



Important notices for the Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan

Effective January 2024

To help you better understand your investment options and other plan information, please see the following enclosures:

- **Notice of Investment Returns & Fee Comparison:** This notice provides a list of the fees and expenses associated with your Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan account as well as details about the investment options available in the plan, including performance, fees and restrictions.
- **Qualified Default Investment Alternative (QDIA) Notice:** This notice outlines what you need to know if you are making contributions to the plan but have not proactively chosen how your account will be invested.

If you have questions about these materials, please contact us at **833-637-2379 (MER-CERW)**. Representatives are available Monday through Friday from 8 a.m. to 10 p.m. Eastern time and Saturdays from 9 a.m. to 5:30 p.m. Eastern time.

Sincerely,

Mercer Wise
(supported by Empower)

Empower Retirement refers to retirement recordkeeping services offered by Empower Retirement, LLC (d/b/a Empower Administrators, LLC in California). Empower Retirement, LLC and its affiliates are not affiliated with Mercer Wise.

Investing involves risk, including possible loss of principal.

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Notice of Investment Returns & Fee Comparison

475068-01 Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan mercervise.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-833-637-2379

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses.
2	Investment-Related Fees, Expense Information, and Transfer Restrictions - Shows fees and expenses associated with the investments in your Plan. This section also shows any investment restrictions.
3	Plan-Related Information - Shows Plan-Related information and Participant Elected Services Expenses.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments									
Averaged Annualized Total Return [†] as of 10/31/2023									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
BlackRock Multi-Asset Income Portfolio K ²	BKMIX	-5.02%	1.16%	4.22%	0.98%	2.62%	3.25%	02/03/2017	0.61%/0.52%
							\$32.50 per \$1,000		\$6.10 per \$1,000 Gross
S&P Target Risk Conservative TR USD**		-5.79%	0.90%	3.94%	-1.13%	2.57%	2.89%	02/03/2017	
							\$28.90 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
BlackRock Strategic Completion NL M ²	N/A	-7.35%	-5.14%	-3.16%	2.61%	2.38%	1.50%	11/29/2013	0.15%/0.15%
							\$15.00 per \$1,000		\$1.50 per \$1,000 Gross
S&P Target Risk Conservative TR USD**		-5.79%	0.90%	3.94%	-1.13%	2.57%	2.89%	11/29/2013	
							\$28.90 per \$1,000		
State St Target Ret Income SL CI IV ^{1,2}	N/A	-4.67%	1.44%	3.56%	1.44%	3.75%	3.40%	02/28/2019	0.05%/0.05%
							\$34.00 per \$1,000		\$.48 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		-5.52%	0.92%	3.71%	-0.13%	2.83%	3.13%	02/28/2019	
							\$31.30 per \$1,000		
State St Target Ret 2020 SL CI IV ^{1,2}	N/A	-5.10%	1.67%	3.96%	2.22%	4.52%	4.63%	02/28/2019	0.05%/0.05%
							\$46.30 per \$1,000		\$.47 per \$1,000 Gross
S&P Target Date 2020 TR USD**		-6.25%	1.85%	4.80%	1.56%	3.90%	4.47%	02/28/2019	
							\$44.70 per \$1,000		
State St Target Ret 2025 SL CI IV ^{1,2}	N/A	-6.65%	2.21%	4.99%	2.48%	5.30%	5.39%	02/28/2019	0.05%/0.05%
							\$53.90 per \$1,000		\$.46 per \$1,000 Gross
S&P Target Date 2025 TR USD**		-6.56%	2.11%	5.09%	2.68%	4.60%	5.04%	02/28/2019	
							\$50.40 per \$1,000		
State St Target Ret 2030 SL CI IV ^{1,2}	N/A	-8.50%	2.52%	5.91%	2.44%	5.67%	5.73%	02/28/2019	0.05%/0.05%
							\$57.30 per \$1,000		\$.46 per \$1,000 Gross
S&P Target Date 2030 TR USD**		-7.31%	2.79%	5.95%	3.70%	5.22%	5.56%	02/28/2019	
							\$55.60 per \$1,000		
State St Target Ret 2045 SL CI IV ^{1,2}	N/A	-10.48%	2.97%	6.76%	3.71%	6.34%	6.40%	02/28/2019	0.05%/0.05%
							\$64.00 per \$1,000		\$.47 per \$1,000 Gross
S&P Target Date 2045 TR USD**		-9.10%	4.58%	8.25%	6.23%	6.68%	6.72%	02/28/2019	
							\$67.20 per \$1,000		
State St Target Ret 2050 SL CI IV ^{1,2}	N/A	-10.85%	3.23%	7.02%	3.98%	6.50%	6.47%	02/28/2019	0.05%/0.05%
							\$64.70 per \$1,000		\$.47 per \$1,000 Gross
S&P Target Date 2050 TR USD**		-9.33%	4.72%	8.44%	6.49%	6.82%	6.88%	02/28/2019	
							\$68.80 per \$1,000		
State St Target Ret 2055 SL CI IV ^{1,2}	N/A	-10.89%	3.21%	7.00%	3.97%	6.48%	6.47%	02/28/2019	0.05%/0.05%
							\$64.70 per \$1,000		\$.47 per \$1,000 Gross
S&P Target Date 2055 TR USD**		-9.34%	4.73%	8.48%	6.61%	6.88%	6.96%	02/28/2019	
							\$69.60 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
State St Target Ret 2060 SL CI IV ^{1,2}	N/A	-10.90%	3.21%	7.01%	3.97%	6.43%	5.66%	02/28/2019	0.05%/0.05%
							\$56.60 per \$1,000		\$.49 per \$1,000 Gross
S&P Target Date 2060 TR USD**		-9.39%	4.80%	8.55%	6.58%	6.90%	6.43%	02/28/2019	
							\$64.30 per \$1,000		
State St Target Ret 2065 SL CI IV ^{1,2}	N/A	-10.90%	3.21%	7.01%	3.96%	N/A	5.93%	02/14/2020	0.06%/0.05%
							\$59.30 per \$1,000		\$.61 per \$1,000 Gross
S&P Target Date 2060 TR USD**		-9.39%	4.80%	8.55%	6.58%	N/A	4.02%	02/14/2020	
							\$40.20 per \$1,000		
State St Target Ret 2035 SL CI IV ^{1,2}	N/A	-9.53%	2.45%	6.15%	2.72%	5.84%	5.96%	02/28/2019	0.05%/0.05%
							\$59.60 per \$1,000		\$.46 per \$1,000 Gross
S&P Target Date 2035 TR USD**		-8.04%	3.55%	6.95%	4.83%	5.87%	6.09%	02/28/2019	
							\$60.90 per \$1,000		
State St Target Ret 2040 SL CI IV ^{1,2}	N/A	-10.10%	2.71%	6.50%	3.23%	6.11%	6.20%	02/28/2019	0.05%/0.05%
							\$62.00 per \$1,000		\$.46 per \$1,000 Gross
S&P Target Date 2040 TR USD**		-8.67%	4.19%	7.78%	5.69%	6.38%	6.48%	02/28/2019	
							\$64.80 per \$1,000		
International Funds									
Mercer International Stock ²	N/A	-10.07%	2.37%	13.18%	2.54%	3.88%	4.39%	01/05/2017	0.44%/0.44%
							\$43.90 per \$1,000		\$4.40 per \$1,000 Gross
MSCI ACWI Ex USA NR USD**		-11.35%	0.99%	12.07%	3.03%	3.46%	4.06%	01/05/2017	
							\$40.60 per \$1,000		
International Stock Index Fund	N/A	-11.02%	1.43%	12.44%	N/A	N/A	-5.76%	04/30/2021	0.04%/0.03%
							-\$57.60 per \$1,000		\$.40 per \$1,000 Gross
MSCI ACWI Ex USA IMI GR USD**		-11.32%	1.21%	12.20%	N/A	N/A	*	04/30/2021	
Small Cap Funds									
Mercer Small Mid/Cap Stock Fund ²	N/A	-12.22%	-2.10%	-3.27%	7.22%	6.10%	6.51%	01/05/2017	0.48%/0.48%
							\$65.10 per \$1,000		\$4.80 per \$1,000 Gross
Russell 2500 TR USD**		-14.80%	-2.70%	-4.63%	5.51%	5.48%	6.02%	01/05/2017	
							\$60.20 per \$1,000		
Mid Cap Funds									
US Small/Mid Cap Stock Index Fund	N/A	-14.35%	2.17%	-1.24%	N/A	N/A	-10.01%	04/30/2021	0.02%/0.02%
							-\$100.10 per \$1,000		\$.23 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Russell Small Cap Completeness TR USD**		-14.34%	2.12%	-1.30%	N/A	N/A	-10.08% -\$100.80 per \$1,000	04/30/2021	
Large Cap Funds									
S&P 500 Index Fund	N/A	-8.25%	10.69%	10.14%	N/A	N/A	1.70% \$17.00 per \$1,000	04/30/2021	0.01%/0.01% \$.06 per \$1,000 Gross
S&P 500 TR USD**		-8.25%	10.69%	10.14%	N/A	N/A	1.70% \$17.00 per \$1,000	04/30/2021	
Bond									
Mercer Diversified Bond ²	N/A	-4.73%	-1.66%	1.72%	-4.71%	0.75%	0.96% \$9.60 per \$1,000	01/05/2017	0.14%/0.14% \$1.40 per \$1,000 Gross
Bloomberg US Aggregate Bond TR USD**		-4.69%	-2.77%	0.36%	-5.57%	-0.06%	0.05% \$.50 per \$1,000	01/05/2017	
US Bond Index Fund	N/A	-4.70%	-2.60%	0.34%	N/A	N/A	-6.05% -\$60.50 per \$1,000	04/30/2021	0.02%/0.02% \$.19 per \$1,000 Gross
Bloomberg US Aggregate Bond TR USD**		-4.69%	-2.77%	0.36%	N/A	N/A	-6.06% -\$60.60 per \$1,000	04/30/2021	
Stable Value									
Invesco Stable Value Trust CI B1	N/A	0.71%	2.25%	2.62%	1.86%	N/A	1.97% \$19.70 per \$1,000	09/12/2019	0.30%/0.30% \$3.00 per \$1,000 Gross
USTREAS Treasury Bill Constant Maturity **		0.10%	1.66%	3.02%	-2.12%	N/A	-0.31% -\$3.10 per \$1,000	09/12/2019	
Money Market									
State St Cash Series Treasury CI M ^{1,2}	N/A	*	*	*	*	*	*	06/24/2011	0.07%/0.05% \$.69 per \$1,000 Gross
FTSE Treasury Bill 3 Month USD**		1.39%	4.29%	4.94%	1.94%	1.80%	1.16% \$11.60 per \$1,000	06/24/2011	

Please note that if an investment option has not been in existence for 10 years, a "Since Start/Inception Date" return will be displayed. If the investment option has been in existence for 10 years or more, a "10-Year" return will be displayed. Returns shown for the corresponding benchmark are for the same time period as the investment option.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from \$10 up to \$75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 11/14/2023				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Initial Communication Material Fee for Active Participants	\$6.00	\$1.50	Annual	This is a fee paid for delivery of initial plan communications, allocated to the participant accounts
Enrollment Material Fee	\$1.50	\$.38	Annual	This is the fee that is paid for the delivery of plan enrollment materials.
Annual Plan Base Fee	\$5,300.00	\$1325.00	Quarterly	The plan incurs an additional annual general administrative fee. A portion of this fee will be deducted as a fixed dollar amount from your account and the amount will be determined by allocating the fee among all participant accounts with a balance at the time the deduction is taken.
Annual Custodial Fee	\$500.00	\$125.00	Quarterly	This fee is for custodial services and is deducted from participant accounts on a prorata basis.
Mercer Wise Program Fee	0.350000%	0.087500%	Monthly	This fee is compensation to Mercer for the investment and administrative services it provides to the plan and is deducted as a percentage of assets from each of the investment options held in your account.
	\$3.50 per \$1,000	\$.87 per \$1,000		
Summary Annual Report Fee	\$1.50	\$.38	Annual	This is the fee that may be paid for the delivery of the Summary Annual Report.
Plan Administration Participant Account Fee	\$52.00	\$13.00	Quarterly	This fee is for costs associated with the plan such as plan underwriting, contribution processing, transaction processing, company enrollment meetings, and retirement plan education.
Annual QDIA and Fee Disclosure Notices	\$1.50	\$.38	Annual	This fee is for QDIA and Fee Disclosure notice delivery services.

2 – Investment-Related Fees, Expense Information, and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 11/14/2023		
Investment Option	Transfer Rule	Shareholder Type Fees[^]
State St Target Ret Income SL CI IV	1	
State St Target Ret 2020 SL CI IV	1	
State St Target Ret 2025 SL CI IV	1	
State St Target Ret 2030 SL CI IV	1	
State St Target Ret 2045 SL CI IV	1	
State St Target Ret 2050 SL CI IV	1	
State St Target Ret 2055 SL CI IV	1	
State St Target Ret 2060 SL CI IV	1	
State St Target Ret 2065 SL CI IV	1	
State St Target Ret 2035 SL CI IV	1	
State St Target Ret 2040 SL CI IV	1	
State St Cash Series Treasury CI M	2,3	

Rule #1 - Fund company restriction: A transfer of \$10000 or more into this fund will not be permitted if a prior transfer of \$10000 or more was made out of this fund in the last 30 days.

Rule #2 - Dollar Cost Average and/or transfers into this fund may be prohibited. Please contact your plan sponsor if you have any questions.

Rule #3 - This fund is not allowed as part of a transfer into a Rebalancer. Please contact your plan sponsor if you have any questions.

[^] Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of

a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Plan Sponsor intends for this plan to be compliant with section 404(c) of the Employee Retirement Income Security Act, and 29 CFR 2550.404c- 1. Fiduciaries of the Plan may be relieved of liability for any losses which are the direct result of investment instructions given by participants or beneficiaries.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 11/14/2023			
Service	Fee Amount	Frequency	Description
Participant Loan Maintenance Fee	\$6.25	Quarterly	This flat fee covers the annual maintenance of your existing loan and is deducted from your account balance each quarter. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Participant Loan (Origination)	\$75.00	Per Distribution	This fee is associated with originating a loan through your company's retirement plan.
Qualified Domestic Relations Order Services	\$400.00	Per Occurrence	This fee covers QDRO reviews, calculations and distributions
Benefit Disbursement Fee	\$25.00	Per Distribution	This fee is for the processing of a distribution from your account.
ACH Special Handling Charge	\$15.00	Per Distribution	ACH Charge
Empower Advisory Services My Total Retirement	Up to \$100K = 0.112500% Next \$150K = 0.087500% Next \$150K = 0.062500% Over \$400K = 0.037500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
Approval Fee	\$75.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.
EXPRESS Special Handling Charge	\$30.00	Per Distribution	Express Delivery Charge
Periodic Payment Maintenance Fee	\$6.25	Quarterly	This fee is for the annual maintenance of your existing systematic scheduled withdrawal. If you have more than one systematic withdrawal, you will be assessed the fee for each systematic withdrawal.
Periodic Payment ("PPAY") Origination Fee	\$50.00	Per PPAY Set Up	Periodic Payment ("PPAY") Origination Fee
Statement Fee	\$1.50	Annual	This fee may be assessed for the delivery of quarterly statements.
WIRE Special Handling Charge	\$40.00	Per Distribution	Wire Charge

For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

Qualified Default Investment Alternative

475068-01 Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan
mercerwise.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan (the Plan). **You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.**

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
State St Target Ret Income SL CI IV	1900 to 1952
State St Target Ret 2020 SL CI IV	1953 to 1957
State St Target Ret 2025 SL CI IV	1958 to 1962
State St Target Ret 2030 SL CI IV	1963 to 1967
State St Target Ret 2035 SL CI IV	1968 to 1972
State St Target Ret 2040 SL CI IV	1973 to 1977
State St Target Ret 2045 SL CI IV	1978 to 1982
State St Target Ret 2050 SL CI IV	1983 to 1987
State St Target Ret 2055 SL CI IV	1988 to 1992
State St Target Ret 2060 SL CI IV	1993 to 1997
State St Target Ret 2065 SL CI IV	1998 or later

State St Target Ret 2020 SL CI IV	Investment Objective & Strategy
	The State Street Target Retirement 2020 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
Fund Investment Expense as of 10/31/2023	Risk and Return Profile
Gross: 0.05% Net: 0.05%	This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

<p>State St Target Ret 2025 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2025 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.05% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>State St Target Ret 2030 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2030 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.05% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>State St Target Ret 2035 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2035 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.05% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p>State St Target Ret 2040 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2040 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.05% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>State St Target Ret 2045 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2045 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.05% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>State St Target Ret 2050 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2050 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.05% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p>State St Target Ret 2055 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2055 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.05% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>State St Target Ret 2060 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2060 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.05% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>State St Target Ret 2065 SL CI IV</p>	<p>Investment Objective & Strategy</p> <p>The State Street Target Retirement 2065 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.</p>
<p>Fund Investment Expense as of 10/31/2023</p> <p>Gross: 0.06% Net: 0.05%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

State St Target Ret Income SL CI IV	Investment Objective & Strategy The State Street Target Retirement Income Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
Fund Investment Expense as of 10/31/2023 Gross: 0.05% Net: 0.05%	Risk and Return Profile This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA designated by the Plan Administrator or other Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA designated by the Plan investment fiduciary based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and certain risk profiles, as applicable. You should contact the Plan Administrator or other responsible Plan fiduciary to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the fund fact sheet, prospectus, and/or other applicable disclosure document, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site mercervise.com and following the online instructions, or
- by accessing your account using the automated phone system 1-833-637-2379.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-833-637-2379 or visit mercervise.com. Also, you can contact your Plan Administrator.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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