

Important Notice - To Participants

To: Participants of the **401(k) Advantage Plus Plan** (the “Plan”)

Re: *Managed Advice*® addition in the **401(k) Advantage Plus Plan: Supplemental Notice**

This notice details the addition of *Managed Advice*®, along with your rights, obligations, and choices. This notice supplements the notice previously provided to you announcing the *Managed Advice*® service.

Managed Advice Service Added to Plan

Earlier this year, TAG Resources, LLC (“TAG”), as the Plan’s administrative fiduciary, added the *Managed Advice* service to the Plan. The *Managed Advice* service was added as a new feature to the Plan to help make retirement planning easier for Plan participants. The service, which is provided by Transamerica Retirement Advisors, LLC (“TRA”), a registered investment advisor, is an optional advisory service that creates individualized asset allocation portfolios for Plan participants.

As a Plan participant, if you would like to use the *Managed Advice* service, you may subscribe to the service online. If you have questions or would like to speak with a retirement advisor about the service, please call Transamerica’s *Managed Advice* phone line at 844-622-2133.

Affiliated Entities

TRA and TAG are wholly owned subsidiaries of Transamerica Retirement Solutions, LLC (“TRS”). TRS serves as the recordkeeper of your Plan. TRS, TAG and TRA are affiliated entities and are part of the AEGON family of companies, a global leader in pensions.

Description of the *Managed Advice* Service

Managed Advice offers personalized portfolio management, automatic investment diversification and rebalancing as well as access to one-on-one support from retirement advisors. The asset allocation mix provided by the service will be automatically updated as your circumstances and goals change. TRA, in its role as the investment adviser of the *Managed Advice* service charges a fee for its services. The annual fee for the *Managed Advice* service is **0.45%** of your account balance and is deducted from your account monthly. In addition, first-time *Managed Advice* subscribers will receive a free trial period in which the annual fee will not be charged for the first 90-days of subscription.

One-on-one access to retirement advisors is available at no additional cost. Fees charged by the underlying funds in which a participant invest will still apply. After subscribing to the *Managed Advice* service, you may terminate the service at any time without penalty.

Important Note: TRA’s Form ADV brochure for the *Managed Advice* service and the *Managed Advice* investment advisory agreement provide important information about the service, as well as TRA’s duties and obligations when providing the service. These documents, which are available on your Plan’s website during the subscription process, also include additional details regarding the fees charged, the free trial period, affiliated entities, conflicts of interest, and the operation of service.

How to Make an Investment Election?

Visit Transamerica at transamerica.com/portal/home.

Where to go for more information?

Fund charts containing fund information, including investment objectives, risk, and return characteristics, as well as fees and other expenses, for each existing investment option under the plan have been made available to participants with their plan

materials. Such information, as well any updates, are also posted on the website. Certain investment funds may impose trading restrictions and/or redemption fees as a result of frequent trading activity. Please contact Transamerica for more information, as explained below.

Investment Choices under the plan are separate accounts made available through group annuity contracts issued to the trustee/fiduciary of the plan by Transamerica Life Insurance Company or Transamerica Financial Life Insurance Company ("Transamerica"). Any guarantee of principal and/or interest under a group annuity contract is subject to the claims-paying ability of the applicable insurer. Certain investment options available under the plan may be offered through various Transamerica affiliates, including Transamerica Investors Securities Corporation ("TISC") and Massachusetts Fidelity Trust Company ("MFTC"). Like TAG, TRS and TRA, TISC and MFTC are Transamerica-affiliated entities and are part of the AEGON family of companies.

For more information about any separate account, please call Transamerica at 877-234-9293 for a free Investment Choices Fact Sheet. Transamerica was selected as the service provider for your retirement plan established by your sponsor employer organization, but Transamerica is not affiliated with your sponsor employer organization.