

Investment Lineup Change Notice

Emrich International Probate Research Inc

Your 401(k) Plan's Investment Lineup Is Changing

Why am I receiving this notice?

The investment manager for your company's retirement plan is making the following changes to the investment lineup, effective 02/18/2025:

Fund Being Removed	Replacement Fund
Fidelity Freedom Index 2010 Fund - Premier Class	Fidelity Freedom Index 2010 Fund - Premier II Class Shares
Fidelity Freedom Index 2015 Fund - Premier Class	Fidelity Freedom Index 2015 Fund - Premier II Class Shares
Fidelity Freedom Index 2020 Fund - Premier Class	Fidelity Freedom Index 2020 Fund - Premier II Class Shares
Fidelity Freedom Index 2025 Fund - Premier Class	Fidelity Freedom Index 2025 Fund - Premier II Class Shares
Fidelity Freedom Index 2030 Fund - Premier Class	Fidelity Freedom Index 2030 Fund - Premier II Class Shares
Fidelity Freedom Index 2035 Fund - Premier Class	Fidelity Freedom Index 2035 Fund - Premier II Class Shares
Fidelity Freedom Index 2040 Fund - Premier Class	Fidelity Freedom Index 2040 Fund - Premier II Class Shares
Fidelity Freedom Index 2045 Fund - Premier Class	Fidelity Freedom Index 2045 Fund - Premier II Class Shares
Fidelity Freedom Index 2050 Fund - Premier Class	Fidelity Freedom Index 2050 Fund - Premier II Class Shares
Fidelity Freedom Index 2055 Fund - Premier Class	Fidelity Freedom Index 2055 Fund - Premier II Class Shares
Fidelity Freedom Index 2060 Fund - Premier Class	Fidelity Freedom Index 2060 Fund - Premier II Class Shares
Fidelity Freedom Index 2065 Fund - Premier Class	Fidelity Freedom Index 2065 Fund - Premier II Class Shares
Fidelity Freedom Index Income Fund - Premier Class	Fidelity Freedom Index Income Fund - Premier II Class Shares

How does this change in investment lineup impact my retirement account?

On 02/18/2025:

1. The portion of your account balance invested in the Fund Being Removed 4:00 PM EST on February 14, 2025 will be automatically transferred to the designated Replacement Fund.
2. If you selected the Fund Being Removed for the investment of any future contributions, such contributions will automatically be invested in the designated Replacement Fund -- *unless you make a change to your investment elections prior to the Effective Date listed above.*
3. If you do not currently have a balance in the Fund(s) Being Removed, this Change in Investment Lineup

will have no immediate impact on your retirement plan account. If you wish to change your investment allocation to include a Replacement Fund(s), you may do so after the effective date, indicated above.

Fund Being Added
Fidelity Freedom Index 2070 Fund - Premier II Class Shares

How does this impact my retirement account?

The addition of the new fund(s) to your Plan's investment lineup has no direct impact on your current account balance or your current investment selections.

What if I want to change my investment selections?

This change in your Plan's investment lineup does not impact your ability to make changes at any time to your investment elections. You may make changes at www.mykplan.com, directly on the ADP Mobile App, or by calling the Interactive Voice Response System at 1-800-695-7526 (1-800-MYKPLAN).

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

- Beginning 02/18/2025, prospectuses, information statements (in the case of collective funds) and fund fact sheets are available at www.mykplan.com or by calling the Voice Response System at 1-800-695-7526 (1-800-MYKPLAN).
- 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 www.mykplan.com. (Note: Your Plan's new investment lineup won't be reflected on the statement until the third week of the month following 02/18/2025).

For complete information about a particular fund, please read the fund prospectus (or information statement, in the case of collective funds). 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. Please read the prospectus/information statement carefully before you invest or send money.

IMPORTANT UPDATE: DEFAULT INVESTMENT UPDATE NOTICE

Emrich International Probate Research Inc (THE “PLAN”)

Our Plan's investment manager has announced changes to one or more investment funds in our Plan's investment fund lineup effective **02/18/2025** (the “Implementation Date”). These changes are explained in another document we have provided to you, entitled the Investment Lineup Change Notice (the “Lineup Change Notice”). This Default Investment Fund Update Notice provides information about how these changes affect the default investment fund(s) for our Plan, and how you may be affected.

Effective on the Implementation Date, the following change(s) will occur:

The investment manager will be modifying the investment funds in the Plan's existing default investment, effective on the "Implementation Date". The Plan's existing default investment is a “Target Date Series”. Information about the investment funds that will comprise the Plan's default investment starting on the Implementation Date is provided later in this Notice.

If you first contribute to the Plan (or have a contribution made on your behalf) on or after the Implementation Date, and you do not make an affirmative investment election, your contributions will be invested in the modified Plan default investment. Participants currently invested in a fund in the Target Date Series will continue to have their existing balances and future contributions invested in their current investment fund until they make an affirmative investment election.

How to Make or Change Your Investment Election or Obtain Investment Information

You can make or change your investment election for existing balances and future contributions, including amounts invested in a default fund, at any time by visiting the Plan's Participant web site (www.mykplan.com) or calling the Plan's Voice Response System at 1-800-695-7526. If you do not wish to have the investment of your current account balance and future contributions mapped as shown in the Lineup Change Notice, you may change your current elections before the close of trading on the business day immediately before the Implementation Date by visiting the Plan's participant web site or calling the Plan's automated response system.

For information about a particular fund, please read the fund prospectus (or information statement, in the case of collective funds). Starting on the Implementation Date, a prospectus (or information statement, in the case of collective funds and a fund fact sheet for the new investment option(s)) will be available for your review at www.mykplan.com, or by calling the Voice Response System at 1-800-695-7526. If you would like to receive a prospectus for the new investment options before the Implementation Date, please contact your Plan Administrator.

Information about the Plan Default Investment in our Plan's investment lineup beginning on the Implementation Date

As of the Implementation Date, the investment funds in the Plan's default investment will be:

Fidelity Freedom Index 2010 Fund - Premier II Class Shares
Fidelity Freedom Index 2015 Fund - Premier II Class Shares
Fidelity Freedom Index 2020 Fund - Premier II Class Shares
Fidelity Freedom Index 2025 Fund - Premier II Class Shares
Fidelity Freedom Index 2030 Fund - Premier II Class Shares
Fidelity Freedom Index 2035 Fund - Premier II Class Shares
Fidelity Freedom Index 2040 Fund - Premier II Class Shares
Fidelity Freedom Index 2045 Fund - Premier II Class Shares
Fidelity Freedom Index 2050 Fund - Premier II Class Shares
Fidelity Freedom Index 2055 Fund - Premier II Class Shares
Fidelity Freedom Index 2060 Fund - Premier II Class Shares

Fidelity Freedom Index 2065 Fund - Premier II Class Shares
Fidelity Freedom Index 2070 Fund - Premier II Class Shares
Fidelity Freedom Index Income Fund - Premier II Class Shares

This default investment is a “Target Date Series”. The following will apply to participants who first contribute to the Plan (or have a contribution made on their behalf) on or after the Implementation Date and fail to make an affirmative investment election: Participants who do not make an investment election, and either have a date of birth prior to January 1, 1938 or for whom Plan records do not indicate a date of birth, will be defaulted into the most conservative fund in the Target Date Series (i.e., the “Income” option, or if no income option exists, the fund with the earliest retirement year stated). All other participants who do not make an investment election will be defaulted into the fund in the Target Date Series with a stated retirement age closest to the year in which they would attain age 65. If a participant is defaulted into the most conservative fund in the Target Date Series due to a missing date of birth, the participant will remain so invested until the participant makes an affirmative investment election.

The objective, risk and return characteristics, strategy, and gross expense ratio for the Plan’s default investment listed above are as follows:

Fund Name	Fund Objective/Strategy	Risk and Return Category	Gross Expense Ratio
Fidelity Freedom Index 2010 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2015 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2020 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2025 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2030 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%

Fund Name	Fund Objective/Strategy	Risk and Return Category	Gross Expense Ratio
Fidelity Freedom Index 2035 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2040 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2045 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2050 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2055 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2060 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2065 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%
Fidelity Freedom Index 2070 Fund - Premier II Class Shares	The investment seeks high total return until its target retirement date; thereafter the funds objective will be to seek high current income and, as a secondary objective, capital appreciation. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity Funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%

Fund Name	Fund Objective/Strategy	Risk and Return Category	Gross Expense Ratio
Fidelity Freedom Index Income Fund - Premier II Class Shares	The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.	Growth & Income	0.04%

Different investments-stocks, bonds and money market/stable value funds react differently to the same market conditions. For instance, when one is at a high, another is at a low, and the third may be somewhere in between the two. Our Plan’s recordkeeper classifies investment options into four general categories, each of which has a different amount of investment risk attached to it. The greater the risk, the greater the possible return. The four categories, ranked according to risk, from most conservative to most aggressive, are: **Income**, which is generally comprised of fixed and bond investments, **Growth and Income**, which is generally comprised of a combination of stock, fixed and bond investments, **Growth**, which is generally comprised of stock investments which seek capital appreciation over time and **Aggressive Growth**, which is generally comprised of stock investments which seek high capital appreciation.

Fund objective, risk and return characteristics and strategy information for all publicly-traded mutual funds, excluding Money Market funds, is provided by Morningstar®. Information for Money Market funds and certain other types of funds is provided by the respective fund manager.

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. For publicly-traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. Commingled Fund expense ratios are provided by the investment managers.

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