Important Plan Information

From Clean Seal, Inc. 401(k) Plan

October 8, 2025

Dear Participant,

The following Fee Disclosure Notice will provide you with important information regarding your employer's qualified plan.

Please note that nothing in this Notice is intended to serve as a substitute for investment, fee, and expense information that may be available to you in a summary plan description, prospectus, or in other disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this Notice.

In addition, please be mindful that:

• An investment's past performance is no guarantee of future results.

• To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio.

• Fees and expenses are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit: https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/understanding-retirement-plan-fees-and-expenses.pdf.

Please review this information carefully, and note that no other action on your part is required at this time.

Respectfully,

Your Plan Fiduciary

Clean Seal, Inc. 401(k) Plan

Participant Fee Disclosure Notice as of October 8, 2025

This document, comprised of four sections, contains important information regarding your retirement plan. Section I includes general information about our plan. Section II outlines the administrative expenses of the plan. Section III lists the individual expenses for services you may elect. Section IV includes comparative information about the investment options available under our plan, including applicable fees for those options.

If you have any questions, or need additional information, please contact our Plan Administrator:

Tina Brown
Clean Seal, Inc.
P.O. Box 2919
South Bend, IN 46680-2919
Phone: (574)299-1888
Email: rpsnotifications@1stsource.com

SECTION I: General Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

How to Access Disclosure Information via the Website

- Go to rps.1stsource.com
- Input your login id and password (if you have never accessed system the default login id = 9-digit social security number (no dashes) and password = date of birth (MMDDYYYY)
- Go to the Notices & Forms tab

How to Provide Your Investment Instructions

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by the company, at rps.1stsource.com.

You may change your investment choices daily.

Voting and Other Rights

The Trustee will exercise any voting or other rights associated with ownership of the investments held in your retirement plan account.

Designated Investment Alternatives

Your Plan provides designated investment alternatives into which you can direct the investment of your Account balance.

- For a full listing of these Funds, including applicable important information, refer to Section IV.
- A listing of the Funds available for selection can also be accessed under the Performance\Investment Information tab at rps.1stsource.com for the most recent listing.

Designated Investment Manager

- To determine any investment-level designated investment managers, as defined by ERISA, please refer to your plan's Fund Fact Sheets, which can also be accessed under the Performance\Investment Information tab at rps.1stsource.com.
- To determine any plan-level designated investment managers, as defined by ERISA, please contact your Plan Sponsor.

Glossary

- Please visit http://www.investmentterms.com for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

SECTION II: Administrative Expenses

These are charges for general administrative services to our Plan that may include, but are not limited to, legal, accounting, custodial, trustee, and recordkeeping expenses. The estimated fees shown are based on the current assets and number of participants in the plan as of September 30, 2025. The actual charges incurred may vary based on changes in the asset values, the number of participants, and the investment options selected by participants.

Direct Expenses

The following expenses are calculated by the service providers and then charged to each participant.

Description of Service	Estimated Annual Rate
Investment Advisory Services	
Investment Advisory Fee	0.500% of account value

In addition to the direct expenses listed above, our plan may incur other expenses. These additional expenses may be paid directly by the Company as the Plan Sponsor, and if so, your account will not be charged. However, if any of these additional expenses are approved by the Plan Fiduciary to be paid by the Plan, your account will be charged with your portion of those fees, generally allocated among all participants based upon their account value. Any such charges will be reported in your account statement.

Estimated Out Of Pocket Expenses

Based on the information above, your estimated annual administrative expenses are shown in the table below.

	If the value of your account is…		
	$1,000	$10,000	$100,000
Out of Pocket Expenses	**$5.00**	**$50.00**	**$500.00**

SECTION III: Individual Expenses

These are expenses you may incur if you take advantage of certain Plan services and features.

Description of Service	Fee
Participant Termination Distribution Fee *Fee is for each check issued*	$75/event
Participant In-service Withdrawal Fee	$75/event
Participant Hardship Withdrawal Fee	$75/event
Installment Payments Processed	$5.50/event
Required Minimum Distribution	$100/event
Qualified Domestic Relations Order (QDRO)	$250/event
Distribution Stop Payment/Re-issue Fee	$37/event
Overnight Check Mailing Fee	$35/event

SECTION IV: Investment Options

This section includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific internet website address shown with each investment option, or you can access individual investment fact sheets containing more detailed disclosures through our plan website, rps.1stsource.com. You may also obtain, free of charge, paper copies of the fund information available on the website by contacting the Plan Administrator.

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Variable Return Investments

Your retirement plan provides several professionally managed investment options. Each of these options will provide a variable return on your investment and expose you to varying levels of risk. Generally, those investment options with a greater opportunity for higher returns expose you to greater risks of losing value in your original investment, especially over shorter time periods.

Performance Information

This table shows how these variable return investment options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. 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 option's principal risks is available on the Website[s].

	As Of	Year to Date	Last 12 Months	Last 5 Years	Last 10 Years	Since Inception
Conservative						
Deposit Management Program I	9/30/25	3.03%	4.15%	2.92%		2.12%
Category: Money Market-Taxable						*1/1/2016*
Benchmark: USTREAS T-Bill Auction Ave 3 Mon		3.29%	4.47%	3.22%	2.19%	
Website: https://www.americancustody.com/disclosures/depositxchange-disclosure/						
Moderately Conservative						
BlackRock 20/80 Target Allocation Fund Institutional Shares (BICPX)	9/30/25	8.84%	6.68%	3.29%	4.32%	4.98%
Category: Conservative Allocation						*12/21/2006*
Benchmark: Morningstar Con Tgt Risk TR USD		8.90%	5.43%	2.38%	3.87%	
Website: www.blackrock.com						
Fidelity Advisor Total Bond Fund - Class I (FEPIX)	9/30/25	6.44%	3.54%	0.72%	2.84%	4.00%
Category: Intermediate Core-Plus Bond						*6/16/2004*
Benchmark: Bloomberg US Universal TR USD		6.31%	3.40%	0.08%	2.26%	
Website: www.institutional.fidelity.com						
TCW MetWest Total Return Bond Fund Class I (MWTIX)	9/30/25	6.74%	2.90%	-0.51%	1.94%	4.78%
Category: Intermediate Core-Plus Bond						*3/31/2000*
Benchmark: Bloomberg US Universal TR USD		6.31%	3.40%	0.08%	2.26%	
Website: www.tcw.com						
Moderate						
BlackRock 60/40 Target Allocation Fund Institutional Shares (BIGPX)	9/30/25	13.62%	12.18%	8.77%	8.57%	7.15%
Category: Moderate Allocation						*12/21/2006*
Benchmark: Morningstar Mod Tgt Risk TR USD		13.68%	10.43%	7.61%	7.87%	
Website: www.blackrock.com						
BlackRock 40/60 Target Allocation Fund Institutional (BIMPX)	9/30/25	11.36%	9.56%	6.15%	6.67%	6.19%
Category: Moderately Conservative Allocation						*12/21/2006*
Benchmark: Morningstar Mod Con Tgt Risk TR USD		10.99%	7.97%	5.15%	6.06%	
Website: www.blackrock.com						
Moderately Aggressive						
American Funds Fundamental Investors Class R-6 (RFNGX)	9/30/25	19.34%	21.41%	16.86%	14.85%	14.67%
Category: Large Blend						*5/1/2009*
Benchmark: Morningstar US Large-Mid TR USD		14.97%	18.10%	16.00%	15.10%	
Website: capitalgroup.com						
Vanguard 500 Index Fund Admiral Shares (VFIAX)	9/30/25	14.80%	17.55%	16.42%	15.26%	8.63%
Category: Large Blend						*11/13/2000*
Benchmark: Morningstar US Large-Mid TR USD		14.97%	18.10%	16.00%	15.10%	
Website: www.vanguard.com						
Vanguard Value Index Fund Admiral Shares (VVIAX)	9/30/25	11.97%	9.16%	15.01%	12.09%	7.78%
Category: Large Value						*11/13/2000*
Benchmark: Russell 1000 Value TR USD		11.65%	9.44%	13.88%	10.72%	
Website: www.vanguard.com						
BlackRock 80/20 Target Allocation Fund Class Institutional (BIAPX)	9/30/25	15.53%	14.45%	11.46%	10.49%	7.96%
Category: Moderately Aggressive Allocation						*12/21/2006*
Benchmark: Morningstar Mod Agg Tgt Risk TR USD		15.69%	12.61%	10.17%	9.68%	
Website: www.blackrock.com						
Aggressive						
American Funds New World Fund Class R-6 (RNWGX)	9/30/25	23.36%	15.26%	8.52%	9.93%	9.26%
Category: Diversified Emerging Mkts						*5/1/2009*

	As Of	Year to Date	Last 12 Months	Last 5 Years	Last 10 Years	Since Inception
Benchmark: MSCI EM NR USD		27.53%	17.32%	7.02%	7.99%	
Website: capitalgroup.com						
Vanguard Total International Stock Index Fund Admiral Shares (VTIAX)	9/30/25	26.48%	17.10%	10.38%	8.32%	6.30%
Category: Foreign Large Blend						*11/29/2010*
Benchmark: MSCI ACWI Ex USA NR USD		26.02%	16.45%	10.26%	8.23%	
Website: www.vanguard.com						
American Funds EUPAC Fund Class R-6 (RERGX)	9/30/25	23.48%	14.79%	7.49%	8.28%	8.67%
Category: Foreign Large Growth						*5/1/2009*
Benchmark: MSCI ACWI Ex USA Growth NR USD		22.51%	12.86%	6.22%	8.17%	
Website: capitalgroup.com						
American Funds The Growth Fund of America Class R-6 (RGAGX)	9/30/25	18.20%	23.60%	15.16%	16.19%	15.55%
Category: Large Growth						*5/1/2009*
Benchmark: Russell 1000 Growth TR USD		17.24%	25.53%	17.58%	18.83%	
Website: capitalgroup.com						
Vanguard Mid-Cap Index Fund Admiral Shares (VIMAX)	9/30/25	12.60%	13.10%	12.44%	11.38%	10.28%
Category: Mid-Cap Blend						*11/12/2001*
Benchmark: Morningstar US Mid TR USD		10.13%	10.84%	12.77%	11.95%	
Website: www.vanguard.com						
Neuberger Berman Mid Cap Growth Fund R6 class (NRMGX)	9/30/25	14.41%	20.95%	10.29%	12.31%	12.20%
Category: Mid-Cap Growth						*3/15/2013*
Benchmark: Russell Mid Cap Growth TR USD		12.84%	22.02%	11.26%	13.37%	
Website: https://www.nb.com						
Cohen & Steers Realty Shares Fund Class L (CSRSX)	9/30/25	5.67%	-3.11%	8.05%	7.42%	10.64%
Category: Real Estate						*7/2/1991*
Benchmark: Morningstar US Real Est TR USD		6.21%	-2.21%	6.89%	6.31%	
Website: www.cohenandsteers.com						
Fidelity Advisor Small Cap Fund - Class I (FSCIX)	9/30/25	8.35%	4.36%	13.06%	9.37%	10.38%
Category: Small Blend						*9/9/1998*
Benchmark: Morningstar US Small TR USD		8.80%	9.15%	12.25%	9.74%	
Website: www.institutional.fidelity.com						
Vanguard Small Cap Index Fund Admiral Shares (VSMAX)	9/30/25	6.89%	8.67%	12.21%	10.57%	9.23%
Category: Small Blend						*11/13/2000*
Benchmark: Morningstar US Small TR USD		8.80%	9.15%	12.25%	9.74%	
Website: www.vanguard.com						
Target Date Fund						
American Funds 2010 Target Date Retirement Fund Class R-6 (RFTTX)	9/30/25	10.93%	8.92%	6.53%	6.66%	7.63%
Category: Target-Date 2000-2010						*7/13/2009*
Benchmark: Morningstar Lifetime Mod 2010 TR USD		10.18%	8.26%	5.32%	6.03%	
Website: capitalgroup.com						
American Funds 2020 Target Date Retirement Fund Class R-6 (RRCTX)	9/30/25	11.89%	9.76%	7.22%	7.50%	8.71%
Category: Target-Date 2020						*7/13/2009*
Benchmark: Morningstar Lifetime Mod 2020 TR USD		11.05%	8.65%	5.52%	6.65%	
Website: capitalgroup.com						
American Funds 2030 Target Date Retirement Fund Class R-6 (RFETX)	9/30/25	13.07%	11.35%	8.79%	9.38%	10.50%
Category: Target-Date 2030						*7/13/2009*
Benchmark: Morningstar Lifetime Mod 2030 TR USD		12.59%	9.97%	7.17%	8.02%	
Website: capitalgroup.com						
American Funds 2040 Target Date Retirement Fund Class R-6 (RFGTX)	9/30/25	16.05%	15.02%	11.59%	11.46%	11.31%
Category: Target-Date 2040						*7/27/2009*
Benchmark: Morningstar Lifetime Mod 2040 TR USD		15.12%	12.74%	10.28%	9.79%	
Website: capitalgroup.com						
American Funds 2050 Target Date Retirement Fund Class R-6 (RFITX)	9/30/25	16.75%	15.75%	11.93%	11.79%	12.03%
Category: Target-Date 2050						*7/13/2009*
Benchmark: Morningstar Lifetime Mod 2050 TR USD		17.04%	14.83%	11.90%	10.52%	
Website: capitalgroup.com						
American Funds 2060 Target Date Retirement Fund Class R-6 (RFUTX)	9/30/25	17.01%	16.01%	11.95%	11.77%	10.48%
Category: Target-Date 2060						*3/27/2015*
Benchmark: Morningstar Lifetime Mod 2060 TR USD		17.53%	15.08%	11.95%	10.48%	
Website: capitalgroup.com						
American Funds 2070 Target Date Retirement Fund Class R-6 (RFBFX)	9/30/25	16.99%	16.02%			19.34%
Category: Target-Date 2065+						*5/3/2024*
Benchmark: Morningstar Lifetime Mod 2060 TR USD		17.53%	15.08%	11.95%	10.48%	
Website: capitalgroup.com						

Fee and Expense Information

This table shows fee and expense information for the variable return investments listed above. The Total Annual Operating Expenses columns are expenses that reduce the rate of return of the investment option. The Shareholder Fees and Restrictions column includes fees that you may incur in addition to the Total Annual Operating Expenses as well as any restrictions you may have when investing in that option.

	Total Annual Operating Expenses As a %	Total Annual Operating Expenses Per $1000	Shareholder Fees and Restrictions
Conservative			
Deposit Management Program I Category: Money Market-Taxable	0.30%	$2.97	None Noted
Moderately Conservative			
BlackRock 20/80 Target Allocation Fund Institutional Shares (BICPX) Category: Conservative Allocation *Net expense is 0.30% and $3.00 per $1000 due to fee waiver	0.47% *	$4.70	The Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer.
Fidelity Advisor Total Bond Fund - Class I (FEPIX) Category: Intermediate Core-Plus Bond	0.49%	$4.90	Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.
TCW MetWest Total Return Bond Fund Class I (MWTIX) Category: Intermediate Core-Plus Bond	0.44%	$4.40	None Noted
Moderate			
BlackRock 60/40 Target Allocation Fund Institutional Shares (BIGPX) Category: Moderate Allocation *Net expense is 0.32% and $3.20 per $1000 due to fee waiver	0.48% *	$4.80	The Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer.
BlackRock 40/60 Target Allocation Fund Institutional (BIMPX) Category: Moderately Conservative Allocation *Net expense is 0.30% and $3.00 per $1000 due to fee waiver	0.48% *	$4.80	The Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer.
Moderately Aggressive			
American Funds Fundamental Investors Class R-6 (RFNGX) Category: Large Blend	0.28%	$2.80	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
Vanguard 500 Index Fund Admiral Shares (VFIAX) Category: Large Blend	0.04%	$0.40	Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
Vanguard Value Index Fund Admiral Shares (VVIAX) Category: Large Value	0.05%	$0.50	Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
BlackRock 80/20 Target Allocation Fund Class Institutional (BIAPX) Category: Moderately Aggressive Allocation *Net expense is 0.33% and $3.30 per $1000 due to fee waiver	0.51% *	$5.10	The Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer.

	Total Annual Operating Expenses As a %	Per $1000	Shareholder Fees and Restrictions
Aggressive			
American Funds New World Fund Class R-6 (RNWGX) Category: Diversified Emerging Mkts	0.57%	$5.70	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
Vanguard Total International Stock Index Fund Admiral Shares (VTIAX) Category: Foreign Large Blend	0.09%	$0.90	Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
American Funds EUPAC Fund Class R-6 (RERGX) Category: Foreign Large Growth	0.47%	$4.70	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
American Funds The Growth Fund of America Class R-6 (RGAGX) Category: Large Growth	0.30%	$3.00	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
Vanguard Mid-Cap Index Fund Admiral Shares (VIMAX) Category: Mid-Cap Blend	0.05%	$0.50	Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
Neuberger Berman Mid Cap Growth Fund R6 class (NRMGX) Category: Mid-Cap Growth	0.59%	$5.90	In furtherance of these policies, under certain circumstances, the Fund reserves the right to reject any exchange or purchase order; change, suspend or revoke the exchange privilege; or suspend the telephone order privilege.
Cohen & Steers Realty Shares Fund Class L (CSRSX) Category: Real Estate *Net expense is 0.88% and $8.80 per $1000 due to fee waiver	0.93% *	$9.30	The following transactions are excluded when determining whether trading activity is excessive: (i) transfers associated with systematic purchases or redemptions; (ii) transactions through firm-sponsored, discretionary asset allocation or wrap programs; and (iii) transactions subject to the trading policy of an intermediary that the Fund deems materially similar to the Fund's policy.In addition, the Fund charges a 2.00% redemption fee on certain redemptions and this fee is intended to compensate the Fund for the costs that short-term investors impose. The Fund will also utilize fair value pricing in an effort to reduce arbitrage opportunities available to short-term traders.
Fidelity Advisor Small Cap Fund - Class I (FSCIX) Category: Small Blend	1.03%	$10.30	Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.
Vanguard Small Cap Index Fund Admiral Shares (VSMAX) Category: Small Blend	0.05%	$0.50	Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
Target Date Fund			
American Funds 2010 Target Date Retirement Fund Class R-6 (RFTTX) Category: Target-Date 2000-2010	0.29%	$2.90	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
American Funds 2020 Target Date Retirement Fund Class R-6 (RRCTX) Category: Target-Date 2020	0.30%	$3.00	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-

	Total Annual Operating Expenses As a %	Per $1000	Shareholder Fees and Restrictions
			party intermediaries that have not adopted procedures to implement this policy.
American Funds 2030 Target Date Retirement Fund Class R-6 (RFETX) Category: Target-Date 2030	0.33%	$3.30	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
American Funds 2040 Target Date Retirement Fund Class R-6 (RFGTX) Category: Target-Date 2040	0.36%	$3.60	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
American Funds 2050 Target Date Retirement Fund Class R-6 (RFITX) Category: Target-Date 2050	0.37%	$3.70	Any shareholder redeeming shares (including part of an exchange transaction) having a value of $5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
American Funds 2060 Target Date Retirement Fund Class R-6 (RFUTX) Category: Target-Date 2060	0.39%	$3.90	None Noted
American Funds 2070 Target Date Retirement Fund Class R-6 (RFBFX) Category: Target-Date 2065+	0.39%	$3.90	None Noted

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.