

401(k) Advantage Plus Plan

Disclosure & Comparative Chart for Retirement Plan Participants

All individuals who have the right to direct investments in an employer-sponsored retirement plan are being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This document is specific to your plan. You will see additional disclosures and an itemization of fees which may be assessed to your individual account on your next quarterly statement (and all future statements).

Why am I receiving this disclosure?

Because you have the right to direct investments under a retirement plan or because you are considered to be one of the following:

- An employee eligible to join your employer's retirement plan
- An active participant in the plan
- A former employee with a vested balance in the plan
- A retiree with a vested balance in the plan
- An active beneficiary of a former employee's plan account
- An alternate payee under a QDRO (qualified domestic relations order), typically as the result of a divorce

What do I need to do?

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

DISCLOSURE & COMPARATIVE CHART
401(k) Advantage Plus (Plan)
IMPORTANT INFORMATION REGARDING YOUR PLAN
July 28, 2025

A retirement plan offers a convenient way to save for retirement and often provides unique features and benefits not available elsewhere. Individuals have the opportunity to make the plan work harder for them by committing to consistent savings early, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding how the plan works, including plan investment choices and fees. This document was prepared to aid you in that understanding.

General Plan Information	
Investment Vehicle	A Group Annuity Contract with separate account and general account investments (Investment Choices) issued by Transamerica Financial Life Insurance Company, 440 Mamaroneck Avenue, Harrison, New York 10528 (Transamerica).
How to Direct Your Investments and Make Allocation Changes	<p><u>Direction of investments:</u> You may direct the investment of your Plan account.</p> <p><u>404(c) Compliance:</u> This plan intends to comply with the administrative requirements of ERISA section 404(c). ERISA section 404(c) was designed to ensure that you have the opportunity to (1) exercise control over the investment of your accounts available for your direction, and (2) choose from a broad range of investment alternatives.</p> <p><u>Timing for making investment allocation changes:</u> On any business day.</p> <p>To change investment allocations, Transamerica participants may go to: transamerica.com/portal or call 1-800-401-8726 .</p> <p>For a complete description of investment direction rights, limitations, or restrictions under your Plan, refer to your Plan's Summary Plan Description (SPD), or similar document provided.</p>
Transfer Restrictions	Some Investment Choices may have transfer restrictions (See Table 1 for details, if applicable).
Voting, Tender and Similar Rights and Restrictions	For the Investment Choices in the Group Annuity Contract, the proxies are voted by the Plan Sponsor as the owner of the underlying shares. You do not participate in any proxy voting.
List of Investment Choices	For the listing of the Investment Choices active under your Plan, please see the section titled "Comparative Chart" under Table 1 and Table 2.
Investment Manager for Advice Services	Your Plan offers the Managed Advice® service. The Managed Advice service provides you with an asset allocation mix of funds available within your Plan. Managed Advice rebalances and reallocates your account over time as your circumstances change. Transamerica Retirement Advisors, LLC serves as the investment manager for the Managed Advice service . Additional terms and conditions apply to the service, and more detailed information, including the Form ADV of the investment manager, is available at trsretire.com by signing in to your account and selecting Managed Advice in the Manage section. In offering the Managed Advice service , Transamerica Retirement Advisors, LLC relies on the investment methodology developed by Morningstar Investment Management LLC as an independent financial expert:

	<ul style="list-style-type: none"> The annual charge for the combined selection will be 0.45%. Participants may unsubscribe from the service via the website at any time.
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Potential General Administrative Fees								
Plan Fees	Plan Fees which may be paid directly by your employer or deducted from individual participant accounts include, but are not limited to:							
	<ul style="list-style-type: none">Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; 3) the processing of outside assets, when applicable; and 4) directed trustee and custody services when applicable. Additionally, when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing.Fees charged for the services provided by the Third Party Administrator (TPA), TAG, selected by the plan sponsor/Plan Administrator. A TPA is an independent company that may be engaged by the plan sponsor to perform such tasks as plan administration, plan consulting, document services and nondiscrimination testing.Fees directed by the plan sponsor to be allocated to participants, including auditor fees, and legal fees, when applicable, and as permitted to be charged to the plan.							
	<p style="text-align: center;">Compensation to the Plan's 3(38) provider for services rendered to the Plan:</p> <table><tr><td>Annual Amount</td><td>Based On</td><td>Frequency</td></tr><tr><td>0.0500%</td><td>All Assets</td><td>Monthly</td></tr></table>		Annual Amount	Based On	Frequency	0.0500%	All Assets	Monthly
	Annual Amount	Based On	Frequency					
0.0500%	All Assets	Monthly						
<p>The fees described above may be paid by your employer, or from: an expense account established for the plan; a deduction from each participant account on a pro-rata or per capita basis, or expenses collected from each investment choices selected for the plan. For those fees deducted from each participant account, the actual amount deducted, as well as a description of the services to which the fee relates, will be reported on the quarterly participant statement.</p> <p style="text-align: center;">Refer to Exhibit A to see details regarding any base and per participant fees applicable to your Plan.</p>								
Transaction Fees	Transaction fees which may be charged against individual participant accounts include:							

Potential General Administrative Fees	
	<ul style="list-style-type: none"> Transaction Fees may be charged by Transamerica for providing services related to the establishment and maintenance of loans, distributions and withdrawals. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee. Transaction Fees may be charged for the services provided by a TPA selected by the plan sponsor/Plan Administrator. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee. <p>Refer to Exhibit A to see a list of the Transaction Fees applicable to your Plan.</p>
Asset-Based Fees	<p><u>Contract Asset Charges.</u> Depending on the demographics of the Plan, a Contract Asset Charge (CAC) and/or other asset-based fees may apply. The CAC is expressed as a percentage of the assets held in each Investment Choice on a pro-rata basis. Other asset-based fees may be expressed as a percentage of the assets held in each Investment Choice on a pro-rata basis, or as a specified dollar amount charged to the Plan. Asset-based fees are used to subsidize costs for plan-related recordkeeping, administration, payment to financial advisors, and other retirement plan services that would otherwise be charged separately. A negative CAC represents a credit to the assets under the Contract. The actual dollar amounts are reported on your quarterly participant statement.</p> <p>Refer to Exhibit A to see a description of the Asset-Based Fees applicable to your Plan.</p>

Investment Information

The information below is provided to help you compare the Investment Choices under your Plan. Total Annual Operating Expenses reduce the rate of return of each Investment Choice.

If you want additional information about your Investment Choices, including principal risks, current investment performance and a glossary of terms, Transamerica participants may go to: transamerica.com/portal or call 1-800-401-8726 .

Table 1 below focuses on Investment Choices that do not have a fixed or stated rate of return, and shows fee and expense information, as well as investment performance for each choice and an appropriate benchmark performance (shown in *italics*). Past performance does not guarantee how the Investment Choice will perform in the future. Your investment in these choices could lose money.

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 [A Look at 401\(k\) Plan Fees \(dol.gov\)](https://www.dol.gov/ebsa/planfees), or call the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) toll free at 1-866-444-3282.

Fees and expenses are only one of many factors to consider when you decide to invest. You may also want to think about whether investing in a particular Investment Choice will help you achieve your financial goals.

Comparative Chart - Table 1 - Variable Choices

Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
BlackRock Total Return Ret Acct <i>Bloomberg US Universal</i>	Interm./Long-Term Bond	Intermediate-Term Bonds	0.38%	\$3.80	6.41% <i>6.51%</i>	-0.06% <i>-0.15%</i>	1.97% <i>2.11%</i>	N/A
State Street U.S. Bond Index Ret Acct (09/2016) <i>Bloomberg US Aggregate Bond</i>	Interm./Long-Term Bond	Intermediate-Term Bonds	0.02%	\$0.20	6.11% <i>6.08%</i>	-0.72% <i>-0.73%</i>	1.30% <i>1.28%</i>	N/A
JPMorgan Equity Income Ret Acct <i>Russell 1000</i>	Large-Cap Stocks	Large-Cap Value Stocks	0.45%	\$4.50	13.74% <i>15.66%</i>	13.42% <i>16.30%</i>	10.16% <i>13.35%</i>	See Type C note below for transfer restrictions
American Funds Fundamental Investors Ret Acct <i>S&P 500</i>	Large-Cap Stocks	Large-Cap Blend Stocks	0.28%	\$2.80	20.20% <i>15.16%</i>	16.94% <i>16.64%</i>	13.28% <i>13.65%</i>	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
State Street S&P 500 Index Class II Ret Acct (09/2021) S&P 500	Large-Cap Stocks	Large-Cap Blend Stocks	0.01%	\$0.10	15.14% 15.16%	N/A N/A	10.34% 10.37%	N/A
Vanguard FTSE Social Index Fund Admiral Ret Acct (02/2019) S&P 500	Large-Cap Stocks	Large-Cap Blend Stocks	0.13%	\$1.30	15.31% 15.16%	15.84% 16.64%	15.29% 15.33%	See Type C note below for transfer restrictions
American Funds Growth Fund of America Ret Acct S&P 500	Large-Cap Stocks	Large-Cap Growth Stocks	0.30%	\$3.00	21.77% 15.16%	16.05% 16.64%	14.62% 13.65%	N/A
State Street S&P Mid Cap Index Ret Acct (09/2021) S&P Midcap 400	Small/Mid-Cap Stocks	Mid-Cap Blend Stocks	0.02%	\$0.15	7.52% 7.53%	N/A N/A	5.21% 5.21%	N/A
T. Rowe Price US Small Cap Value Equity Ret Acct Russell 2000 Value	Small/Mid-Cap Stocks	Small-Cap Value Stocks	0.64%	\$6.40	8.65% 5.54%	10.95% 12.47%	8.07% 6.72%	See Type C note below for transfer restrictions
State Street Russell Small Cap Index Ret Acct (09/2021) Russell 2000	Small/Mid-Cap Stocks	Small-Cap Blend Stocks	0.02%	\$0.20	7.78% 7.68%	N/A N/A	0.67% 0.55%	N/A
MFS International Diversification Ret Acct MSCI ACWI Ex USA	International Stocks	World/Foreign Stocks	0.73%	\$7.30	18.79% 17.72%	9.49% 10.13%	7.72% 6.12%	N/A
State Street Global All Cap Ex US Index Ret Acct (09/2021) MSCI ACWI Ex USA IMI	International Stocks	World/Foreign Stocks	0.05%	\$0.45	18.12% 17.83%	N/A N/A	4.46% 4.17%	N/A
DFA Emerging Markets Core Equity Ret Acct MSCI EM	International Stocks	Emerging Market Stocks	0.40%	\$4.00	13.12% 15.29%	10.44% 6.81%	6.03% 4.81%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
State Street SecureCourse Retirement by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate Income</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	8.70% 10.20%	5.36% 5.51%	6.14% 6.27%	N/A
State Street SecureCourse 2025 by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate 2025</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	10.54% 11.20%	7.37% 6.17%	8.53% 7.44%	N/A
State Street SecureCourse 2030 by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate 2030</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	12.12% 11.86%	8.48% 7.24%	9.72% 8.23%	N/A
State Street SecureCourse 2035 by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate 2035</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	13.10% 12.81%	9.32% 8.76%	10.41% 9.27%	N/A
State Street SecureCourse 2040 by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate 2040</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	13.88% 13.88%	10.11% 10.30%	11.02% 10.29%	N/A
State Street SecureCourse 2045 by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate 2045</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	14.60% 14.78%	10.82% 11.36%	11.54% 10.97%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2025			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
State Street SecureCourse 2050 by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate 2050</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	15.26% 15.29%	11.35% 11.81%	11.93% 11.25%	N/A
State Street SecureCourse 2055 by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate 2055</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	15.49% 15.46%	11.42% 11.87%	11.97% 11.26%	N/A
State Street SecureCourse 2060 by Transamerica Ret Acct (12/2018) <i>Morningstar Lifetime Allocation Moderate 2060</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	15.49% 15.49%	11.41% 11.82%	11.96% 11.19%	N/A
State Street SecureCourse 2065 by Transamerica Ret Acct (03/2020) <i>Morningstar Lifetime Allocation Moderate 2060</i>	Multi-Asset/Other	Target Date Investment Choices	0.06%	\$0.60	15.52% 15.49%	11.42% 11.82%	14.63% 14.75%	N/A
State Street Partner Series with Transamerica Moderate Growth Ret Acct <i>Morningstar Moderate Target Risk</i>	Multi-Asset/Other	Asset Allocation Investment Choices	0.09%	\$0.90	11.61% 12.92%	7.78% 7.64%	6.98% 6.82%	See Type C note below for transfer restrictions

*This is the cost of each Investment Choice for a 12-month period of time.

Note Type C: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

Table 2 below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance. The table below shows no Annual Operating Expenses, as the interest rate is net of any operating expenses.

Comparative Chart - Table 2 – Fixed Choices				
Name of Investment Choice	Return/Credited Rate	Term	Other (Explanation of Term)	Shareholder-Type Fees/Comments
Transamerica Stable Value Advantage Account	2.50%	Semi-Annual	Interest rates are reset semi-annually and apply to all assets.	General account stable value investments may be subject to withdrawal or transfer restrictions at the Plan level under specific circumstances. Fees and charges under the group annuity contract or applicable service agreement may change if the Contractholder/Sponsor directs Transamerica to remove the Stable Value Investment Choice from the available Investment Choices for the Plan. Contact your Transamerica Representative for more information. Hold and withdrawal restrictions do not typically apply to participants.

Exhibit A – Summary of Plan Fees and Transaction Fees

- Generally, transaction fees are paid by participants.
- Plan fees may be paid by your employer or divided up among all participants.
- Under certain circumstances, service fee discounts, recordkeeping fee waivers, or the use of plan forfeitures may cover or reduce the fees stated below.
- TPA Charges are administration fees charged by TAG a Third Party Administrator (TPA), an independent company that your employer has selected to provide these services. The TPA's services may include consulting, compliance, document services, or other plan administration activities.

Type of Service, Feature or Benefit	Transamerica Charges (Expressed in \$)	TPA Charges (Expressed in \$)	Basis
Fees			
▪ Terminations / Lump Sum Distribution**	\$50	\$50	Per distribution
▪ Death Benefits	\$50	\$50	Per distribution
▪ Disability Benefits	\$50	\$50	Per distribution
▪ QDRO Distribution Fee	\$50	\$400	Per distribution
▪ Installments	\$0		Per distribution
▪ Loan Setup Fee	\$50	\$75	Per Loan
▪ Loan Maintenance Fee	\$50	\$50	Annually
▪ Hardship Withdrawal	\$50	\$50	Per distribution
▪ In-Service/Child Birth/Adoption Withdrawal	\$50	\$50	Per distribution
▪ Manual Processing Fee Participants may be charged a transaction fee for transactions in the amount shown for transactions not completed online or over the phone.	\$50		Each occurrence
Plan Fees			
Participant Charges			
▪ 0 - 999999999 Participating Employers	\$0	\$25	Per Participant
▪ Minimum Recordkeeping Fee per MEP	\$0		Annually
▪ Minimum Recordkeeping Fee per Participating Employer	\$0		Annually
**May include Required Minimum Distributions			

Contract Asset Charges: CACs are calculated based on the total assets for each Participating Employer and the actual amount deducted from, or credited to, a participant's account is based on the total account balance for each Participating Employer. These charges may be used to subsidize costs for plan-related recordkeeping, administration, payment to financial advisors, and other retirement plan services that would otherwise be charged separately.

The annual CAC percentage is assessed on a Monthly basis. As of July 15, 2025, the annual CAC percentage was 0.18% for your individual Participating Employer as of the date shown above. As the value of the assets in the Plan change, the CAC may decrease or increase on a Monthly basis according to the rate schedule in the Contract anywhere between 0.12% - 0.18%. For specific information, please contact your Plan Administrator.

Surrender Charges: Depending on the specific underwriting of the Contract, upon total or partial discontinuance of the Contract, an asset-based surrender/discontinuance charge may apply for a limited number of deposit years. Please contact the Participant Call Center at 1-800-401-8726 for specific details.