Emrich International Probate Research Inc

Your retirement plan's investment lineup is changing

Why am I receiving this notice?

The following changes are being made to your retirement plan's investment lineup on **07/29/2026** (the "Effective Date"):

Effective on **07/29/2026**, Vanguard will be renaming the investment options listed below. You are receiving this notice because your retirement plan offers one or more of the investment options affected by the name change. Please note that your plan may not offer all the renamed investment option(s) listed below. The ticker symbol(s) for the renamed investment option(s) will not change.

Current Name(s)	Ticker Symbol	New Name(s)	Ticker Symbol
Vanguard Small Cap Value Index Fund - Admiral Class	VSIAX	Vanguard Morningstar Small-Cap Value Index Fund - Admiral Class	VSIAX
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	Vanguard Morningstar Mid-Cap Index Fund - Admiral Class	VIMAX
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	Vanguard Morningstar Small-Cap Index Fund - Admiral Class	VSMAX

All registered investment options are available by prospectus. Commingled funds (also known as collective trusts) are non-registered funds. All investing involves risk, and some investment products have more risk than others. For complete information about a registered fund or to obtain a fund prospectus (or information statement, in the case of commingled funds), please call 1-800-695-7526, or speak with your financial advisor. You should carefully consider an investment option's objectives, risks, charges, and expenses before investing. The prospectus (or information statement, as applicable) contains this and other important information about the investment option and investment company.

How does this impact my retirement account?

No action is necessary on your part.

Your plan's new investment option(s)

Investment Name	Ticker	Risk/Return Category	Gross Expense Ratio (as of 05/31/2026)	Net Expense Ratio (as of 05/31/2026)
Vanguard Morningstar Small-Cap Value Index Fund - Admiral Class	VSIAX	Small Value	0.07	0.07
Vanguard Morningstar Mid-Cap Index Fund - Admiral Class	VIMAX	Mid-Cap Blend	0.05	0.05
Vanguard Morningstar Small-Cap Index Fund - Admiral Class	VSMAX	Small Blend	0.05	0.05

Investment objective/strategy

Vanguard Morningstar Small-Cap Value Index Fund - Admiral Class: The investment seeks to track the performance of the CRSP U.S. Small Cap Value Index that measures the investment return of small-capitalization value stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP U.S. Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Morningstar Mid-Cap Index Fund - Admiral Class: The investment seeks to track the performance of the CRSP U.S. Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP U.S. Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Morningstar Small-Cap Index Fund - Admiral Class: The investment seeks to track the performance of the CRSP U.S. Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP U.S. Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Expense ratio: An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. Expense ratio information obtained from Morningstar, Inc.

What if I want to change my investment selections?

This change in your plan's investment lineup has no impact on your ability to make changes at any time to your investment elections. You may make changes at [my.adp.com](my.adp.com), directly on the ADP Mobile Solutions App, or by calling the Interactive Voice Response System at 1-800-695-7526.

Where can I get more information on my plan's investment options?

Prospectuses, information statements (in the case of collective funds) and fund fact sheets are available at [my.adp.com](my.adp.com) or by calling the Voice Response System at 1-800-695-7526.

This letter serves as notice that the information contained in your plan's Participant Fee Disclosure Statement will be changing as a result of the investment lineup change. Your plan's Participant Fee Disclosure Statement is updated monthly and contains detailed information about your plan's investment lineup. It may be accessed on the Participant

Website at my.adp.com. (Note: Your plan's new investment lineup won't be reflected on the statement until the third week of the month following the Effective Date).

All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any fund will meet its stated objective.

Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ 07068 or (in the case of certain investments) ADP, Inc.

ADP, Inc. owns and operates the ADP.com and myKplan.com websites, as well as the ADP Mobile Solutions app.

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