

IMPORTANT NOTICE REGARDING YOUR RIGHTS AS A PARTICIPANT UNDER CONNECT PLUS THERAPY 401(k) Plan

November 16, 2022

This notice is to inform you **CONNECT PLUS THERAPY 401(k) Plan** ("the Plan") will be changing plan providers to Human Interest. To help this transition go as smoothly as possible, it is necessary for the plan to incur a Blackout Period. The Blackout Period will begin **February 1, 2023** and end **March 17, 2023**.

As a result of these changes, you will temporarily be unable to direct or diversify investments in your individual accounts, request a distribution or a new loan from the former Plan.

Federal law generally requires that you be furnished notice of a blackout period at least 30 days in advance of the last date on which you could exercise your affected rights immediately before the commencement of any blackout period in order to provide you with sufficient time to consider the effect of the blackout period on your retirement and financial plan.

What This Means to You

Future Contributions: Your contributions to the Plan starting with the **January 13, 2023** payroll will be directed based on your new investment elections that you've selected on the Human Interest website. If you do not have investment options on file with Human Interest, your contributions will be deposited in the default Risk Setting (i.e. investment portfolio) based on your age under the Plan

Current Account Balances: Your existing balances are scheduled to be liquidated on **February 15, 2023** and invested according to your new investment elections that you've selected on Human Interest's website. If you do not have investment options on file with Human Interest, your contributions will be deposited in the default Risk Setting (i.e. investment portfolio) based on your age under the Plan.

Your risk setting indicates how aggressive or conservative your investment profile is. The setting takes into consideration a multitude of factors such as your current age and when you expect to retire. A lower setting suggests a more conservative approach, which typically includes more bonds. While a higher setting suggests a more aggressive one, which typically includes more stocks. You can adjust the setting and see what kind of investment allocations are suggested before you commit to one.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan. It is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

Should you have any questions, please contact Anthony Pruneau at 8568277630.