

Default Fund Information Sheet

The funds used as the Plan Designated Fund(s) are based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your plan sponsor, to determine in which fund your future contributions will be directed, based on your date of birth at Fidelity Investments.

Date of Birth	Fund Name	*Gross Expense Ratio
Prior to 12/31/1942	T. Rowe Price Retirement I 2005 Fund I Class	0.34%
01/01/1943 to 12/31/1947	T. Rowe Price Retirement I 2010 Fund I Class	0.34%
01/01/1948 to 12/31/1952	T. Rowe Price Retirement I 2015 Fund I Class	0.36%
01/01/1953 to 12/31/1957	T. Rowe Price Retirement I 2020 Fund I Class	0.37%
01/01/1958 to 12/31/1962	T. Rowe Price Retirement I 2025 Fund I Class	0.39%
01/01/1963 to 12/31/1967	T. Rowe Price Retirement I 2030 Fund I Class	0.41%
01/01/1968 to 12/31/1972	T. Rowe Price Retirement I 2035 Fund I Class	0.42%
01/01/1973 to 12/31/1977	T. Rowe Price Retirement I 2040 Fund I Class	0.43%
01/01/1978 to 12/31/1982	T. Rowe Price Retirement I 2045 Fund I Class	0.44%
01/01/1983 to 12/31/1987	T. Rowe Price Retirement I 2050 Fund I Class	0.45%
01/01/1988 to 12/31/1992	T. Rowe Price Retirement I 2055 Fund I Class	0.46%
On or after 01/01/1993	T. Rowe Price Retirement I 2060 Fund I Class	0.46%

*Gross Expense Ratio is as of 07/29/2022

T. Rowe Price Retirement I 2005, 2010, 2015, 2020 Fund I Class

Fund Code: OIET, OIEU, OIEV, OIEW

Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Strategy: The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is designed for an investor who retired at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee Note: None

T. Rowe Price Retirement I 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060 Fund I Class

Fund Code: OIEX, OIEY, OIEZ, OIFA, OIFB, OIFC, OIFD, OIFE

Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Strategy: The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or

after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee Note: None

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

In the event of a discrepancy between this notice and the terms of the Plan, the plan document will govern

*For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

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