Your guide to
James Perse Enterprises LLC 401(k) Profit Sharing Plan

NEW OPPORTUNITIES AHEAD

Welcome to James Perse Enterprises LLC 401(k) Profit Sharing Plan. Your retirement plan is an important benefit you shouldn't overlook. It offers a powerful way to enhance your long- term financial well-being by investing in yourself. This book is a great way to get started. It includes:

- Information about your plan website, **transamerica.com/portal**.
- A closer look at plan highlights
- Investment information

We work with Transamerica, a company that's been helping people prepare for retirement for more than 85 years. Transamerica has the people, tools, and resources to help you enjoy the retirement you deserve.

Sincerely,

James Perse Enterprises LLC

LET TRANSAMERICA BE YOUR GUIDE

Track your finances like you track your steps

Transamerica Retirement App

This app is **designed to** help you manage your retirement plan account when, where and how you want it.

Most of your retirement income will come from you. In 2021, the average retiree received $1,595 per month from Social Security[1]. That means the majority of your retirement income will likely come from either your own investments in James Perse Enterprises LLC 401(k) Profit Sharing Plan and similar plans, or from part-time employment after retirement. If your goal is to live comfortably and work less in retirement, consider your role in investing for your future today.

[1]"Fact Sheet: Social Security," Social Security Administration, 2021

20 years

Based on today's average life expectancy, you may need retirement income for two or more decades.

HOW MUCH IS ENOUGH?

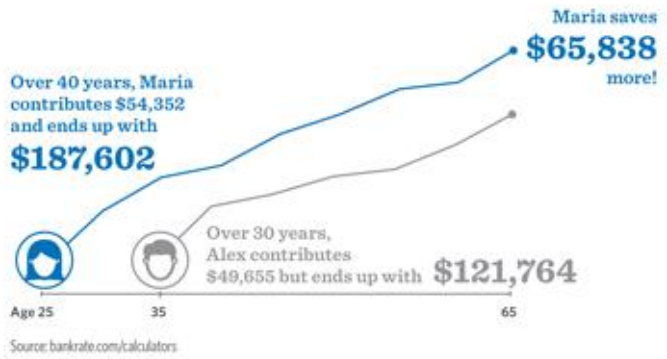
Everyone's situation is different. You'll need to replace a significant portion of your final working salary to maintain your lifestyle in retirement. Once you're enrolled and create an online account, you can log in to access tools and calculators to help estimate what kind of retirement income you may need. Think about contributing at least enough to take advantage of your employer's full matching contribution. Matching contributions may be subject to plan vesting requirements.

Tip:

> **Have you thought about how your overall financial strategy will address healthcare costs in retirement?**

The early bird gets the worm

Retirement income can vary depending on whether a person starts contributing to a retirement plan at age 25 or age 35.



Example assumes starting salaries of $30,000 (Maria) and $40,000 (Alex), respectively, 3% annual pretax salary deferral with 2% annual pay increases, a 6% return on investment, and a 25% federal income tax bracket. Illustration is hypothetical and not meant to reflect the return of any specific investment.

SMALL STEPS CAN ADD UP OVER TIME

Contributing a little more to your retirement account each year can help you keep pace with inflation.

Even a bump of 1% or 2% on your birthday or after a pay increase can really add up over time.

You can increase contributions automatically using our auto-increase services.

Please keep in mind your ability to continue the auto-increase service even in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

The Standard and Poor's 500 (S&P 500) is a stock market index tracking the performance of 500 large companies listed on stock exchanges in the United States. An index is unmanaged and does not take into account the fees and expenses associated with an actively managed fund, so performance may differ. It is not possible to invest directly in an index. Past performance does not guarantee future results.

STAYING THE COURSE

When investing for retirement, you're likely to hear the term "market volatility." This simply refers to the inevitable up-and-down movement of investments. Sometimes the ride is smooth. At other times, it can be a little bumpy. Before you react to market volatility, consider these investment basics to help manage the turbulence.

LONG-TERM PERSPECTIVE
Avoid jumping in and out of the market. Purchasing funds after they have risen significantly may mean "buying high." Transferring out of lower-performing funds may mean "locking in your losses," making it more likely you will miss any upswing that may follow a downturn.

STAY THE COURSE
Investors come to understand markets are sure to fluctuate from

day-to-day and year-to-year. While these short-term fluctuations can be unsettling, the U.S. stock market has proven to be resilient over time.

Thanks to compounding — the earnings on your earnings — even small, regular increases can make a big difference over time.

PLAYING CATCH UP CAN BE A GOOD THING

If you'll be at least 50 years old this year, you may be able to make extra "catch- up" contributions above the regular IRS voluntary deferral limit, $8,000 in 2026.

If you are age 60 to 63 during the calendar year (not age 64 before the end of the calendar year), the catch-up contribution amount you may elect to defer is further increased as allowable by law and to the extent permitted by your plan. Please contact your Plan Administrator or Transamerica if you have any questions.

Effective January 1, 2026, if you are eligible to make catch-up contributions AND earned more than $150,000 as indexed in FICA Wages (Box 3 on your Form W-2) in 2025 from your current employer, your 2026 catch-up contributions must be made as Roth contributions in accordance with regulatory requirements and your plan's rules.

READY, SET, ENROLL!

You can join your retirement plan today! Here's how:

- Go to your plan website, **transamerica.com/portal**, and click the red Log In button. Follow the instructions to create a new account. The online enrollment form in the back of this book can help!

AN IMPORTANT STEP: BENEFICIARIES

To Do:

Choose your beneficiaries. Update as needed.

Look for **Beneficiaries** in the account overview section of your plan website.

YOUR ACCOUNT

If you haven't already, go to **transamerica.com/portal** and click Log In to register a new account. Follow the instructions to choose contributions, investments, and more.

The *OnTrack*® tool, which produces *Your Retirement Outlook*, can help you personalize your retirement income goal and decide how much to invest.
Complete your retirement profile in the *OnTrack* tool for a comprehensive view of *Your Retirement Outlook*. To get started, log in to

your account and click **Update** on your **Account Overview** page or ***OnTrack*** in the **Resource Center** menu.
Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

ELECTRONIC DELIVERY OF DOCUMENTS

Sign up for e-documents and you'll receive an email when plan-related documents and notices are ready for online viewing. Log into transamerica.com/portal, click **VIEW DETAILS**, hover over **Documents and Forms** in the top navigation bar, and click **E-documents**. In addition to e-delivery, you have the right to request and obtain paper versions of your plan-related document(s) free of charge by calling **800-401-8726** or with an online request by logging into transamerica.com/portal, click CONTACT US and completing the applicable fields.

You have the option to receive e-documents. These automatic email alerts can help you save time, reduce clutter, and go green. You'll receive an email when your account-related materials are available online. Sign up by logging in to your account at **transamerica.com/portal**.

Consider consolidation
If you have money in a former employer's retirement plan, there are several options available that may simplify your financial life. These include cashing out, keeping the money where it is, or rolling the funds into an IRA or your employer plan with Transamerica. For more information about your options, call **800-275-8714** or email **consolidate@transamerica.com**.

When considering your options, be sure to review the fees and expenses associated with each option. Also, be sure to consider whether there are certain services, features, or benefits available through certain accounts that may be important to you.

DISCOVER WHAT RETIREMENT MEANS TO YOU

Whether you're just starting out, need a few reminders on how to stay on course, or could use some advanced tips on how to make your retirement investments work for you, this is a great place to start.

Where to go for help

- Financial glossary **transamerica.com/financial-glossary**
- Transamerica online support **877-717-8858** (for help logging in)

- Estimate your Social Security income at **SSA.gov**
- Visit our Financial Wellness Center to explore topics such as managing debt, saving for college, and buying a home. transamerica.com/portal/financial-wellness

Connect with us:

The material in this retirement plan guide was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

Securities are offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. All Transamerica companies identified are affiliated but are not affiliated with your employer .

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PLAN HIGHLIGHTS FOR

James Perse Enterprises LLC 401(k) Profit Sharing Plan

These highlights represent only an overview of plan provisions. For full details, including any conditions or restrictions, please refer to the Summary Plan Description, which can be found on your plan account website or via the pre-login portal transamerica.com/portal under the Fund Info tab, by choosing Learn More. Please note that your plan account number is needed to access the pre-login site and can be found on the back page of this guide in the bottom left corner. If you need additional information or have any questions regarding the information provided, please contact us at transamerica.com/portal or calling 800-401-8726.

YOUR CONTRIBUTIONS

Eligibility

You must be at least 18 years of age.

You must complete 3 month(s) of service.

Entry Date(s)

Your entry date is the first day of any month.

Contribution Limits

Your traditional contributions are deducted from your paycheck before taxes each pay period.

Your plan allows you to invest up to the maximum allowed by the Internal Revenue Code limits.

You may invest for retirement with traditional before tax dollars, after- tax Roth dollars, or a combination, up to the overall limits noted in the following section. In general, choosing which one depends on whether you think your income will be subject to a higher or lower effective tax rate when you withdraw your money in retirement. Non-Roth after-tax contributions do not count toward the IRS limit. However, they are counted when determining the limit of total plan contributions made by you and your employer.

IRS Contribution Limits

The IRS limits how much you can contribute each year; the current total combined before- and after-tax IRS annual limit is $24,500 in 2026.

Updating Your Contribution Rate

You may increase or decrease your contribution to the plan each payroll period. Changes will take effect as soon as administratively feasible.

You may also stop making contributions at any time.

Rollovers

You may roll over your plan account balance from a prior qualified retirement plan at any time.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

Vesting

Vesting refers to your "ownership" of your plan account — the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions, including any rollover or transfer contributions you have made, plus any earnings on them.

LEARN ABOUT YOUR PLAN'S ROTH ACCOUNT OPTION

The Roth option allows you to contribute after-tax dollars to your plan in a separate account that in most cases will not be subject to future federal income taxes on qualified distributions, regardless of your income level (provided that you hold the account for at least 5 years and do not withdraw assets until at least age 59½). So let's compare some basic features of the traditional account and the Roth:

FEATURE	TRADITIONAL	ROTH
Contributions IN	Before-tax	After-tax
Distributions PAID	Taxed as ordinary income (plus 10% early withdrawal penalty if younger than 59 1/2)	Free from federal tax if distributions occur five taxable years after first Roth Contribution AND after participant either: - Attains age 59½ - Dies - Becomes disabled
Required Minimum Distributions (RMDs) at age 73 (Some plans provide for RMDs to begin at the later of age 73 or separation from service, provided participant is not a 5% owner.)	Required	Required, but prior to RMD may be rolled over to a Roth IRA, which has no RMD requirement.
Contribution Limit	Total limit in 2026 is $24,500 ($32,500 if age 50 or older in 2026)	
Income Restriction	None	
When rolling over or transferring from an employer plan, be sure to consider whether the asset transfer changes any of the features and benefits that may be important to you including: the range of investment options available; investment-related fees or plan expenses that may be incurred; service levels available; availability and circumstances of penalty-free withdrawals; timing of required minimum distributions; federal protection of assets from creditors and judgments; and tax consequences of rolling employer stock into a new plan.		

COMPANY CONTRIBUTIONS

SAFE HARBOR CONTRIBUTIONS

The company will match 100% of your contributions, dollar for dollar, up to 3% of eligible pay, plus 50% of each additional dollar greater than 3% and no more than 5% of eligible pay.

Catch-up contributions are accounted for when calculating employer matching contributions.

Eligibility

You must be at least 18 years of age.

Log in at transamerica.com/portal or call 800-401-8726.

You must complete 3 month(s) of service.

Entry Date(s)

Your entry date is the first day of any month.

Vesting

You are immediately 100% vested in the company's non-discretionary contributions to the plan.

PREDECESSOR EMPLOYER

Your years of service with a predecessor of the company will not count toward your eligibility.

INVESTMENT CHOICES

You decide how your account will be invested among the available choices.

The way contributions are invested in your account is referred to as your "investment allocation." You may change your allocation any business day of the Plan Year.

If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be investedin the Target Date Series that most closely matches a projected retirement age at 65.

Target Date: These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Some of the investment choices offered by the plan contain trading restrictions. Prior to finalizing your investment choices under the plan, please refer to your "Investment Choices" for more information on these restrictions.

To obtain a complete set of Investment Fact Sheets containing detailed, up-to-date information on each of the investment choices, contact your plan administrator or log on to **transamerica.com/portal**. In the Fund and Fee Information section, select "Small organization" and click Learn More to enter your contract ID.

To access your Fund Performance Overview and Investment Fact Sheets, follow the simple steps outlined below:

Step 1: Go to **transamerica.com/portal**.

Step 2: In the Fund and Fee Information section, select "Small organization" and click Learn More to enter your contract ID.

Step 3: Enter your Contract ID and click "Submit".

LOANS + DISTRIBUTIONS

Your plan offers a loan feature, so you may borrow from your account based on certain provisions. However, as a general rule, loans should be taken from retirement investments only as a last resort. Please check with

your plan administrator and refer to your Summary Plan Description for details.

Consider when you take money out of your retirement plan account, it's no longer earning money for you on a tax-deferred basis, and you may lose potential growth to help fund your retirement. If you decide to suspend contributions to your retirement plan account while making your loan repayments, you further reduce your retirement savings.

While you are actively employed you may be able to take withdrawals from the vested portion of your account, under some circumstances and subject to the plan's rules. For more information, log on to your plan's website or call your plan's toll-free number. Withdrawals of before-tax contributions, and of earnings on any contributions, will be subject to income tax, and withdrawals made before age 59½ may be subject to an additional 10% penalty. Please check with your plan administrator and/or refer to your Summary Plan Description for details.

IN SERVICE WITHDRAWALS

EARLY WITHDRAWALS

You may make a withdrawal upon reaching certain requirements. See your Summary Plan Description for details.

HARDSHIP

If you meet the definition of hardship, you may be eligible to make a withdrawal from the plan. For more information about the strict rules governing hardship withdrawals, refer to your Summary Plan Description.

Plan loans and in-service withdrawals are subject to plan restrictions. You may have to provide documentation in order to qualify for certain plan loans and in-service withdrawals.

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Log in at
transamerica.com/portal
or call 800-401-8726.

IT'S TIME TO CREATE YOUR INVESTMENT STRATEGY!

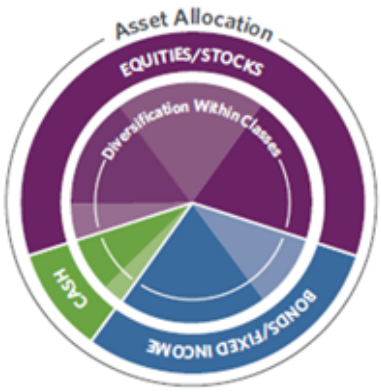
Want to learn more about healthy, wealthy habits you can start today? Visit transamerica.com/portal.

You are the only one who can plan for your financial future. You can take out a loan or get financing for a home, a car, or to pay for college — just about anything. Except retirement. The money you set aside today is how you'll be able to provide for yourself tomorrow. And you'd be surprised by how starting small — any percent of your paycheck — is still significantly better than nothing.

To make a different choice, read on!

STRENGTHEN YOUR INVESTMENT KNOWLEDGE

Here are some helpful concepts to consider as you examine your investment strategy.



Example is hypothetical and does not represent any particular investment or constitute an investment recommendation.

ASSET ALLOCATION AND DIVERSIFICATION

Spreading your risk among different types of investments is important to building a strategy to pursue your goals throughout retirement. This way, temporary downturns in one type of investment may not affect your whole portfolio. To do so, you should familiarize yourself with two key concepts:

- **Asset allocation**, an overall strategy for dividing your investments across the major asset classes (stocks/equities, bonds/fixed income, and cash equivalents); and

- **Diversification**, or dividing your investments within those classes (for example, among domestic and foreign stocks, shares of large and small companies, bonds of different qualities and terms, etc.).

Asset allocation and diversification do not assure or guarantee better performance, cannot eliminate the risk of investment losses, and do not protect against an overall declining market.

YOUR STRATEGY DEPENDS ON TWO FACTORS:

- Your time horizon (how long you have until you'll need the money); and

- Your risk tolerance (how well you tend to handle the market's ups and downs).

UNDERSTANDING ASSET CLASSES

The investment choices available through your retirement plan fall into a combination of three broad asset classes. Asset classes are categories of investments that exhibit similar characteristics and may behave similarly in the marketplace.

Equities

Stocks are also known as equities. They allow you to buy shares of an individual company. In essence, you become an owner of that company, albeit a very small owner. These are generally the riskiest of the three asset classes, since their value tends to fluctuate more from day to day — but they also have the potential for the highest returns.

Fixed-income investments

Next, we have bonds, or fixed-income investments. With bonds, you essentially loan money to companies or governments. In exchange for your investment, the entity pays you interest for a pre-determined number of years. At the end of the term, the bond will mature and (provided the entity

can cover its debts), you'll receive your initial money back, plus interest. While bonds are generally considered more conservative then stocks, they can be impacted by inflation and interest rate changes, as well as the issuing entity's creditworthiness.

Cash equivalents

The third kind of security is cash or cash equivalents.

All three types of securities can be included in mutual funds. Instead of worrying about which individual stocks to own, or what bonds to purchase, you can invest in multiple companies and bond types through mutual funds.

Fund managers create different funds for different tastes. One fund could focus on big, established companies, while another one focuses on low-risk bonds. Whatever the choice, the fund manager determines the investment strategy and decides what goes into the fund. You then purchase shares of the overall fund, giving you access to many different stocks, bonds, and/or cash equivalents.

NEED HELP WITH INVESTMENT DECISIONS? WE'VE GOT OPTIONS.

If you're looking for guidance when it comes to what you can invest in, check out some of these options:

ONTRACK®

The *OnTrack®* tool, which produces Your Retirement Outlook®, can help you personalize your retirement income goal and decide how much to invest. You can access this tool by logging in at **transamerica.com/portal**. The weather icons generated by the tool give you a real-time snapshot of how your current strategy is working.

Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook®*) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the tool's limitations and key assumptions, and other important information.

One-step diversification with *PortfolioXpress®*

Transamerica's automatic asset allocation and rebalancing service uses the funds available in your plan and the retirement year and risk preference you choose to present you with a diversified investment mix for today and a "glide path" of adjustments for tomorrow. Once you agree, the service automatically:

- Allocates contributions to reflect your mix, based on a selected retirement year.
- Regularly rebalances your portfolio to maintain your mix.
- Adjusts your mix to become more conservative over time.

To sign up, simply log into your account on your plan website, find *PortfolioXpress*, and follow the directions to turn it on. You can turn off the service at any time.

PortfolioXpress® is a registered service mark of Transamerica. *PortfolioXpress*® presents a series of asset allocation models up to and through a designated retirement year. You are solely responsible for choosing the retirement year and risk preference (if applicable). By subscribing to the service, you agree to each of the asset allocation mixes and automated rebalancing transactions that will take place over time within your account as you approach the selected retirement year. If you sign up, you should carefully review the service agreement for additional information regarding other terms and conditions that may apply to this service. *PortfolioXpress*® is designed as investment education. Transamerica or its affiliates do not provide investment advice to *PortfolioXpress*® nor does Transamerica act as a plan fiduciary. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation is to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at and after the target date. Diversification does not guarantee against loss in a falling market.

TARGET DATE SERIES

How Target Date Funds Work

A glide path charts the course for your investment mix over time.*

*The glide path illustrated in this graph does not represent a specific asset allocation at any given time.

TARGET DATE FUNDS

Each fund targets its investment mix to a specific year. The fund manager chooses and rebalances its holdings based on your time horizon: The farther away from the target date, the higher the allocation to stock; as the target date approaches, the funds gradually shifts their focus toward more conservative bond investments on a schedule called a "**glide path.**" Each fund is designed as a total investment solution, meant to allocate 100% of your account.

These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Fund prospectuses and other information, are available at **transamerica.com/portal** or you can request one at 800-401-8726.

ASSET ALLOCATION FUNDS

Asset allocation funds offer a range of diversified investment mixes, and which to choose depends on your comfort with risk and how long you have until you retire. The funds range from short-term options that invest more of their assets in bonds and other conservative investments to long-term options that hold mostly stocks and other aggressive investments. These

funds do not change their asset allocations to become more conservative over time.

Asset allocation investments may be subject to all of the risks of the asset classes in which they invest, which may include stocks and bonds as well as other types of investments. The higher the investment's allocation to stocks, the greater the risk. Asset allocation and diversification do not assure or guarantee better performance, cannot eliminate the risk of investment losses, and do not protect against an overall declining market.

You can also consider speaking to a financial professional about your specific situation.

YOU CAN ALSO BUILD YOUR OWN PORTFOLIO

Pick your own investments

Build your own portfolio with your choice of funds.

You can build your own portfolio by choosing among the "core" funds in your plan. Your plan offers a range of choices that enable you to diversify among various asset classes and investment styles. Prospectuses and fund information are available on your plan website.

Once you determine the investment mix that is right for you, your plan's **auto-rebalance** service can help you maintain your mix automatically (sign up on your plan website). To create your portfolio, go to the Manage menu in your online account to update Future Allocations (where to invest new contributions) as well as Current Allocations (transfer/exchange existing balances).

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 investment will meet its stated objective.

Your plan's funds, performance overview and summaries are also located in the back of this book.

For information on creating an online account, turn to the welcome section of this book.

Please use the Investment Mix worksheet in the back of this book to help you calculate your investment allocations.

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INVESTMENT CHOICES: PERFORMANCE OVERVIEW AND SUMMARIES

James Perse Enterprises LLC 401(k) Profit Sharing Plan

The performance data quoted represents past performance and does not guarantee future results. An investment in these funds, other than the Transamerica Stable Value investment choice(s), is subject to market risk. The investment return and principal value of an investment will fluctuate; thus an investor's shares/units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For more current information, including month-end performance, please visit ***transamerica.com/portal***. Funds, other than the Stable Value investment choice(s), are distributed by Transamerica Investors Securities Corporation.

Investors should consider the investment objectives, risks, and charges and expenses of the fund carefully before investing. The prospectus for each fund contains this and other information about that fund. For copies of any prospectuses or summary prospectuses, if applicable, please call *866-498-4557.*

Read each prospectus carefully before investing.

Cash Equivalent/Money Market: You could lose money by investing in a money market fund. Although the Fund seeks to preserve the value of your investment at $1.00 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.

Securities are distributed by Transamerica Investors Securities Corporation, member FINRA, 440 Mamaroneck Avenue, Harrison, New York 10528. All Transamerica companies identified are affiliated.

PERFORMANCE SHOWN IN PERCENTAGES	*As of 03/31/2026*		***Average Annual Total*** *or Since Inception Performance** *As of 03/31/2026*				***Expense Ratio ††*** *(% of fund assets)*
ASSET CLASS - INVESTMENT CHOICE	**YEAR TO DATE**	**LAST QUARTER**	**1 YEAR**	**3 YEARS**	**5 YEARS**	**10 YEARS**	**GROSS**
SHORT BONDS/STABLE/MMKT†							
CASH EQUIVALENT/MONEY MARKET							
BlackRock Liquidity FedFund Premier (Class: Premier) 7-Day SEC Yield: 3.55%[1]	0.88	0.88	4.02	4.72	3.34	2.66*	0.18
SHORT-TERM BONDS							
Lord Abbett Short Duration Income R6 (Class: R-6)	0.22	0.22	4.85	5.20	2.67	2.97	0.32
INTERM./LONG-TERM BOND							
INTERMEDIATE-TERM BONDS							
BlackRock Total Return K (Class: K)	-0.11	-0.11	5.27	3.97	0.45	2.22	0.38
PIMCO Income Instl (Class: Inst)	-0.55	-0.55	6.91	7.46	3.81	4.85	0.54
iShares U.S. Aggregate Bond Index K (Class: K)	0.09	0.09	4.37	3.61	0.31	1.66	0.05
GOVERNMENT BONDS							
BlackRock Inflation Protected Bond K (Class: K)	0.26	0.26	3.07	2.99	1.43	2.74	1.09
JPMorgan Government Bond R6 (Class: R-6)	0.14	0.14	4.16	3.41	0.29	1.40	0.39
AGGRESSIVE BONDS							
HIGH YIELD BONDS							
PGIM High Yield R6 (Class: R-6)	-0.20	-0.20	7.28	8.79	4.25	6.22	0.38
WORLD/FOREIGN BONDS							
AB Global Bond Z (Class: Z)	-0.54	-0.54	2.98	3.73	0.55	1.92	0.52

† See description of this asset class in the investment choices summary section.

Not FDIC Insured	May Lose Value	No Bank Guarantee

PERFORMANCE SHOWN IN PERCENTAGES	As of 03/31/2026		Average Annual Total or Since Inception Performance* As of 03/31/2026				Expense Ratio †† (% of fund assets)
ASSET CLASS - INVESTMENT CHOICE	**YEAR TO DATE**	**LAST QUARTER**	**1 YEAR**	**3 YEARS**	**5 YEARS**	**10 YEARS**	**GROSS**
LARGE-CAP STOCKS							
LARGE-CAP VALUE STOCKS							
American Funds American Mutual R6 (Class: R-6)	-1.25	-1.25	12.21	13.02	10.12	11.12	0.27
LARGE-CAP BLEND STOCKS							
JP Morgan US Equity R6 (Class: R-6)	-7.67	-7.67	12.23	15.92	10.72	14.18	0.46
iShares S&P 500 Index K (Class: K)	-4.36	-4.36	17.73	18.25	12.02	14.12	0.03
LARGE-CAP GROWTH STOCKS							
MFS Growth R6 (Class: R-6)	-10.29	-10.29	10.67	17.81	8.99	14.66	0.50
SMALL/MID-CAP STOCKS							
MID-CAP VALUE STOCKS							
Allspring Special Mid Cap Value R6 (Class: R-6)	3.17	3.17	11.78	10.12	8.29	10.22	0.70
MID-CAP BLEND STOCKS							
iShares Russell Mid-Cap Index K (Class: K)	1.36	1.36	15.96	13.32	7.26	10.89	0.04
MID-CAP GROWTH STOCKS							
Neuberger Mid Cap Growth R6 (Class: R-6)	-5.04	-5.04	10.33	11.23	3.23	11.22	0.58
SMALL-CAP BLEND STOCKS							
iShares Russell 2000 Small-Cap Index K (Class: K)	0.90	0.90	25.75	13.03	3.80	9.92	0.07
SMALL-CAP GROWTH STOCKS							
PGIM Jennison Small Company R6 (Class: R-6)	0.90	0.90	18.05	10.18	5.48	10.99	0.69
REAL ESTATE							
Invesco Real Estate R6 (Class: R-6)	3.43	3.43	1.43	4.21	2.66	4.09	0.95
INTERNATIONAL STOCKS							
WORLD/FOREIGN STOCKS							
Hartford International Opportunities R5 (Class: R-5)	-1.00	-1.00	21.35	13.99	6.44	8.16	0.79
Invesco Global R6 (Class: R-6)	-9.64	-9.64	10.61	12.90	5.06	10.81	0.72
iShares MSCI Total International Index K (Class: K)	1.69	1.69	26.93	15.17	7.29	8.56	0.09
WORLD/FOREIGN SMALL-CAP STOCKS							
Victory Trivalent International Sm-Cp I (Class: I)	2.72	2.72	38.51	18.10	7.80	9.56	1.17
EMERGING MARKET STOCKS							
American Funds New World R6 (Class: R-6)	-1.47	-1.47	24.59	13.85	5.13	9.73	0.57
MULTI-ASSET/OTHER							
SECTOR							
DWS Enhanced Commodity Strategy R6 (Class: R-6)	18.49	18.49	21.85	9.38	11.24	6.18	0.94
TARGET DATE INVESTMENT CHOICES							
BlackRock LifePath Index Retire K (Class: K)	0.20	0.20	11.01	8.77	3.97	5.79	0.12
BlackRock LifePath Index 2030 K (Class: K)	-0.16	-0.16	12.89	10.60	5.35	7.75	0.13
BlackRock LifePath Index 2035 K (Class: K)	-0.66	-0.66	14.78	12.07	6.39	8.76	0.13
BlackRock LifePath Index 2040 K (Class: K)	-0.73	-0.73	16.80	13.62	7.43	9.71	0.13
BlackRock LifePath Index 2045 K (Class: K)	-0.93	-0.93	18.63	15.00	8.34	10.50	0.14
BlackRock LifePath Index 2050 K (Class: K)	-1.21	-1.21	20.40	16.11	9.04	10.99	0.14
BlackRock LifePath Index 2055 K (Class: K)	-1.30	-1.30	21.42	16.66	9.36	11.16	0.14
BlackRock LifePath Index 2060 K (Class: K)	-1.36	-1.36	21.51	16.68	9.36	11.17	0.14
BlackRock LifePath Index 2065 K (Class: K) (*Performance Inception: 10/30/2019)	-1.38	-1.38	21.48	16.67	9.38	11.52*	0.14
BlackRock LifePath Index 2070 K (Class: K) (*Performance Inception: 09/24/2024)	-1.43	-1.43	21.35	12.68*	N/A	N/A	0.33
ASSET ALLOCATION INVESTMENT CHOICES							
MFS Conservative Allocation R4 (Class: R-4)	-0.66	-0.66	7.78	7.58	3.82	5.89	0.58

PERFORMANCE SHOWN IN PERCENTAGES	As of 03/31/2026		Average Annual Total or Since Inception Performance* As of 03/31/2026				Expense Ratio †† (% of fund assets)
ASSET CLASS - INVESTMENT CHOICE	YEAR TO DATE	LAST QUARTER	1 YEAR	3 YEARS	5 YEARS	10 YEARS	GROSS
MFS Moderate Allocation R4 (Class: R-4)	-0.94	-0.94	10.25	9.33	4.99	7.57	0.64
MFS Growth Allocation R4 (Class: R-4)	-1.15	-1.15	12.13	11.02	6.27	9.22	0.70

†† See investment choice fact sheets for expense ratio details. The performance shown reflects the net expense ratio. This means the performance is net of any fee waivers or reimbursements applied by the fund company. The "effective expense ratio," which is the amount your plan pays, also takes into account any plan service fee assessed or plan service credit applied by Transamerica.

* Performance shown since inception is from the performance inception date shown next to the fund on the Investment Choices Performance Overview.

[1] The current yield (7-Day SEC Yield) more closely reflects the current earnings of the money market Fund than the total return quotation

SUMMARIES

SHORT BONDS/STABLE/MMKT

CASH EQUIVALENT/MONEY MARKET

BlackRock Liquidity FedFund Premier (Class: Premier)

Inception Date: 03/26/2004

Advisor: BlackRock Advisors, LLC

Investment Objective: The investment seeks current income as is consistent with liquidity and stability of principal.

SHORT-TERM BONDS

Lord Abbett Short Duration Income R6 (Class: R-6)

Inception Date: 06/30/2015

Advisor: Lord, Abbett & Co LLC

Investment Objective: The investment seeks a high level of income consistent with preservation of capital.

INTERM./LONG-TERM BOND

INTERMEDIATE-TERM BONDS

BlackRock Total Return K (Class: K)

Inception Date: 12/07/2001

Advisor: BlackRock Advisors, LLC

Investment Objective: The investment seeks to realize a total return that exceeds that of the Bloomberg Barclays U.S. Aggregate Bond Index.

PIMCO Income Instl (Class: Inst)

Inception Date: 03/30/2007

Advisor: Pacific Investment Management Company, LLC

Investment Objective: The investment seeks to maximize current income; long-term capital appreciation is a secondary objective.

iShares U.S. Aggregate Bond Index K (Class: K)

Inception Date: 07/02/1993

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide investment results that correspond to the total return performance of fixed-income securities in the aggregate, as represented by the Bloomberg Barclays U.S. Aggregate Bond Index.

GOVERNMENT BONDS

BlackRock Inflation Protected Bond K (Class: K)

Inception Date: 06/28/2004

Advisor: BlackRock Advisors, LLC

Investment Objective: The investment seeks to maximize real return, consistent with preservation of real capital and prudent investment management.

**See Disclosure Page for more details.

JPMorgan Government Bond R6 (Class: R-6)

Inception Date: 08/01/2016

Trading Restrictions: Type C**

Advisor: J.P. Morgan Investment Management, Inc.

Investment Objective: The investment seeks a high level of current income with liquidity and safety of principal.

AGGRESSIVE BONDS

HIGH YIELD BONDS

PGIM High Yield R6 (Class: R-6)

Inception Date: 10/31/2011

Advisor: PGIM Investments LLC

Investment Objective: The investment seeks to maximize current income; and capital appreciation is a secondary objective.

WORLD/FOREIGN BONDS

AB Global Bond Z (Class: Z)

Inception Date: 10/15/2013

Advisor: AllianceBernstein L.P.

Investment Objective: The investment seeks to generate current income consistent with preservation of capital.

LARGE-CAP STOCKS

LARGE-CAP VALUE STOCKS

American Funds American Mutual R6 (Class: R-6)

Inception Date: 05/01/2009

Advisor: Capital Research and Management Company

Investment Objective: The investment seeks current income, growth of capital and conservation of principal.

LARGE-CAP BLEND STOCKS

JP Morgan US Equity R6 (Class: R-6)

Inception Date: 11/30/2010

Trading Restrictions: Type C**

Advisor: J.P. Morgan Investment Management, Inc.

Investment Objective: The investment seeks to provide high total return from a portfolio of selected equity securities.

iShares S&P 500 Index K (Class: K)

Inception Date: 07/02/1993

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500 Index.

LARGE-CAP GROWTH STOCKS

MFS Growth R6 (Class: R-6)

Inception Date: 08/26/2011

Advisor: Massachusetts Financial Services Company

Investment Objective: The investment seeks capital appreciation.

**See Disclosure Page for more details.

SMALL/MID-CAP STOCKS

MID-CAP VALUE STOCKS

Allspring Special Mid Cap Value R6 (Class: R-6)

Inception Date: 06/28/2013

Trading Restrictions: Type C**

Advisor: Allspring Funds Management, LLC

Investment Objective: The investment seeks long-term capital appreciation.

MID-CAP BLEND STOCKS

iShares Russell Mid-Cap Index K (Class: K)

Inception Date: 05/13/2015

Advisor: BlackRock Advisors, LLC

Investment Objective: The investment seeks to track the investment results of the Russell Midcap Index (the "underlying index"), which measures the performance of the mid-capitalization sector of the U.S. equity market.

MID-CAP GROWTH STOCKS

Neuberger Mid Cap Growth R6 (Class: R-6)

Inception Date: 03/15/2013

Advisor: Neuberger Berman Investment Advisers LLC

Investment Objective: The investment seeks growth of capital.

SMALL-CAP BLEND STOCKS

iShares Russell 2000 Small-Cap Index K (Class: K)

Inception Date: 03/31/2011

Advisor: BlackRock Advisors, LLC

Investment Objective: The investment seeks to match the performance of the Russell 2000 Index as closely as possible before the deduction of fund expenses.

SMALL-CAP GROWTH STOCKS

PGIM Jennison Small Company R6 (Class: R-6)

Inception Date: 11/29/2010

Advisor: PGIM Investments LLC

Investment Objective: The investment seeks capital growth.

REAL ESTATE

Invesco Real Estate R6 (Class: R-6)

Inception Date: 09/24/2012

Trading Restrictions: Type C**

Advisor: Invesco Advisers, Inc.

Investment Objective: The investment seeks total return through growth of capital and current income.

INTERNATIONAL STOCKS

WORLD/FOREIGN STOCKS

Hartford International Opportunities R5 (Class: R-5)

Inception Date: 12/22/2006

Advisor: Hartford Funds Management Company, LLC

Investment Objective: The investment seeks long-term growth of capital.

Invesco Global R6 (Class: R-6)

Inception Date: 01/27/2012

Trading Restrictions: Type C**

Advisor: Invesco Advisers, Inc.

**See Disclosure Page for more details.

Investment Objective: The investment seeks capital appreciation.

iShares MSCI Total International Index K (Class: K)

Inception Date: 06/30/2011

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to match the performance of the MSCI All Country World ex USA Index in U.S. dollars with net dividends as closely as possible before the deduction of fund expenses.

WORLD/FOREIGN SMALL-CAP STOCKS

Victory Trivalent International Sm-Cp I (Class: I)

Inception Date: 08/17/2007

Advisor: Victory Capital Management Inc.

Investment Objective: The investment seeks long-term growth of capital.

EMERGING MARKET STOCKS

American Funds New World R6 (Class: R-6)

Inception Date: 05/01/2009

Advisor: Capital Research and Management Company

Investment Objective: The investment seeks long-term capital appreciation.

MULTI-ASSET/OTHER

SECTOR

DWS Enhanced Commodity Strategy R6 (Class: R-6)

Inception Date: 06/01/2016

Advisor: DWS Investment Management Americas, Inc.

Investment Objective: The investment seeks total return.

TARGET DATE INVESTMENT CHOICES

BlackRock LifePath Index Retire K (Class: K)

Inception Date: 05/31/2011

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

BlackRock LifePath Index 2030 K (Class: K)

Inception Date: 05/31/2011

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

BlackRock LifePath Index 2035 K (Class: K)

Inception Date: 05/31/2011

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

BlackRock LifePath Index 2040 K (Class: K)

Inception Date: 05/31/2011

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

BlackRock LifePath Index 2045 K (Class: K)

Inception Date: 05/31/2011

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

**See Disclosure Page for more details.

BlackRock LifePath Index 2050 K (Class: K)

Inception Date: 05/31/2011

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

BlackRock LifePath Index 2055 K (Class: K)

Inception Date: 05/31/2011

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

BlackRock LifePath Index 2060 K (Class: K)

Inception Date: 02/29/2016

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

BlackRock LifePath Index 2065 K (Class: K)

Inception Date: 10/30/2019

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

BlackRock LifePath Index 2070 K (Class: K)

Inception Date: 09/24/2024

Advisor: BlackRock Fund Advisors

Investment Objective: The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

ASSET ALLOCATION INVESTMENT CHOICES

MFS Conservative Allocation R4 (Class: R-4)

Inception Date: 04/01/2005

Advisor: Massachusetts Financial Services Company

Investment Objective: The investment seeks a high level of total return consistent with a conservative level of risk relative to the other MFS Asset Allocation Funds.

MFS Moderate Allocation R4 (Class: R-4)

Inception Date: 04/01/2005

Advisor: Massachusetts Financial Services Company

Investment Objective: The investment seeks a high level of total return consistent with a moderate level of risk relative to the other MFS Asset Allocation Funds.

MFS Growth Allocation R4 (Class: R-4)

Inception Date: 04/01/2005

Advisor: Massachusetts Financial Services Company

Investment Objective: The investment seeks a high level of total return consistent with a greater than moderate level of risk relative to the other MFS Asset Allocation Funds.

**See Disclosure Page for more details.

DISCLOSURES

The performance data given represents past performance and should not be considered indicative of future results. An investment in these funds, other than the Transamerica Stable Value investment choice(s), is subject to market risk. Principal value and investment return will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than the original investment. Current performance may be lower or higher than the performance quoted herein. Fund portfolio statistics change over time. The fund is not FDIC insured, may lose value and is not guaranteed by a bank or other financial institution. For performance data current to most recent month-end go to **transamerica.com/portal**.

PERFORMANCE

Performance shown reflects average annual total investment choice returns (except last quarter and year-to-date) for the period indicated. Other than for the Stable Value investment choice(s) (which are not mutual funds), total return shown reflects

performance adjusted to reflect all actual ongoing investment choice expenses and assumes reinvestment of dividends and capital gains, but is not adjusted for sales charges or the effects of taxation. The expense ratios quoted show the maximum total operating expenses (gross expense ratio) of the investment choice's corresponding mutual fund as well as the net expense ratio. The Total Net Expense Ratio is the Gross Expense Ratio less any interest expense and waivers. If applicable, interest expense results from a fund's use of certain investments such as reverse repurchase agreements. Such expense is required to be treated as a fund expense for accounting purposes and is not payable to the fund. Any interest expense amount will vary based on the fund's use of those investments as an investment strategy best suited to seek the objective of the fund. Waivers represent the elimination of all or part of a fund's expenses and fees by voluntary or contractual agreement of the advisor. Expense waivers are classified based on the type of fee being waived. The type of waiver, if any, waiver amount and expiration date are provided in the investment choices summary section or investment fact sheets. The performance shown takes into account expense waivers in effect, if any, without which, performance would have been lower. Please see the fee table in the fund's prospectus for more information. Performance does not take into account any plan fees, asset based charges, service charges or, if applicable, surrender or discontinuance charges. If adjusted for these charges, performance would be lower.

Load-Adjusted Total Return is total return adjusted for sales charges. The sales charge adjusted for may not necessarily be consistent with the prospectus.

Deposits made by plan participants are not subject to any front-end loads/sales fees of the mutual fund.

Performance shown since inception is from the performance inception date shown next to the fund on the Investment Choices Performance Overview.

Performance and investment related information shown herein is provided by Morningstar and/or its content providers. Transamerica Retirement Solutions (Transamerica) cannot and does not warrant that this information is accurate, complete, or timely.

ASSET CLASSES

The investment choices have been assigned to various asset classes by Transamerica Retirement Solutions. They may not be representative of that particular asset class in the future.

EXPLANATION OF INVESTMENT STYLES AND RISKS

Cash Equivalent/Money Market: *You could lose money by investing in a money market fund. Although the Fund seeks to preserve the value of your investment at $1.00 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.*

Short-Term Bonds: *Debt securities issued by governments, corporations, and others, typically with durations of 1 to 3.5 years. The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.*

Intermediate-Term Bonds: *Debt securities issued by governments, corporations, and others, typically with durations of 3.5 to 6 years. The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.*

Government Bonds: *Debt securities issued by governments or their agencies (e.g., U.S. Treasury Bills). The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Any U.S. government guarantees of the securities pertain only to those securities and not to portfolios that invest in them.*

High-Yield Bonds: *Lower-rated debt securities (commonly referred to as junk bonds). High-yield bonds involve additional risks because of the lower credit quality of the securities. The investor should be aware of the possible higher level of volatility and increased risk of default.*

World/Foreign Bonds: *An investment category that mostly comprises debt securities issued by entities primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involving special additional risks. The risks of world/foreign bonds include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging or developing markets may accentuate these risks. Also, the value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.*

Large-Cap Value Stocks: *An investment category that mostly comprises stocks of large companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also*

entail greater short-term risks than other investments. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.

Large-Cap Blend Stocks: *An investment category that mostly comprises both value and growth stocks of large companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Blend strategies are subject to both growth and value risks.*

Large-Cap Growth Stocks: *An investment category that mostly comprises stocks of large companies whose earnings are expected to grow more quickly than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.*

Mid-Cap Value Stocks: *An investment category that mostly comprises stocks of mid-size companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap stocks may be more vulnerable to market downturns, and their prices could be more volatile than those of larger companies. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.*

Mid-Cap Blend Stocks: *An investment category that mostly comprises a blend of value and growth stocks of mid-size companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap shares may be more vulnerable to market downturns, and their prices could be more volatile, than those of larger companies. Blend strategies are subject to both growth and value risks.*

Mid-Cap Growth Stocks: *An investment category that mostly comprises stocks of mid-size companies whose earnings are expected to rise faster than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap stocks may be more vulnerable to market downturns, and their prices could be more volatile than those of larger companies. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.*

Small-Cap Blend Stocks: *An investment category that mostly comprises a blend of both value and growth stocks of small companies. Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Blend strategies are subject to both growth and value risks.*

Small-Cap Growth Stocks: *An investment category that mostly comprises stocks of small companies whose earnings are expected to rise faster than the market average. Small-company stocks involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market average. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.*

Real Estate: *This investment category focuses primarily on stocks offered by public real estate companies, for example, real estate investment trusts (REITs). Real estate securities are subject to the risks of owning real estate, including changes in real estate values and property taxes, interest rates, and cash flow of the underlying real estate assets. Investments that concentrate in particular real estate sectors, such as a region or industry, may be subject to greater volatility.*

World/Foreign Stocks: *This investment category focuses on stocks of companies primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involves special additional risks. The risks of world/foreign stocks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging, or developing, markets may accentuate these risks.*

World/Foreign Small Cap Stocks: *This investment category focuses on stocks of small foreign companies, and involves special additional risks. The risks of world/foreign stocks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.*

Emerging Market Stocks: *This investment category focuses on stocks of companies in emerging or developing countries or regions. Emerging market stocks involve special additional risks, including but not limited to, currency risk, political risk, and*

risk associated with varying accounting standards. Historically, emerging market stocks have experienced a greater degree of price volatility than stocks from developed markets.

Sector: *An investment category that mostly comprises a particular or specialized segment of the marketplace, such as stocks of companies in the software, healthcare, or utilities industries. Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors.*

Target Date Investment Choices: *Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.*

Asset Allocation: *Asset Allocation options invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and are generally considered diversified investment choices. Allocation investment choices may be subject to all of the risks of the asset classes in which they invest. The higher the investment's allocation to stocks, the greater the risk. Asset allocation and diversification do not assure or guarantee better performance, cannot eliminate the risk of investment losses, and do not protect against an overall declining market.*

ASSET-BASED CHARGES

Depending upon the investments selected and the specific characteristic of your group, including, among other things, the size of the group, the level of existing and projected plan assets, and any optional features selected for the plan, some or all investment choices may be subject to certain asset based charges (or credits). We refer to the charge as a "variable asset charge/credit" (VAC) or a "plan service fee/credit" (PSF). The charge may be assessed: 1) across all investment choices based on required revenue; 2) across all investment choices for a limited period; or 3) on specific investment choices. For more information about fees, charges, and credits, please see your plan administrator.

TRADING RESTRICTIONS

The ability to exchange shares of the mutual fund may be restricted in the event that a sponsor or participant engages in trading patterns which are detrimental to the mutual fund.

Mutual funds with trading restrictions may be subject to certain transfer restrictions. Participant-directed transfers into this mutual fund may be limited. Additionally, plan-level restrictions may apply. Automatic scheduled transactions such as payroll contributions, loan repayment, etc. may not be subject to these restrictions. However, you may transfer funds out of this mutual fund at any time. These restrictions may be changed at any time to comply with any restrictions on trading imposed by the mutual fund.

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

ADDITIONAL NOTES

- The information contained in the investment choice performance overview and the attached investment profiles is date-sensitive and only valid for the current quarter. This information is generally updated quarterly. You should obtain updated information from your plan administrator to ensure you have the most current information.
- This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

ONLINE ENROLLMENT INSTRUCTIONS

Enroll in your plan online or over the phone to set up or make changes to your contribution rate, investment choices, and future contribution elections.

ENROLL ONLINE

Have your Social Security number and a personal email address ready. Providing a personal email address is important so we can keep in touch about your account.

1. Visit **transamerica.com/portal**.
2. Click the red log in button.
3. Click "Create an account".
4. Follow the secure steps to create your account.
5. Sign in to your account to see the "My Profile" menu on the top of the screen.
6. Click on **"My Profile"**, and then select **"Personal Information"**.
7. From this page, you can verify your personal information, address, and enter phone numbers for activity alerts.

Tip: Consider signing up for alerts to receive email, phone, or text notifications when changes are made to your account.

ENROLL OVER THE PHONE

Call us to enroll in your plan and register with *Transamerica Voice Pass*. This will allow you to set up a voice biometric password for your account so you won't have to remember codes or PINs with our interactive voice response system.

When you speak with one of our representatives, ask them about restricting online access (if you do not want to enroll online) and adding a security question or phrase for all phone access to your account.

1. Call **800-401-8726**.
2. Follow the prompts to set up a voice password. This voice biometrics password can save time and provide an additional layer of security — you'll be asked for it every time you call us.
3. We recommend you choose a self-selected security question for all over-the-phone account access.

Please Note: You can enroll today or any day in the future. Generally, the contribution you elect will go into effect on the plan's next entry date; however, you will need to check with your employer to find out the exact date your payroll deductions will start. Refer to your enrollment workbook or Summary Plan Description for your plan's specific entry dates.

By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan.

Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither James Perse Enterprises LLC, the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

INVESTMENT MIX WORKSHEET

This worksheet is designed to help you enter your investment selections during the enrollment process. Please don't submit this worksheet.

OPTION A: TARGET DATE SERIES

The Target Date Series investment choices are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your projected retirement date. These investment options are diversified and structured to grow more conservative as the investment option's target date approaches.

Select only one, otherwise, proceed to Option B.

TARGET DATE FUND NAME:	SELECT ONE:
2F3T BlackRock LifePath Index Retire K (Class: K)	☐ 100%
2F4D BlackRock LifePath Index 2030 K (Class: K)	☐ 100%
2F4A BlackRock LifePath Index 2035 K (Class: K)	☐ 100%
2F47 BlackRock LifePath Index 2040 K (Class: K)	☐ 100%
2F44 BlackRock LifePath Index 2045 K (Class: K)	☐ 100%
2F3Z BlackRock LifePath Index 2050 K (Class: K)	☐ 100%
2F3W BlackRock LifePath Index 2055 K (Class: K)	☐ 100%
2DVH BlackRock LifePath Index 2060 K (Class: K)	☐ 100%
2HD5 BlackRock LifePath Index 2065 K (Class: K)	☐ 100%
2J2J BlackRock LifePath Index 2070 K (Class: K)	☐ 100%

OPTION B: ASSET ALLOCATION SERIES

The Asset Allocation Series investment choices are designed for you to allocate 100% of your contributions to the one investment choice that most closely matches your investment mix reflective of your selected time horizon.

Select only one.

Otherwise, proceed to Option C.

ASSET ALLOCATION SERIES NAME:	SELECT ONE:
2EQ3 MFS Conservative Allocation R4 (Class: R-4)	☐ 100%
2EPZ MFS Moderate Allocation R4 (Class: R-4)	☐ 100%
2EQ2 MFS Growth Allocation R4 (Class: R-4)	☐ 100%

OPTION C: CREATE YOUR OWN INVESTMENT PORTFOLIO

If you prefer to create your own investment portfolio, just select from the following available investment choices. All elections must be in whole percentages and total 100%. If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in the Target Date Series that most closely matches a projected retirement age at 65.

ASSET CLASS	SUB ASSET CLASS	INVESTMENT CHOICE	% OF CONTRIBUTION
SHORT BONDS/STABLE/MMKT			
	CASH EQUIVALENT/MONEY MARKET	2HV3 BlackRock Liquidity FedFund Premier (Class: Premier)	_____.0%
	SHORT-TERM BONDS	2E3D Lord Abbett Short Duration Income R6 (Class: R-6)	_____.0%

INVESTMENT MIX WORKSHEET

ASSET CLASS	SUB ASSET CLASS	INVESTMENT CHOICE	% OF CONTRIBUTION
INTERM./LONG-TERM BOND			
	INTERMEDIATE-TERM BONDS	2F7G BlackRock Total Return K (Class: K)	_____.0%
		2EXR PIMCO Income Instl (Class: Inst)	_____.0%
		2DWM iShares U.S. Aggregate Bond Index K (Class: K)	_____.0%
	GOVERNMENT BONDS	2ESL BlackRock Inflation Protected Bond K (Class: K)	_____.0%
		2FE6 JPMorgan Government Bond R6 (Class: R-6)	_____.0%
AGGRESSIVE BONDS			
	HIGH YIELD BONDS	2EB2 PGIM High Yield R6 (Class: R-6)	_____.0%
	WORLD/FOREIGN BONDS	2DW2 AB Global Bond Z (Class: Z)	_____.0%
LARGE-CAP STOCKS			
	LARGE-CAP VALUE STOCKS	2DX6 American Funds American Mutual R6 (Class: R-6)	_____.0%
	LARGE-CAP BLEND STOCKS	2FTT JP Morgan US Equity R6 (Class: R-6)	_____.0%
		2DPS iShares S&P 500 Index K (Class: K)	_____.0%
	LARGE-CAP GROWTH STOCKS	2E74 MFS Growth R6 (Class: R-6)	_____.0%
SMALL/MID-CAP STOCKS			
	MID-CAP VALUE STOCKS	2FSP Allspring Special Mid Cap Value R6 (Class: R-6)	_____.0%
	MID-CAP BLEND STOCKS	2DUW iShares Russell Mid-Cap Index K (Class: K)	_____.0%
	MID-CAP GROWTH STOCKS	2E6C Neuberger Mid Cap Growth R6 (Class: R-6)	_____.0%
	SMALL-CAP BLEND STOCKS	2EEY iShares Russell 2000 Small-Cap Index K (Class: K)	_____.0%
	SMALL-CAP GROWTH STOCKS	2EB4 PGIM Jennison Small Company R6 (Class: R-6)	_____.0%
	REAL ESTATE	2E69 Invesco Real Estate R6 (Class: R-6)	_____.0%
INTERNATIONAL STOCKS			
	WORLD/FOREIGN STOCKS	2ELS Hartford International Opportunities R5 (Class: R-5)	_____.0%
		2E8Y Invesco Global R6 (Class: R-6)	_____.0%
		2F4S iShares MSCI Total International Index K (Class: K)	_____.0%
	WORLD/FOREIGN SMALL-CAP STOCKS	2EYP Victory Trivalent International Sm-Cp I (Class: I)	_____.0%
	EMERGING MARKET STOCKS	2EK8 American Funds New World R6 (Class: R-6)	_____.0%
MULTI-ASSET/OTHER			
	SECTOR	2FEL DWS Enhanced Commodity Strategy R6 (Class: R-6)	_____.0%
	TARGET DATE INVESTMENT CHOICES	2F3T BlackRock LifePath Index Retire K (Class: K)	_____.0%
		2F4D BlackRock LifePath Index 2030 K (Class: K)	_____.0%
		2F4A BlackRock LifePath Index 2035 K (Class: K)	_____.0%
		2F47 BlackRock LifePath Index 2040 K (Class: K)	_____.0%
		2F44 BlackRock LifePath Index 2045 K (Class: K)	_____.0%
		2F3Z BlackRock LifePath Index 2050 K (Class: K)	_____.0%
		2F3W BlackRock LifePath Index 2055 K (Class: K)	_____.0%
		2DVH BlackRock LifePath Index 2060 K (Class: K)	_____.0%
		2HD5 BlackRock LifePath Index 2065 K (Class: K)	_____.0%
		2J2J BlackRock LifePath Index 2070 K (Class: K)	_____.0%
	ASSET ALLOCATION INVESTMENT CHOICES	2EQ3 MFS Conservative Allocation R4 (Class: R-4)	_____.0%
		2EPZ MFS Moderate Allocation R4 (Class: R-4)	_____.0%
		2EQ2 MFS Growth Allocation R4 (Class: R-4)	_____.0%

Total for all investment choices must equal 100%: ***100.0%***

James Perse Enterprises LLC 401(k) Profit Sharing Plan
517461-00000

ROLLOVER FORM

SOCIAL SECURITY NO.:___ ___ ___ - ___ ___ - ___ ___ ___ ___

Four Simple Steps

1. Contact your plan administrator or refer to your Summary Plan Description to make sure you're eligible to roll over your plan account balance from a prior qualified retirement plan.
2. Contact your prior company and request a rollover distribution. If you have an Individual Retirement Account (IRA), contact the investment manager [custodian] for your IRA and request a withdrawal. Be sure to have the distribution check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) and have it sent directly to you.
3. Complete the Rollover Form below.
4. Submit the Rollover Form along with the distribution check to Transamerica for processing.

You must first enroll into the plan and designate a beneficiary

1. EMPLOYEE INFORMATION (PLEASE PRINT)

☐ Married ☐ Not Married

First Name: _____ M.I. _____

Last Name: _____

Mailing Address: _____ Apt. No. _____

City: _____ State: _____ Zip Code: _____

Telephone Number: _____ Email Address: _____

Date of Birth: _____ Date of Hire: _____

2. PREVIOUS PLAN/IRA INFORMATION

Name of prior plan _____

TYPE OF PLAN (MARK ONE)*

☐ 401(k) ☐ 403(a) ☐ 403(b) ☐ Profit Sharing Plan ☐ Defined Benefit Plan ☐ Money Purchase Plan

☐ Gov't. 457 ☐ Conduit IRA ☐ Traditional IRA ☐ Simple IRA ☐ SEP IRA

FOR ROTH 401(K) ROLLOVERS:

☐ Roth 401(k) Direct

☐ Roth 401(k) Indirect (earnings only permitted)

Please complete the information below. This information should have been provided by your rollover institution.

Year of First Roth 401(k) Contribution _____

Roth Contribution Basis _____

(This is the non-taxable portion of your distribution)

* Your plan may not accept rollovers from all plan types listed above. Contact your plan administrator to make sure your rollover qualifies. The tax costs with a Roth IRA conversion can be significant. Contributions are subject to taxes that were previously deducted, including any accumulated earnings. You may also be pushed into a higher tax bracket, especially if converting a large amount of money.

PREVIOUS PLAN/IRA INFORMATION CONTACT:

First Name_____M.I. _____

Last Name_____

Mailing Address_____Apt. No._____

City_____State_____Zip Code_____

Telephone Number_____

3. TAX INFORMATION

☐ All of this distribution amount would be taxable to me if I did not roll it over.

☐ This rollover includes after-tax contributions in the amount of $ _____.
The remainder would be taxable income to me if I did not roll it over.

☐ No part of this rollover is a minimum required distribution.

☐ No part of this rollover is a hardship withdrawal.

☐ All of this distribution is a Roth 401(k) rollover.

Please note the following important information:

5. Transamerica cannot accept after-tax amounts if the cost basis is not provided. If you are unsure of your after-tax cost basis, contact your previous plan administrator to obtain/confirm this information. If this information is not received, it will be assumed that the deposit represents pretax amounts only.
6. If you are already enrolled in the plan, your incoming rollover will be invested according to your existing investment allocation for payroll contributions.
7. If you are not enrolled in the plan, or your elections do not equal 100%, your incoming rollover will be invested in the Target Date Series that most closely matches a projected retirement age at 65. *You can subsequently reallocate your investment at any time, subject to plan provisions.*

4. EMPLOYEE AUTHORIZATION

I wish to contribute a single sum rollover in the amount of $_____, which represents a distribution from another qualified retirement plan. **A check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) is attached.** I understand the withdrawal restrictions that apply to these contributions.

Employee Signature _____ Date _____

I certify that the information I have provided on this form is true, accurate, correct and complete and that my requested rollover is an eligible rollover distribution made from a tax qualified plan or IRA. Additionally, I certify the accuracy of the information that I provided regarding my incoming rollover (including the source of the funds) and to the extent my incoming rollover includes after-tax contributions and/or Roth Amounts (where applicable), I understand that I am responsible for any applicable income tax reporting that may be due to the IRS in conjunction with this transaction. I certify that, other than any after-tax contributions and/or Roth amounts included in my rollover, the amount distributed to me that would be taxable to me if I did not roll it over does not include any amount ineligible for rollover, such as a minimum required distribution or hardship withdrawal.

I certify that I will retain and preserve all documents related to the amount distributed to me and this incoming rollover in my permanent records and at any time, upon request, I will provide original, independent written evidence of the validity of this incoming rollover.

SUBMIT SIGNED FORM TO:

Transamerica PASS Processing Center
Transamerica Retirement Solutions
PO Box 188
Cedar Rapids IA 52406-0188 Fax#: 866-846-2236

Once this form has been completed with all of the necessary information and required signatures, please forward to the Transamerica Processing Center. Please list the name, contract # and SSN last 4 digits on the check & any other documents sent with the rollover form.

Be sure to keep a photocopy for your records.

IMPORTANT UPDATE
INDIRECT ROLLOVER PERIOD EXTENDED FOR CERTAIN LOAN OFFSETS EFFECTIVE FOR PLAN YEARS BEGINNING AFTER DECEMBER 31, 2017

If you received a distribution that included the taxable portion of your outstanding loan balance, prior law allowed you to avoid tax on your loan balance by using outside funds to roll over your loan balance to an IRA or eligible employer plan within 60 days of the distribution.

Effective for taxable years after December 31, 2017, the 2017 tax reform legislation (H.R. 1) extended the current 60 day period to your federal tax filing deadline, including extensions, for the year in which your distribution is made. This extended rollover period is only available if your loan balance was taxable due to your severance from employment or termination of the plan, and only to the extent of the taxable amount of your loan default.

This Important Update notifies you of the extended rollover period. If you are taking advantage of the new law and your rollover consists of the taxable balance of your loan, further documentation may be requested. This request would be in addition to the documentation provided to evidence that your rollover is from an eligible employer plan. Please contact your advisor or the institution from which you received your distribution to obtain the requested information.

THE FINE PRINT

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TRANSAMERICA®
440 Mamaroneck Avenue
Harrison, NY 10528

transamerica.com/portal

800-401-8726

517461-00000
(1969139) (1) 06/19/2026
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