



300 South Main Street Ste 328
Holly Springs, NC 27540

Division: FLCLIN

Katrina Grambling
11006 Tamarack PL
Parrish, FL 34219

Access your account online: <https://www.mvp401k.com>

UWH of Florida, LLC 401(k) Retirement Plan

ACCOUNT STATEMENT

January 01, 2025 to March 31, 2025

For questions call 919.465.2220 or visit our website at:

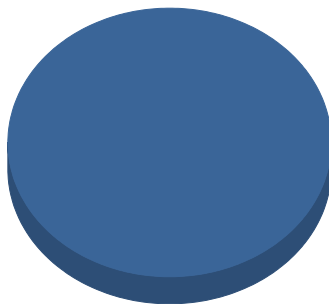
<https://www.mvp401k.com>

Account Summary

| | |
|-------------------------|--------------|
| Beginning Balance | \$109,617.34 |
| Contributions/Rollovers | 1,085.52 |
| Transfers/Loan Interest | 408.08 |
| Gains/Losses | (499.85) |
| Distributions | 0.00 |
| Forfeitures | 0.00 |
| Fees | (58.49) |

Ending Balance **\$110,552.60**
Vested Balance **\$110,552.60**

Current Investment Elections



| | |
|--------------------------------|---------------|
| Nuveen TIAA Lifecycle Idx 2050 | 100.0% |
| Total: | 100.0% |

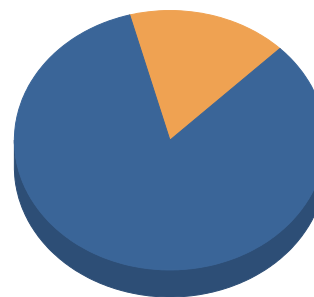
Rate of Return

Current Period: **-0.08%**

This rate of return is your personal rate of return and is not indicative of the rate of return published by each investment. Please logon to your account at <https://www.mvp401k.com> for your rate of return by fund and to make any changes to your account.

Loan Payments paid this period:\$715.74

Current Portfolio Allocation



| | |
|--------------------------------|---------------|
| Nuveen TIAA Lifecycle Idx 2050 | 83.3% |
| Partic Loan | 16.7% |
| Total: | 100.0% |

| Summary by Contribution Source | Beginning Balance | Contributions /Rollovers | Fund Transfers | Distributions /Forfeitures | Gains or Losses | Fees | Ending Balance | Vested Balance |
|--------------------------------|---------------------|--------------------------|----------------|----------------------------|-----------------|----------------|---------------------|---------------------|
| 401(k) | \$66,124.30 | 620.28 | 232.67 | 0.00 | (303.47) | (35.67) | \$66,638.11 | \$66,638.11 |
| Disc Match | \$7,603.68 | 0.00 | 33.38 | 0.00 | (32.12) | (3.88) | \$7,601.06 | \$7,601.06 |
| Safe Harbor Non Elec | \$31,599.89 | 465.24 | 128.93 | 0.00 | (145.02) | (16.58) | \$32,032.46 | \$32,032.46 |
| Profit Sharing | \$4,289.47 | 0.00 | 13.10 | 0.00 | (19.24) | (2.36) | \$4,280.97 | \$4,280.97 |
| TOTAL | \$109,617.34 | 1,085.52 | 408.08 | 0.00 | (499.85) | (58.49) | \$110,552.60 | \$110,552.60 |

| Summary by Investment | Beginning Balance | Contributions /Rollovers | Fund Transfers | Distributions /Forfeitures | Gains or Losses | Fees | Ending Balance | Share Balance |
|--------------------------------|---------------------|--------------------------|----------------|----------------------------|-----------------|----------------|---------------------|---------------|
| Nuveen TIAA Lifecycle Idx 2050 | \$90,875.38 | 1,085.52 | 715.74 | 0.00 | (499.85) | (58.49) | \$92,118.30 | 6,728.875 |
| Partic Loan | \$18,741.96 | 0.00 | (307.66) | 0.00 | 0.00 | 0.00 | \$18,434.30 | 18,434.300 |
| TOTAL | \$109,617.34 | 1,085.52 | 408.08 | 0.00 | (499.85) | (58.49) | \$110,552.60 | |



Access your account online: <https://www.mvp401k.com>

Participant: Katrina Grambling

Statement Covering: 1/1/2025 to 3/31/2025

Beneficiary Information

| <u>Beneficiary Name</u> | <u>Relationship</u> | <u>Beneficiary Type</u> | <u>Share Percentage</u> | <u>Address</u> |
|-------------------------|---------------------|-------------------------|-------------------------|--------------------------------------|
| chad grambling | Spouse | Primary | 100.00% | 4672 32nd ct e bradenton FL 34203 |

Please review your beneficiary designation(s) on this statement. If you wish to make a change, access your account online and select Update Beneficiary from the Account Update menu.

Fee Disclosure Information

Plan Fees - Certain fees are charged to your account for administrative services as outlined below. These fees are allocated to plan participants on a pro-rata basis, which means they are charged proportionately amongst all participants in the Plan. A value of 0.00 indicates no fee was assessed to your account.

| <u>Description of Fees/Expenses</u> | <u>Amount</u> |
|-------------------------------------|----------------|
| Advisor Fee | \$1.73 |
| Custodial Fee | \$4.57 |
| Recordkeeping Fee | \$22.19 |
| Total | \$28.49 |

Participant Fees - Certain fees are charged to your account for individual services. A value of 0.00 indicates no fee was assessed to your account.

| <u>Description of Fees/Expenses</u> | <u>Amount</u> |
|-------------------------------------|---------------|
| Total | \$0.00 |

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Participant: Katrina Grambling

Statement Covering: 1/1/2025 to 3/31/2025

LIFETIME INCOME DISCLOSURE

Statement Period: 1/1/2025 - 3/31/2025

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is 110,552.60 as of 3/31/2025. Below are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms:

1. A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

If you receive payments in this form, we estimate you would receive 718.04 per month starting at retirement.

2. A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life.

If you receive payments in this form, we estimate you would receive 610.83 per month starting at retirement, and, after your death, your surviving spouse would receive 610.83 per month.

An annuity with a lower survivor percentage may be available and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested and, if your plan allows loans and you have taken a loan from the plan and you are not in default, the loan has been fully repaid.
- The estimated monthly payments in this statement assume that payments begin 3/31/2025 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.
- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

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Statement Covering: 1/1/2025 to 3/31/2025

- The estimated monthly payments in this statement are based on an interest rate of 4.16, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 03/03/2025, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.
- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions and fees), and the market conditions at the time of purchase will affect your actual payment amounts.
- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

Diversification Information

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

Certain restrictions may apply to the right to direct the investment of assets with regard to timing and the types of assets involved. Please see the Annual 404(a)5 Disclosure or the Summary Plan Description for information related to restrictions. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the plan to help ensure that your retirement savings will meet your retirement goals.

Please review this account statement carefully. You have 30 days from receipt of this statement to inform MVP or the Plan Sponsor of any error. No changes will be made for this statement after that date.