Bond	OUTG	BlackRock Inflation Protected Bond Fund Class K Benchmark: BBg US TIPS	5.79%	5.35%	2.99%	4.77%	06/28/2004	0.34%	\$3.40	§	N/A	◇	◇	◇	◇	◇	
Bond	2326	Fidelity® U.S. Bond Index Fund Benchmark: BBg US Agg Bond	-1.79%	3.52%	2.86%	5.71%	03/08/1990	0.025%	\$0.25	§	N/A	◇	◇	◇	◇	◇	
Bond	OQDK	Metropolitan West Total Return Bond Fund Class I Benchmark: BBg US	-1.12%	4.04%	4.06%	6.09%	03/31/1997	0.44%	\$4.40	§	N/A	◇	◇	◇	◇	◇	

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			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee		Surrender Limit% / Penalty%
		Agg Bond																
Bond	OU52	Templeton Global Bond Fund Class R6	-4.59%	-0.70%	1.82%	6.35%	09/18/1986	0.64%	\$6.40	§	‡	◇	◇	◇	◇	◇	◇	
		Benchmark: FTSE WGBI	-6.97%	2.94%	0.96%	--												
Domestic Equities	OUBJ	American Funds Fundamental Investors® Class R-6	22.88%	16.02%	15.35%	12.82%	08/01/1978	0.28%	\$2.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	12.24%												
Domestic Equities	OYYW	Ariel Fund Institutional Class	30.76%	12.68%	14.72%	11.60%	11/06/1986	0.69%	\$6.90	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 2500 Value	27.78%	9.88%	12.43%	11.23%												
Domestic Equities	OSCO	Calvert Equity Fund Class I	29.24%	24.01%	18.22%	10.38%	08/24/1987	0.66%	\$6.60	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 1000 Growth	27.60%	25.32%	19.79%	10.89%												
Domestic Equities	OSF5	Carillon Eagle Mid Cap Growth Fund Class R6	11.81%	21.03%	17.60%	13.31%	08/20/1998	0.63%	\$6.30	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell Midcap Growth	12.73%	19.83%	16.63%	10.05%												
Domestic Equities	1387	Fidelity Advisor® Small Cap Value Fund Class I	38.15%	12.11%	14.01%	11.57%	11/03/2004	0.99%	\$9.90	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 2000 Value	28.27%	9.07%	12.03%	8.42%												
Domestic Equities	OYQA	JPMorgan Large Cap Growth Fund Class R6	18.79%	29.23%	20.30%	11.39%	02/28/1992	0.51%	\$5.10	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 1000 Growth	27.60%	25.32%	19.79%	10.98%												
Domestic Equities	OOU2	Janus Henderson Venture Fund Class N	7.79%	16.72%	15.58%	12.62%	04/30/1985	0.66%	\$6.60	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 2000 Growth	2.83%	14.53%	14.14%	8.88%												
Domestic Equities	OOU4M	MFS Value Fund Class R6	25.55%	12.58%	13.69%	10.72%	01/02/1996	0.45%	\$4.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell 1000 Value	25.16%	11.16%	12.97%	9.32%												
Domestic Equities	OQVO	Parnassus Core Equity Fund - Investor Shares	27.55%	18.64%	16.41%	11.85%	08/31/1992	0.82%	\$8.20	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	10.86%												
Domestic Equities	OIF4	Parnassus Mid Cap Fund Institutional Shares	16.64%	13.49%	13.91%	10.50%	04/29/2005	0.75%	\$7.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: Russell MidCap	22.58%	15.10%	14.91%	11.11%												
Domestic Equities	OMZZ	Vanguard 500 Index Fund Admiral Shares	28.66%	18.43%	16.51%	11.71%	08/31/1976	0.04%	\$0.40	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	11.92%												
Domestic Equities	OMSW	Vanguard Growth Index Fund Admiral Shares	27.26%	24.77%	19.29%	11.58%	11/02/1992	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: CRSP US Lg Cap Gr Idx	27.30%	24.82%	19.09%	--												
Domestic Equities	OQNE	Vanguard Mid-Cap Index Fund Admiral	24.51%	15.86%	15.12%	10.92%	05/21/1998	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2021				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees						Money Market
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	Surrender Limit% / Penalty%	
		Shares																
		Benchmark: CRSP US Mid Cap Index	24.52%	15.89%	15.22%	--												
Domestic Equities	OQFP	Vanguard Small-Cap Index Fund Admiral Shares	17.73%	13.49%	14.16%	10.92%	10/03/1960	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: CRSP US Sm Cap Index	17.71%	13.47%	14.24%	--												
Domestic Equities	OMSV	Vanguard Value Index Fund Admiral Shares	26.49%	12.52%	13.74%	10.04%	11/02/1992	0.05%	\$0.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: CRSP US Lg Cap Val Idx	26.51%	12.53%	13.94%	--												
International/ Global	OUBE	American Funds EuroPacific Growth Fund® Class R-6	2.84%	12.87%	10.01%	10.85%	04/16/1984	0.46%	\$4.60	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI AC Wld ex US (N)	7.82%	9.61%	7.28%	--												
International/ Global	OUBG	American Funds New Perspective Fund® Class R-6	18.10%	20.28%	15.81%	12.85%	03/13/1973	0.41%	\$4.10	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI ACWI (N)	18.54%	14.40%	11.85%	--												
International/ Global	OS62	Vanguard Developed Markets Index Fund Admiral Shares	11.43%	10.15%	8.51%	4.89%	08/17/1999	0.07%	\$0.70	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: FTSE Dev Ex North Amer	10.40%	10.25%	8.64%	5.35%												
International/ Global	OFVE	Vanguard International Value Fund Investor Shares	7.97%	9.16%	7.57%	8.64%	05/16/1983	0.36%	\$3.60	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI AC Wld ex US (N)	7.82%	9.61%	7.28%	--												
Specialty	OSQO	Cohen & Steers Institutional Realty Shares	42.47%	13.75%	12.73%	12.66%	02/14/2000	0.76%	\$7.60	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: FTSE NAREIT All Eq REITS	41.30%	12.46%	12.22%	12.06%												
Specialty	OSCV	PIMCO CommodityRealRetur n Strategy Fund Institutional Class	33.48%	5.99%	-1.76%	3.79%	06/28/2002	0.88%	\$8.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBG Commodity Ind	27.11%	3.66%	-2.85%	1.20%												
Target Date	2765	Fidelity Freedom® Index 2005 Fund Institutional Premium Class	3.55%	6.39%	5.45%	5.67%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	-1.54%	3.57%	2.90%	3.52%												
Target Date	2766	Fidelity Freedom® Index 2010 Fund Institutional Premium Class	5.14%	7.52%	6.57%	6.70%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	-1.54%	3.57%	2.90%	3.52%												
Target Date	2767	Fidelity Freedom® Index 2015 Fund Institutional Premium Class	6.83%	8.67%	7.33%	7.35%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2021				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees					Money Market	
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee		Surrender Limit% / Penalty%
		Benchmark: BBg US Agg Bond	-1.54%	3.57%	2.90%	3.52%												
Target Date	2768	Fidelity Freedom® Index 2020 Fund Institutional Premium Class	8.39%	9.63%	8.08%	8.09%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	-1.54%	3.57%	2.90%	3.52%												
Target Date	2769	Fidelity Freedom® Index 2025 Fund Institutional Premium Class	9.62%	10.41%	8.99%	8.88%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	15.65%												
Target Date	2770	Fidelity Freedom® Index 2030 Fund Institutional Premium Class	10.94%	11.59%	9.84%	9.61%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	15.65%												
Target Date	2771	Fidelity Freedom® Index 2035 Fund Institutional Premium Class	13.80%	13.05%	10.97%	10.51%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	15.65%												
Target Date	2772	Fidelity Freedom® Index 2040 Fund Institutional Premium Class	15.97%	13.78%	11.38%	10.85%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	15.65%												
Target Date	2773	Fidelity Freedom® Index 2045 Fund Institutional Premium Class	15.97%	13.78%	11.45%	10.91%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	15.65%												
Target Date	2774	Fidelity Freedom® Index 2050 Fund Institutional Premium Class	15.98%	13.79%	11.50%	10.95%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	15.65%												
Target Date	2775	Fidelity Freedom® Index 2055 Fund Institutional Premium Class	15.92%	13.78%	11.60%	10.09%	06/01/2011	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	15.22%												
Target Date	2776	Fidelity Freedom® Index 2060 Fund Institutional Premium Class	15.98%	13.80%	N/A	10.59%	08/05/2014	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	15.27%												
Target Date	3427	Fidelity Freedom® Index 2065 Fund Institutional Premium Class	15.96%	N/A	N/A	16.56%	06/28/2019	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	28.71%	18.47%	16.55%	23.36%												
Target Date	2764	Fidelity Freedom® Index Income Fund Institutional Premium Class	2.85%	5.53%	4.28%	4.35%	10/02/2009	0.08%	\$0.80	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	-1.54%	3.57%	2.90%	3.52%												

N/A = Not Applicable/None -- = Not Available; See Footnotes for an Explanation of Other Symbols

◇ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange per day per calendar quarter for a 12-month period.

‡ Certain investment options offered by your plan (e.g., money market funds, short term bond funds, certain asset allocation/lifecycle funds and brokerage window) may be deemed by the Contract issuers to "compete" with this fund. The terms of the Contracts prohibit you from making a direct exchange from this fund to such competing funds. Instead, you must first exchange to a non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the Contract issuers as a condition for the issuer's promise to pay certain withdrawals and exchanges at book value.

^ The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the Fund's total income net of expenses, divided by the total number of outstanding shares and includes any applicable waiver or reimbursement.

^^ The 7-Day Yield Without Reductions is the yield without applicable waivers or reimbursements. Absent such waivers or reimbursements, the returns would have been lower. Voluntary waivers and/or reimbursements may be discontinued any time.

## Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party. In certain instances, there may be fee waivers and/or expense reimbursements which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> or your Plan's benefit website.

## Additional Performance Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee or the plan sponsor whose plan is offering the product to participants or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

## Investment Risk

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at [www.netbenefits.com](http://www.netbenefits.com) or your Plan's benefit website. Please consider all investment information prior to directing your Plan account.



### Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data record kept as of 12/12/2022. To help you better understand the Plan's investment options, information is available at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance>, including a glossary of investment terms available online at <https://nb.fidelity.com/public/nb/default/home?option=dcPlandetails>. To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, PO Box 770003, Cincinnati, OH 45277-0065 or call 800-835-5097.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's website at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

The following chart lists the Plan's investment options that have a fixed or stated rate of return.

Asset Class	Fund Code	Investment Name	Fixed Rate	Term		Minimum Guaranteed Rate	Rate Subject To Adjustment*	Shareholder Fees				Competing Fund	Excessive Trading Restrictions
				Start Date	End Date			Insurance Expense	Mortality Expense	Admin Fees	Surrender Limit% / Penalty %		
Managed Income (or Stable Value)	GBHD	New York Life Guaranteed Interest Account	N/A	N/A	N/A			◇	◇	◇	◇	N/A	N/A

N/A = Not Applicable/None -- = Not Available; See Footnotes for an Explanation of Other Symbols

◇ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

\* If Y, the issuer of the investment option may adjust the rate of return prospectively, but not below the minimum guaranteed rate. To obtain the most recent fixed rate of return, go to <http://www.netbenefits.com>.

### Investment Risk

A fixed return annuity contract is an annuity contract issued by an insurance company. It is not a mutual fund. The amount invested in the contract is guaranteed by the issuing insurance company. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability and are solely its responsibility. Information about the fixed return annuity contract was furnished by the issuing insurance company, which is not affiliated with any Fidelity Investments company.

### Additional Performance Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee or the plan sponsor whose plan is offering the product to participants. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete or timely. Fidelity is not responsible for any damages or losses arising from any use of third-party information.