

HEIDELBERG RETIREMENT SAVINGS PLAN

PATRICK PETTED
86 WHITLOCK SQUARE
MARIETTA GA 30064

Statement Period: 10/01/2023 - 12/31/2023
Participant ID: 12343265
Plan: 194177-01

What is my account balance?

\$485,568.63

As of 12/31/2023

Where can I go for help?

Website: empowermyretirement.com
Phone: 1-888-411-4015
Mail: Empower
P.O. Box 173764
Denver, CO 80217-3764

How has my account changed?

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Balance as of September 30, 2023	\$328,456.63	\$116,850.56	\$445,307.19
Payroll Contributions	744.65	372.33	1,116.98
Change in Value	28,888.57	10,286.03	39,174.60
Expenses	-22.24	-7.90	-30.14
Balance as of December 31, 2023	\$358,067.61	\$127,501.02	\$485,568.63
Vested Balance as of December 31, 2023	\$358,067.61	\$127,501.02	\$485,568.63

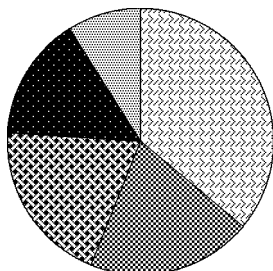
Vesting information provided as of December 31, 2023



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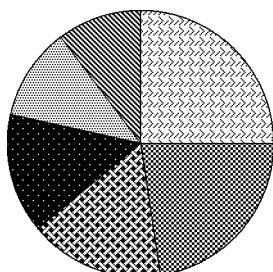
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How will my future contributions be invested?



- 36% Large Cap Funds**
 21% Putnam Large Cap Value R6
 15% Vanguard Institutional Index Fund
- 20% Mid Cap Funds**
 20% T. Rowe Price New Horizon
- 20% Asset Allocation**
 20% Manning & Napier Pro-Mix Moderate Term U
- 15% Balanced**
 15% Dodge & Cox Income X
- 9% Bond**
 9% Vanguard Total Bond Market Index Inst

How is my account invested?



- 25.03% Large Cap Funds**
- 22.57% Asset Allocation**
- 16.37% Mid Cap Funds**
- 14.51% Balanced**
- 11.25% Bond**
- 10.27% International Funds**

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
<u>Asset Allocation</u>							
Manning & Napier Pro-Mix Moderate Term U	103,436.62	223.39	8,371.47		-7.94	112,023.54	6,809.941
<u>International Funds</u>							
Vanguard Total Intl Stock Index Admiral	45,360.76		4,504.98		-5.66	49,860.08	1,601.673

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How is my account invested? (continued)							
	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Mid Cap Funds							
T. Rowe Price New Horizon	69,967.65	223.40	6,855.80		-3.39	77,043.46	1,370.393
Vanguard Extended Market Idx Instl	0.15		0.02			0.17	0.001
Large Cap Funds							
Putnam Large Cap Value R6	75,701.61	234.57	7,191.90		-4.15	83,123.93	2,692.709
Vanguard Institutional Index Fund	34,258.23	167.55	4,013.65		-0.54	38,438.89	97.690
Balanced							
Dodge & Cox Income X	65,490.73	167.55	4,811.94		-4.37	70,465.85	5,579.243
Bond							
Vanguard Total Bond Market Index Inst	51,091.44	100.52	3,424.84		-4.09	54,612.71	5,624.377
Totals	445,307.19	1,116.98	39,174.60		-30.14	485,568.63	

How is my account being funded?							
	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Withdrawals /Expenses /Transfers</u>	<u>Ending Balance</u>	<u>Percent Vested</u>	<u>Vested Balance</u>
Employee Before Tax	328,456.63	744.65	28,888.57	-22.24	358,067.61	100%	358,067.61
Employer Matching	80,705.94	372.33	7,113.68	-5.44	88,186.51	100%	88,186.51
Employer Profit Sharing	36,144.62		3,172.35	-2.46	39,314.51	100%	39,314.51
Totals	445,307.19	1,116.98	39,174.60	-30.14	485,568.63		485,568.63

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How have my unit/share values changed?

The Investment Code can be used when you request certain investment related transactions on the voice response system.

<u>Investment Code</u>	<u>Investment Option</u>	<u>Beginning Units/Shares</u>	<u>Beginning Price</u>	<u>Change in Units/Shares</u>	<u>Ending Price</u>	<u>Ending Units/Shares</u>
3980	Manning & Napier Pro-Mix Conserv Term U		14.180		15.090	
3981	Manning & Napier Pro-Mix Moderate Term U	6,796.098	15.220	13.844	16.450	6,809.942
3982	Manning & Napier Pro-Mix Extended Term U		16.700		18.250	
3983	Manning & Napier Pro-Mix Maximum Term U		21.310		23.840	
476	Vanguard Target Retirement Income Inv		12.430		13.010	
473	Vanguard Target Retirement 2020 Inv		26.420		26.870	
5383	Vanguard Target Retirement 2025 Inv		17.550		18.380	
474	Vanguard Target Retirement 2030 Inv		33.230		35.470	
14042	Vanguard Target Retirement 2035 Inv		20.630		22.120	
475	Vanguard Target Retirement 2040 Inv		36.500		39.300	
14043	Vanguard Target Retirement 2045 Inv		24.660		26.660	
471	Vanguard Target Retirement 2050 Inv		41.000		44.440	
903	Vanguard Target Retirement 2055 Inv		45.740		49.590	
9928	Vanguard Target Retirement 2065 Inv		27.590		29.950	
10341	Vanguard Target Retirement 2060 Inv		42.120		45.690	
1158	Vanguard International Growth Adm		93.190		101.810	
4345	Vanguard Total Intl Stock Index Admiral	1,578.315	28.740	23.358	31.130	1,601.673
7631	American Century Small Cap Growth R6		18.060		20.060	
2641	DFA US Targeted Value I		28.230		31.890	
3770	Janus Henderson Enterprise I		130.240		131.880	
3019	T. Rowe Price New Horizon	1,366.022	51.220	4.370	56.220	1,370.393
10751	Vanguard Extended Market Idx Instl	.001	108.740		124.680	.001
7595	Allspring Special Mid Cap Value R6		44.530		46.010	
1086	Putnam Large Cap Value R6	2,566.157	29.500	126.553	30.870	2,692.709
13324	Large Cap Growth / JPMorgan		79.962		90.767	
4014	Vanguard Institutional Index Fund	95.717	357.910	1.972	393.480	97.690
13267	Dodge & Cox Income X	5,508.051	11.890	71.193	12.630	5,579.243
6212	Vanguard Total Bond Market Index Inst	5,565.517	9.180	58.860	9.710	5,624.377
10336	Putnam Stable Value Fund		1.000		1.000	

Who are my beneficiaries?

<u>Type</u>	<u>Name</u>	<u>Relationship</u>	<u>Percent</u>
Primary	Denita G Franks	Spouse	100.00%
Contingent	Brittany J Rearden	Other	100.00%

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How has my account changed over time?

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Year-To-Date Contributions:	5,444.78	2,687.52	8,132.30
Year-To-Date Total Dividends:	8,490.12	3,018.99	11,509.11
2022 Year-End Balance:	295,871.33	104,730.38	400,601.71

What activity took place this period?

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>		
Deposits/Contributions					
Payroll Contribution	Oct 13, 2023	Oct 11, 2023	197.14		
Payroll Contribution	Oct 27, 2023	Oct 25, 2023	182.22		
Payroll Contribution	Nov 09, 2023	Nov 10, 2023	218.76		
Payroll Contribution	Nov 24, 2023	Nov 21, 2023	164.72		
Payroll Contribution	Dec 08, 2023	Dec 06, 2023	164.72		
Payroll Contribution	Dec 22, 2023	Dec 20, 2023	189.42		
Total Deposits/Contributions				1,116.98	
	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Plan Administration	Oct 13, 2023	-1.48	Vanguard Institutional Index Fund	-0.004	361.440
Participant Account Fee	Oct 13, 2023	-3.21	Putnam Large Cap Value R6	-0.109	29.370
Plan Administration	Oct 13, 2023	-4.41	Manning & Napier Pro-Mix Moderate Term U	-0.290	15.220
Participant Account Fee	Oct 13, 2023	-2.17	Vanguard Total Bond Market Index Inst	-0.237	9.150
Plan Administration	Oct 13, 2023	-2.78	Dodge & Cox Income X	-0.235	11.850
Participant Account Fee	Oct 13, 2023	-2.96	T. Rowe Price New Horizon	-0.058	50.760
Plan Administration	Oct 13, 2023	-1.88	Vanguard Total Intl Stock Index Admiral	-0.066	28.520
Participant Account Fee	Oct 13, 2023	-1.88	Vanguard Total Intl Stock Index Admiral	-0.066	28.520
Investment Option	Oct 17, 2023	1.33	Vanguard Institutional Index Fund	0.004	365.240
Service Fee Credit	Oct 17, 2023	1.77	T. Rowe Price New Horizon	0.034	51.690
Investment Option	Oct 17, 2023	1.33	Dodge & Cox Income X	0.113	11.720
Service Fee Credit	Oct 17, 2023	1.86	Putnam Large Cap Value R6	0.062	29.810
Investment Option	Oct 17, 2023	1.86	Putnam Large Cap Value R6	0.062	29.810
Service Fee Credit	Oct 17, 2023	1.86	Putnam Large Cap Value R6	0.062	29.810

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What activity took place this period? (continued)

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Investment Option	Oct 17, 2023	0.79	Vanguard Total Bond Market Index Inst	0.087	9.040
Service Fee Credit					
Investment Option	Oct 17, 2023	1.77	Manning & Napier Pro-Mix Moderate Term U	0.117	15.180
Service Fee Credit					
Investment Option	Nov 13, 2023	1.73	Manning & Napier Pro-Mix Moderate Term U	0.113	15.370
Service Fee Credit					
Investment Option	Nov 13, 2023	1.73	T. Rowe Price New Horizon	0.036	47.730
Service Fee Credit					
Investment Option	Nov 13, 2023	0.78	Vanguard Total Bond Market Index Inst	0.085	9.180
Service Fee Credit					
Investment Option	Nov 13, 2023	1.31	Vanguard Institutional Index Fund	0.004	368.790
Service Fee Credit					
Investment Option	Nov 13, 2023	1.31	Dodge & Cox Income X	0.110	11.950
Service Fee Credit					
Investment Option	Nov 13, 2023	1.81	Putnam Large Cap Value R6	0.061	29.690
Service Fee Credit					
Plan Administration	Nov 13, 2023	-2.11	Vanguard Total Bond Market Index Inst	-0.230	9.180
Participant Account Fee					
Plan Administration	Nov 13, 2023	-2.69	T. Rowe Price New Horizon	-0.056	47.730
Participant Account Fee					
Plan Administration	Nov 13, 2023	-4.31	Manning & Napier Pro-Mix Moderate Term U	-0.280	15.370
Participant Account Fee					
Plan Administration	Nov 13, 2023	-3.14	Putnam Large Cap Value R6	-0.106	29.690
Participant Account Fee					
Plan Administration	Nov 13, 2023	-1.87	Vanguard Total Intl Stock Index Admiral	-0.065	28.810
Participant Account Fee					
Plan Administration	Nov 13, 2023	-2.71	Dodge & Cox Income X	-0.227	11.950
Participant Account Fee					
Plan Administration	Nov 13, 2023	-1.46	Vanguard Institutional Index Fund	-0.004	368.790
Participant Account Fee					
Investment Option	Dec 12, 2023	1.65	T. Rowe Price New Horizon	0.031	52.540
Service Fee Credit					
Investment Option	Dec 12, 2023	1.65	Manning & Napier Pro-Mix Moderate Term U	0.103	16.020
Service Fee Credit					
Investment Option	Dec 12, 2023	1.25	Dodge & Cox Income X	0.101	12.430
Service Fee Credit					
Investment Option	Dec 12, 2023	1.25	Vanguard Institutional Index Fund	0.003	388.860
Service Fee Credit					
Investment Option	Dec 12, 2023	1.75	Putnam Large Cap Value R6	0.059	29.840
Service Fee Credit					
Investment Option	Dec 12, 2023	0.75	Vanguard Total Bond Market Index Inst	0.079	9.490
Service Fee Credit					

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What activity took place this period? (continued)

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Plan Administration	Dec 12, 2023	-1.91	Vanguard Total Intl Stock Index Admiral	-0.063	30.240
Participant Account Fee					
Plan Administration	Dec 12, 2023	-2.77	Dodge & Cox Income X	-0.223	12.430
Participant Account Fee					
Plan Administration	Dec 12, 2023	-2.89	T. Rowe Price New Horizon	-0.055	52.540
Participant Account Fee					
Plan Administration	Dec 12, 2023	-2.13	Vanguard Total Bond Market Index Inst	-0.224	9.490
Participant Account Fee					
Plan Administration	Dec 12, 2023	-4.37	Manning & Napier Pro-Mix Moderate Term U	-0.273	16.020
Participant Account Fee					
Plan Administration	Dec 12, 2023	-1.49	Vanguard Institutional Index Fund	-0.004	388.860
Participant Account Fee					
Plan Administration	Dec 12, 2023	-3.22	Putnam Large Cap Value R6	-0.108	29.840
Participant Account Fee					
Total Expenses		-30.14			
Dividends/Capital Gains					
Dividend	Oct 31, 2023	149.38	Vanguard Total Bond Market Index Inst	16.579	9.010
Dividend	Nov 30, 2023	148.83	Vanguard Total Bond Market Index Inst	15.850	9.390
Dividend	Dec 07, 2023	511.95	Putnam Large Cap Value R6	17.337	29.530
Long Term Capital Gain	Dec 07, 2023	2,950.79	Putnam Large Cap Value R6	99.925	29.530
Short Term Capital Gain	Dec 07, 2023	46.30	Putnam Large Cap Value R6	1.568	29.530
Dividend	Dec 15, 2023	714.10	Vanguard Total Intl Stock Index Admiral	23.552	30.320
Dividend	Dec 18, 2023	723.03	Dodge & Cox Income X	57.704	12.530
Long Term Capital Gain	Dec 27, 2023	443.75	Vanguard Institutional Index Fund	1.125	394.390
Dividend	Dec 27, 2023	156.60	Vanguard Institutional Index Fund	0.397	394.390
Short Term Capital Gain	Dec 27, 2023	0.50	Vanguard Institutional Index Fund	0.001	394.390
Dividend	Dec 29, 2023	155.95	Vanguard Total Bond Market Index Inst	16.061	9.710
Total Dividends/Capital Gains		6,001.18			

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What is the rate of return on my retirement account(s)?

Period	Year To Date
10/01/2023 - 12/31/2023	01/01/2023 - 12/31/2023
8.78%	13.90%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Income received in the stated period will be included; income due but not received will be included in the following period. Performance calculations will not include loan balance. Due to the transaction activity in the account, overall performance may not equal individual performance returns published by the investment options in the plan. Past performance is not a guarantee or prediction of future investment results.

How have the investments in my plan performed?

The Investment Code can be used when you request certain investment related transactions on the voice response system.

Performance data quoted represents past performance and is not a guarantee or prediction of future results. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Current performance may be lower or higher than performance data shown. Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit empowermyretirement.com.

Carefully consider the investment options objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Average Annualized Total Return as of December 29, 2023

Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
Asset Allocation									
Manning & Napier Pro-Mix Conserv Term U <small>1.3,7</small>	3980	6.42	8.87	8.87	.99	5.33	3.92	Oct 2013	.52
Manning & Napier Pro-Mix Moderate Term U <small>1.3,7</small>	3981	8.08	11.37	11.37	1.18	6.98	4.76	Oct 2013	.50
Manning & Napier Pro-Mix Extended Term U <small>1.3,7</small>	3982	9.28	13.35	13.35	2.03	8.55	5.76	Oct 2013	.50
Manning & Napier Pro-Mix Maximum Term U <small>1.3,7</small>	3983	11.87	19.62	19.62	4.40	12.40	8.43	Oct 2013	.50
Vanguard Target Retirement Income Inv ^{1,3}	476	7.26	10.65	10.65	.54	4.82	4.08	Oct 2003	.08
Vanguard Target Retirement 2020 Inv ^{1,3}	473	8.00	12.51	12.51	1.47	6.61	5.52	Jun 2006	.08
Vanguard Target Retirement 2025 Inv ^{1,3}	5383	8.87	14.55	14.55	2.03	7.56	6.10	Oct 2003	.08
Vanguard Target Retirement 2030 Inv ^{1,3}	474	9.50	15.99	15.99	2.65	8.37	6.58	Jun 2006	.08
Vanguard Target Retirement 2035 Inv ^{1,3}	14042	9.87	17.14	17.14	3.33	9.17	7.06	Oct 2003	.08
Vanguard Target Retirement 2040 Inv ^{1,3}	475	10.23	18.34	18.34	4.02	9.99	7.52	Jun 2006	.08
Vanguard Target Retirement 2045 Inv ^{1,3}	14043	10.57	19.48	19.48	4.68	10.76	7.91	Oct 2003	.08
Vanguard Target Retirement 2050 Inv ^{1,3}	471	10.79	20.17	20.17	4.91	10.93	7.99	Jun 2006	.08

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How have the investments in my plan performed? (continued)

Investment Option	Investment Code	Average Annualized Total Return as of December 29, 2023					Inception /10 Year	Inception Date	Expense Ratio
		3 Month	YTD	1 Year	3 Year	5 Year			
Asset Allocation									
Vanguard Target Retirement 2055 Inv ^{1,3}	903	10.78	20.16	20.16	4.92	10.92	7.97	Aug 2010	.08
Vanguard Target Retirement 2065 Inv ^{1,3}	9928	10.79	20.15	20.15	4.95	10.91	8.44	Jul 2017	.08
Vanguard Target Retirement 2060 Inv ^{1,3}	10341	10.79	20.18	20.18	4.92	10.92	7.97	Jan 2012	.08
International Funds									
Vanguard International Growth Adm ^{3,4}	1158	11.37	14.81	14.81	-7.61	10.62	7.09	Aug 2001	.31
Vanguard Total Intl Stock Index Admiral ^{3,4}	4345	9.93	15.48	15.48	1.76	7.33	4.09	Nov 2010	.11
Small Cap Funds									
American Century Small Cap Growth R6 ^{3,2}	7631	11.07	17.52	17.52	-2.30	14.15	10.22	Jul 2013	.82
DFA US Targeted Value I ^{3,2}	2641	14.39	19.31	19.31	16.46	14.77	8.51	Feb 2000	.29
Mid Cap Funds									
Janus Henderson Enterprise I ^{2,3}	3770	9.27	17.98	17.98	5.17	13.62	11.92	Jul 2009	.76
T. Rowe Price New Horizon ^{2,3}	3019	9.76	21.35	21.35	-5.70	12.74	11.53	Jun 1960	.79
Vanguard Extended Market Idx Instl ^{2,3}	10751	15.13	25.41	25.41	1.23	11.92	8.56	Jul 1997	.05
Allspring Special Mid Cap Value R6 ^{2,3}	7595	9.33	9.62	9.62	10.48	13.59	9.29	Jun 2013	.69
Large Cap Funds									
Putnam Large Cap Value R6 ^{3,6}	1086	9.18	15.43	15.43	12.64	14.63	10.50	Jul 2012	.55
Large Cap Growth / JPMorgan	13324	13.51	35.13	35.13	6.28	21.13	15.74	Sep 1999	.36
Vanguard Institutional Index Fund ³	4014	11.68	26.24	26.24	9.96	15.66	12.00	Jul 1990	.04
Balanced									
Dodge & Cox Income X ^{1,3}	13267	7.33	7.76	7.76	-1.60	2.73	2.80	May 2022	.36
Bond									
Vanguard Total Bond Market Index Inst ^{3,5}	6212	6.69	5.72	5.72	-3.34	1.13	1.80	Sep 1995	.04
Capital Preservation									
Putnam Stable Value Fund ^{3,6,7}	10336	.95	3.32	3.32	2.64	2.56	2.22	Feb 1991	.36

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Returns reflect deduction of fund operating expenses. Your Plan may also assess administrative fees which would reduce the results shown above.

For prospectuses related to investments in your Self-Directed Brokerage (SDB) account, contact Charles Schwab at www.schwab.com or 1-888-393-7272.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

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¹ Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.

² Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

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How have the investments in my plan performed? (continued)

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⁴ Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

⁵ Compared to higher-rated securities, high yield bond investment options are subject to greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

⁶ Putnam mutual funds are distributed by Putnam Investments, LLC and managed by Putnam Investment Management, LLC, both of which are affiliates of EAIC and ELAINY and its affiliates.

⁷ A collective fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.

This statement confirms transactions during the stated time period. You have an obligation to review all of the information carefully to confirm that we have acted on your instructions properly. You must notify Empower of any error within this statement as soon as possible. The actual benefits payable will be determined by the plan document that governs the operations of your plan. If you have any questions, inquiries or complaints concerning your benefits, please contact Empower.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

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-----An Important Message about Investing for Retirement & Diversification-----

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 may 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 may cause another asset category, or another 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 risk tolerances. 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. Visit the Department of Labor website at www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for more information on individual investing and diversification.

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-----An Important Message about Market Timing / Excessive Trading-----

Pursuant to SEC rules, fund companies are required to enter into agreements with intermediaries to provide fund companies with the ability to identify and enforce restrictions on participants engaging in market timing or excessive trading (prohibited trading), as defined by the fund companies. Participants engaging in prohibited trading will receive a warning and, if the prohibited trading continues, will be restricted from transferring into the identified fund(s) for a specific time period determined by the fund company. Some fund companies may restrict participants immediately, without warning when prohibited trading is identified. At the end of the restriction period, the participant will be automatically allowed to resume transfers into the identified fund(s). Transfers out of the identified fund (s) will not be restricted.

----- An Important Message about your Benefit Information -----

This benefit statement provides your vested benefit payable under the plan as of the end of the statement period. If you are terminated and eligible for a distribution, you may obtain more detailed information about your distribution options for these amounts by accessing your plan's Website or reviewing your Summary Plan Description (SPD). The amount eligible for a distribution in a lump sum may vary from the amount shown on this statement due to investment gains and/or losses that occur after the statement period end date. If you have any questions concerning your benefits, please contact the Service Center.

----- An Important Message about the Lifetime Income Illustration -----

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 \$485,568.63 as of December 31, 2023. 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 \$3,135.19 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 \$2,673.62 per month starting at retirement and, after your death, your surviving spouse would receive \$2,673.62 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.

- The estimated monthly payments in this statement assume that payments begin December 31, 2023 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

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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.

- The estimated monthly payments in this statement are based on an interest rate of 4.22%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of December 1, 2023, 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.