

IMPORTANT NOTICE REGARDING INVESTMENT CHANGES

TO: OBRA Participants

Notice Date: September 19, 2023

The investment changes described below are scheduled to begin at close of business on **October 19, 2023** and expected to conclude on or about **October 21, 2023**.

During this time (“blackout period”), certain investment options will be removed from the plan and other investment options will be added. Assets and investment elections will be transferred (“mapped”) to their replacement funds. **During the blackout period, no transfers or withdrawals may be initiated.** You will, however, be able to view your account during the blackout period.

If you determine that the investment mapping is appropriate for your investment objectives, it is not necessary for you to take action. Should you wish to change your investment allocation in light of this investment change, you may do so by logging into your account at www.bencorplans.com at any time before or after the blackout period.

| The following current investment options ("current funds") will be mapped to and replaced by the following new investment options ("new funds"). | | | |
|--|--------|--|--------|
| CURRENT FUNDS | TICKER | NEW FUNDS | TICKER |
| T. Rowe Price Growth Stock R | RRGSX | Fidelity® Large Cap Growth Idx | FSPGX |
| American Century Equity Growth A | BEQAX | Fidelity® 500 Index | FXAIX |
| Invesco Diversified Dividend R6 | LCEFX | Vanguard Equity-Income Adm | VEIRX |
| Nuveen Mid Cap Growth Opps A | FRSLX | Janus Henderson Enterprise I | JMGRX |
| American Funds Europacific Growth R3 | RERCX | Vanguard International Growth Adm | VWILX |
| Franklin Mutual Shares Z | MUTHX | MFS Aggressive Growth Allocation R6 | AGGPX |
| BlackRock High Yield Bond R | BHYRX | PGIM High Yield R6 | PHYQX |
| JPMorgan SmartRetirement® Income R2 | JSIZX | Vanguard Target Retirement Income Fund | VTINX |
| JPMorgan SmartRetirement® 2020 R2 | JTZX | Vanguard Target Retirement 2020 Fund | VTWNX |
| JPMorgan SmartRetirement® 2025 R2 | JNSZX | Vanguard Target Retirement 2025 Fund | VTTVX |
| JPMorgan SmartRetirement® 2030 R2 | JSMZX | Vanguard Target Retirement 2030 Fund | VTHRX |
| JPMorgan SmartRetirement® 2035 R2 | SRJZX | Vanguard Target Retirement 2035 Fund | VTTHX |
| JPMorgan SmartRetirement® 2040 R2 | SMTZX | Vanguard Target Retirement 2040 Fund | VFORX |

| | | | |
|-----------------------------------|-------|--------------------------------------|-------|
| JPMorgan SmartRetirement® 2045 R2 | JSAZX | Vanguard Target Retirement 2045 Fund | VTIVX |
| JPMorgan SmartRetirement® 2050 R2 | JTSZX | Vanguard Target Retirement 2050 Fund | VFIFX |
| JPMorgan SmartRetirement® 2055 R2 | JFFRX | Vanguard Target Retirement 2055 Fund | VFFVX |
| | | | |

| The following investment options ("unchanged funds") will be retained in the fund lineup: | | |
|---|---|--------|
| | UNCHANGED FUNDS | TICKER |
| | Janus Henderson Triton R | JGMRX |
| | American Beacon Small Cp Val R5 | AVFIX |
| | American Funds American Balanced R6 | RLBGX |
| | BlackRock Total Return Instl | MAHQX |
| | Allspring Special Mid Cap Value Instl | WFMIX |
| | Lincoln Stable Value Bencor Post 8 2011 | Z87X |
| | Schwab Government Money | SWGXX |