

Taking your **future further**

ATI

Introduction

Together with Empower, ATI is committed to helping you take your future further. Empower can help you solve your complex retirement challenges with advice, tools, and technology to help create tomorrow's possibilities. Your financial future requires robust and versatile solutions that help you thrive even when expectations and barriers are high. With Empower as our trusted partner, we're determined to meet that need.

This guide is designed to help you understand what will occur during the transition of the ATI 401(k) Savings Plan and the ATI Retirement Plan (ATI's 401(k) plans) from Alight to Empower and highlight some of the new features and resources you'll experience when the transition is complete. Please review this guide so you're familiar with the steps that will take place during the transition process, key dates, how your investments and account details will transfer, and how to access your account once the transition period is over.

No longer employed by ATI?

You're receiving this guide because you have a balance in one of ATI's 401(k) plans. Even though you're not actively contributing to the plans, you should still review the information in this guide as it impacts your account balance and provides information regarding other plan features and benefits.



What you **need to know**

Be prepared for our upcoming move

Our goal is to make this move as seamless as possible for you. We recognize a 401(k) plan is an important part of your retirement planning, so please take some time to read more about key dates and other information you need to know.

The transition happens automatically

Your ATI 401(k) plan account will automatically transfer from Alight, our current recordkeeper, to Empower, our new recordkeeper, effective July 1, 2024, and this transition will be preceded and followed by a period of time when you will be unable to access your account. **No action is required from you for the transfer of your account**. To make the transition as smooth as possible, contribution rate elections, beneficiary designations, and any loan or distribution arrangements will transfer automatically. Other than making any changes you want before the blackout period, you do not need to do anything during the transition.

Blackout period

Beginning June 27, 2024, at 4 p.m. Eastern time through no later than July 19, 2024, you will have no access to your ATI 401(k) plan account. This blackout period will give us time to transfer your assets and account administrative records to Empower (see the "Important notice" section of this document for details). Payroll contributions will continue during the blackout period and will be reflected in your account at Empower when the transition is complete.

Your transition timeline

June 14, 2024	Last day to request paperwork for principal residence loans or hardship withdrawals. You may do this by contacting the ATI Benefit Connection at 866-284-4880 weekdays from 8 a.m. to 8 p.m. Eastern time or access your account at ATIBenConnection.com
June 21, 2024	**Last day for principal residence loans or hardship withdrawals** This is the last day to return all paperwork to request a principal residence loan or hardship withdrawal before the plan transitions.
June 27, 2024, at 4 p.m. Eastern time	**Blackout period begins** During the blackout period, you will have no access to your ATI 401(k) plan account. You will not be able to change your deferrals, beneficiaries, or investment elections or obtain a loan, withdrawal, or distribution (if applicable) in your account. To make account changes before the blackout begins, contact the ATI Benefit Connection at 866-284-4880 weekdays from 8 a.m. to 8 p.m. Eastern time or access your account at ATIBenConnection.com. Your investments will continue to gain and/or lose value depending on market conditions. Please evaluate your financial circumstances and the appropriateness of your current investments in light of this temporary restriction.
No later than **July 19, 2024**	**Blackout period ends** Enjoy full access to your ATI 401(k) plan account online at ATI401k.com, by phone through the ATI 401(k) Help Center at 877-284-7422 (877-ATI-7422), and on the Empower mobile app. Once the blackout period ends, you can make account requests and changes and provide, update, and/or verify your beneficiary information. **Please note: The ATI Benefit Connection is NOT being eliminated for all other benefits and will remain available. The only change is how you will access your 401(k) plan account going forward through new, dedicated 401(k) resources.**



How your account **will transfer**

The same investments you have currently elected for your contributions and account balance will remain available and in effect at Empower. See the enclosed "Notice of Investment Returns and Fee Comparison" for the funds available in ATI's 401(k) plans.

All funds will transfer automatically to Empower. Your final statement received in July will reflect your closing account balance. Your ATI 401(k) plan account at Empower will reflect this amount as your opening balance.

Professional Management Program

If you are currently enrolled in the Professional Management Program offered by Alight Financial Advisors, you will be automatically enrolled into My Total Retirement™ with Empower. Your Professional Management Program balance will transfer and be rebalanced by My Total Retirement once you are enrolled after the transition is complete. For more information about how your enrollment will transfer and your options, please refer to the enclosed "Notice for participants currently enrolled in the Professional Management Program offered by Alight Financial Advisors". Please see the "Plan features with Empower" section of this document for more information about My Total Retirement.

Self-directed brokerage account

If you currently have a self-directed brokerage account (SDBA) in ATI's 401(k) plans, please review the document included in this kit that discusses the transfer of your SDBA to Empower and lists important dates to note. For more information about SDBAs, please see the "Plan features with Empower" section of this document.

Outstanding loans

If you are an active employee and have an outstanding loan from an ATI 401(k) plan account, the balance of your loan will transfer to Empower with your account. Payroll deductions for loan repayments will continue during the blackout period and will be reflected in your account when the blackout is complete. While loan repayment schedules remain the same in most cases, circumstances may require the recalculation of your loan. You will be notified if this is the case.

Check your beneficiary designation

Your beneficiary designation on file in ATI's 401(k) plans will transfer to Empower. We encourage you to review the information you have on file and ensure it still reflects your current wishes. One of the most important aspects of financial planning is deciding how to pass along your savings in the event of your death — and communicating your plans to the right people. After the transition, maintaining your beneficiary elections will be easy to do online whenever you log in to your account through ATI401k.com.



Plan features with Empower

A personalized strategy through My Total Retirement

My Total Retirement is a strategy created just for you by Empower's experienced investment professionals. Empower goes beyond the typical "age-based" investment strategy to look at your lifestyle, situation, and goals to create a strategy that is tailored to you instead of a number.

Since your investment needs evolve over time, Empower will continually review your strategy and work with you to make the appropriate adjustments for your situation. The result is a retirement strategy that is personalized, simplified, comprehensive, and one-on-one.

- PERSONALIZED: Empower develops an investment strategy tailored to your needs and goals.
- SIMPLIFIED: You do not have to be an investment professional. Empower can do the work for you to help you feel confident that you are staying on track.
- COMPREHENSIVE: Empower will look at your full financial picture to help ensure you have a plan that addresses your saving, investing, and retirement income needs.
- ONE-ON-ONE: You will have ongoing access to investment adviser representatives.

If you prefer to manage your own investments but would like some assistance, Online Advice generates personalized saving and investing suggestions at no cost. Find out more or get started at **ATI401k.com** after the transition to Empower is complete.

As noted on page 4, if you have an account in the Professional Management Program at Alight at the start of the transition, that account will automatically transfer to My Total Retirement at Empower once the transition is complete. In addition, you will be eligible to receive a free 60-day My Total Retirement trial period beginning on the date of your enrollment in My Total Retirement. Please note that this free trial period will not be offered to ATI's 401(k) plan participants who enroll in My Total Retirement at Empower after the transition.

Plan features with Empower (continued)

More options when you choose an SDBA

As noted on page four, ATI's 401(k) plans offer a self-directed brokerage account (SBDA) option that permits you to invest in funds that are not part of ATI's 401(k) plans' regular investment lineups, providing greater flexibility and fewer limitations related to your investment choices. You will be able to invest your plan assets through an SDBA after the blackout period ends.

SDBAs are intended for knowledgeable investors who acknowledge and understand the risks associated with the investments available through an SDBA.

To get started after the transition, click *Enroll* on the brokerage page of your plan account website.

Empower your journey to financial freedom

Empower provides numerous resources to help you save and plan for your future. ATI's 401(k) plans' new website ATI401k.com, will help you see your complete financial picture in one place, where you can create a single, personalized dashboard that provides a real-time view of your spending, savings, debt, and more.

Empower will also reach out to you with the right message at the right time so you can take action when it is most relevant to your personal situation.

Based on the tools and resources you use and your communication preferences, you may receive emails, app messages, text messages, or a call from an Empower representative. This approach will create a one-to-one experience based on your needs and the savings and investing choices you have made regarding your retirement strategy.

State-of-the-art dashboard and mobile app

After the transition is complete and you create your account at Empower, you will have an enhanced digital experience and resources designed to help you achieve your savings and retirement goals. Your Empower Personal Dashboard™ will provide you with real-time view of spending, saving, debt, and more so you can track, manage, and plan all your financial priorities in one place.

1. Know your estimated monthly retirement income.
2. Easily add accounts.
3. Manage progress toward your financial goals.
4. See and understand your net worth.
5. Access an expanded financial toolbox.



Important notice concerning your rights in the ATI 401(k) Savings Plan and the ATI Retirement Plan

May 16, 2024

This notice is to inform you that your account in the ATI 401(k) Savings Plan or ATI Retirement Plan (ATI's 401(k) plans) will transfer to Empower effective July 1, 2024.

As a result of this change, you will be temporarily unable to check your account balance; transfer or diversify your account investments in ATI's 401(k) plans; or obtain a loan, withdrawal, or distribution. This period during which you will be unable to exercise these rights otherwise available under ATI 's 401(k) plans is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this period may affect your retirement planning and overall financial plan.

The blackout period begins on June 27, 2024, at 4 p.m. Eastern time and is expected to end the week of July 14, 2024-no later than July 19, 2024. During this time, you will have no access to your account balance in ATI 's 401(k) plans. You will be unable to check your account balance; transfer or diversify your investments; or obtain a loan, withdrawal, or distribution from your account in ATI 's 401(k) plans. **During the blackout period, your investments will continue to gain and/or lose value depending on market conditions.**

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer 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.

To request any changes to your account's investments before the blackout period begins, contact Alight by calling the ATI Benefit Connection at 866-284-4880 or access your account online at ATIBenConnection.com by 4 p.m. Eastern time on June 27, 2024. If you have questions concerning this notice, please contact the ATI 401(k) Help Center at **877-284-7422 (877-ATI-7422)**.

Once the blackout period ends, you will have full access to your ATI 401(k) plan account. If you would like to confirm the status of the blackout period, contact the ATI 401(k) Help Center at **877-284-7422 (877-ATI-7422)**.

Dates and times are subject to change. Please contact Empower for more information.
Diversification does not ensure a profit or protect against loss.



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Brokerage Products: Unless otherwise noted: NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE

Investing involves risk, including possible loss of principal.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser. Past performance is not indicative of future returns. You may lose money.

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Important notices for the ATI 401(k) Savings Plan effective July 1, 2024

To help you better understand your investment options and other plan information, please see the following enclosures:

- Notice of Investment Returns & Fee Comparison: This notice provides a list of the fees and expenses associated with your ATI 401(k) Savings Plan account as well as details about the investment options available in the plan, including performance, fees and restrictions.
- Qualified Default Investment Alternative (QDIA): This notice outlines what you need to know if you are making contributions to the plan but have not proactively chosen how your account will be invested.
- Safe Harbor Notice: This notice provides information about safe harbor employer contributions and your rights and obligations under the plan, including deferral contributions along with other relevant information.

While the enclosed notices apply to the ATI 401(k) Savings Plan, they may not all apply to your individual plan participation.

If you have questions about these materials, please contact us at **877-284-7422 (877-ATI-7422)**. Customer Care Center representatives are available weekdays from 8 a.m. to 10 p.m. Eastern time and Saturdays from 9 a.m. to 5:30 p.m. Eastern time.

Sincerely,

Empower

Impact on your current installment payments (if applicable)

If you have an existing W-4P-eligible installment, a withholding update is required. To comply with the IRS regulations, we will update your federal income tax withholding on your periodic payments to the IRS default withholding rate of single with no adjustments (regardless of your marital status). This change will occur upon conversion of your account balance to Empower and will be effective on payments that you receive after the conversion.

To make income tax-withholding elections other than the default withholding, complete and return the updated IRS Form W-4P to Empower after the week of July 14, 2024-no later than July 19, 2024. You can download the form by visiting irs.gov, typing "W-4P Form" into the search bar, and clicking on the corresponding PDF link. Mail the form to: Empower, ATTN 401(k) Department, PO Box 173764, Denver, CO 80217-3764. For additional information about the impact this form will have on income tax-withholding elections, refer to the 2024 IRS Publication 15-T or consult your tax advisor.

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Investing involves risk, including possible loss of principal.

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Notice of Investment Returns & Fee Comparison

ATI 401(k) Savings Plan
ATI401k.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower

P.O. Box 173764 Denver, CO 80217-3764

Participant Call Center: 1-866-284-7422

SECTION	Document Summary
1	**Investment Rate of Return and Expense Information** - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	**Other Investment-Related Fees, Expense Information and Transfer Restrictions** - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	**Plan-Related Information** - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments
Averaged Annualized Total Return‡ as of 03/31/2024

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
The Vanguard Target Retire Inc Trust I[1,2]	N/A	2.10%	2.10%	8.43%	1.25%	4.18%	4.19% $41.90 per $1,000	06/22/2007	0.07%/0.07% $.65 per $1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date Retirement Income TR USD**		2.33%	2.33%	8.72%	1.77%	4.25%	4.07% $40.70 per $1,000	06/22/2007	
The Vanguard Target Retire 2020 Trust I[1,2]	N/A	2.84%	2.84%	10.44%	2.03%	5.65%	5.70% $57.00 per $1,000	06/22/2007	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2020 TR USD**		3.20%	3.20%	10.89%	2.70%	5.62%	5.44% $54.40 per $1,000	06/22/2007	
The Vanguard Target Retire 2025 Trust I[1,2]	N/A	3.83%	3.83%	12.94%	2.78%	6.65%	6.41% $64.10 per $1,000	06/28/2007	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2025 TR USD**		3.44%	3.44%	11.60%	3.15%	6.42%	6.04% $60.40 per $1,000	06/28/2007	
The Vanguard Target Retire 2030 Trust I[1,2]	N/A	4.55%	4.55%	14.82%	3.44%	7.45%	6.96% $69.60 per $1,000	06/28/2007	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2030 TR USD**		4.26%	4.26%	13.80%	3.95%	7.38%	6.72% $67.20 per $1,000	06/28/2007	
The Vanguard Target Retire 2035 Trust I[1,2]	N/A	5.19%	5.19%	16.37%	4.11%	8.25%	7.52% $75.20 per $1,000	06/28/2007	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2035 TR USD**		5.23%	5.23%	16.13%	4.78%	8.43%	7.41% $74.10 per $1,000	06/28/2007	
The Vanguard Target Retire 2040 Trust I[1,2]	N/A	5.83%	5.83%	17.95%	4.77%	9.03%	8.04% $80.40 per $1,000	06/28/2007	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2040 TR USD**		6.02%	6.02%	18.11%	5.52%	9.25%	7.94% $79.40 per $1,000	06/28/2007	
The Vanguard Target Retire 2045 Trust I[1,2]	N/A	6.41%	6.41%	19.45%	5.41%	9.79%	8.48% $84.80 per $1,000	06/28/2007	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2045 TR USD**		6.56%	6.56%	19.39%	6.03%	9.76%	8.27% $82.70 per $1,000	06/28/2007	
The Vanguard Target Retire 2050 Trust I[1,2]	N/A	6.87%	6.87%	20.51%	5.77%	10.07%	8.60% $86.00 per $1,000	06/28/2007	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2050 TR USD**		6.82%	6.82%	20.05%	6.26%	10.01%	8.47% $84.70 per $1,000	06/28/2007	
The Vanguard Target Retire 2055 Trust I[1,2]	N/A	6.87%	6.87%	20.49%	5.77%	10.07%	8.59% $85.90 per $1,000	10/05/2010	0.07%/0.07% $.65 per $1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2055 TR USD**		6.84%	6.84%	20.09%	6.30%	10.08%	8.54% $85.40 per $1,000	10/05/2010	
The Vanguard Target Retire 2060 Trust I[1,2]	N/A	6.87%	6.87%	20.48%	5.77%	10.09%	8.61% $86.10 per $1,000	03/01/2012	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2060 TR USD**		6.85%	6.85%	20.18%	6.30%	10.11%	8.60% $86.00 per $1,000	03/01/2012	
The Vanguard Target Retire 2065 Trust I[1,2]	N/A	6.88%	6.88%	20.47%	5.77%	10.08%	9.78% $97.80 per $1,000	07/21/2017	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2065+ TR USD**		7.00%	7.00%	20.51%	6.44%	10.20%	*	07/21/2017	
The Vanguard Target Retire 2070 Trust I[2]	N/A	6.89%	6.89%	20.55%	N/A	N/A	6.87% $68.70 per $1,000	04/06/2022	0.07%/0.07% $.65 per $1,000 Gross
S&P Target Date 2065+ TR USD**		7.00%	7.00%	20.51%	N/A	N/A	*	04/06/2022	
International Funds									
American Funds EuroPacific Gr R6[2]	RERGX	7.44%	7.44%	13.49%	-0.16%	6.91%	5.58% $55.80 per $1,000	05/01/2009	0.47%/0.47% $4.70 per $1,000 Gross
Morningstar Global Markets ex-US GR USD**		4.46%	4.46%	14.05%	2.41%	6.62%	5.20% $52.00 per $1,000	05/01/2009	
JOHCM Emerging Markets Opps Instl[2]	JOEMX	3.96%	3.96%	6.55%	-2.90%	2.89%	3.90% $39.00 per $1,000	11/20/2012	1.04%/1.04% $10.40 per $1,000 Gross
Morningstar Emerging Markets GR USD**		2.29%	2.29%	10.52%	-2.89%	3.87%	4.16% $41.60 per $1,000	11/20/2012	
Vanguard FTSE All-World ex-US Index Inst[1,2]	VFWSX	4.71%	4.71%	13.42%	2.14%	6.34%	4.60% $46.00 per $1,000	04/30/2007	0.08%/0.08% $.80 per $1,000 Gross
Morningstar Global Markets ex-US GR USD**		4.46%	4.46%	14.05%	2.41%	6.62%	5.20% $52.00 per $1,000	04/30/2007	
Small Cap Funds									
Great Lakes Sm Cap Core CIT Fd Cl 2[2]	N/A	5.51%	5.51%	12.97%	-0.77%	5.10%	7.15% $71.50 per $1,000	07/31/2015	0.75%/0.75% $7.50 per $1,000 Gross
Morningstar US Small Cap TR USD**		5.69%	5.69%	21.51%	2.67%	8.93%	8.30% $83.00 per $1,000	07/31/2015	
Vanguard Small Cap Index Instl[1,2]	VSCIX	7.52%	7.52%	22.53%	3.81%	10.00%	8.95% $89.50 per $1,000	07/07/1997	0.04%/0.04% $.40 per $1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Small Cap TR USD**		5.69%	5.69%	21.51%	2.67%	8.93%	7.97% $79.70 per $1,000	07/07/1997	
Large Cap Funds									
Harbor Capital Appreciation Instl[1,2]	HACAX	13.72%	13.72%	47.78%	9.23%	17.13%	15.53% $155.30 per $1,000	12/29/1987	0.72%/0.68% $7.20 per $1,000 Gross
Morningstar US Large Growth TR USD**		9.59%	9.59%	37.27%	5.60%	13.42%	13.92% $139.20 per $1,000	12/29/1987	
MFS Value R6[1,2]	MEIKX	8.84%	8.84%	19.56%	8.65%	10.84%	9.57% $95.70 per $1,000	05/01/2006	0.45%/0.44% $4.50 per $1,000 Gross
Morningstar US Large Value TR USD**		8.89%	8.89%	20.90%	10.43%	10.93%	9.68% $96.80 per $1,000	05/01/2006	
Vanguard Institutional Index Instl Pl[1,2]	VIIIX	10.55%	10.55%	29.86%	11.47%	15.03%	12.95% $129.50 per $1,000	07/07/1997	0.02%/0.02% $.20 per $1,000 Gross
Morningstar US Large Cap TR USD**		11.08%	11.08%	32.71%	11.66%	15.64%	13.37% $133.70 per $1,000	07/07/1997	
Bond Funds									
Baird Core Plus Bond Inst[1,2]	BCOIX	-0.18%	-0.18%	3.56%	-1.71%	1.23%	2.29% $22.90 per $1,000	09/29/2000	0.30%/0.30% $3.00 per $1,000 Gross
Bloomberg US Universal TR USD**		-0.47%	-0.47%	2.67%	-2.11%	0.69%	1.83% $18.30 per $1,000	09/29/2000	
Vanguard Inflation-Protected Secs I[1,2]	VIPIX	-0.06%	-0.06%	0.26%	-0.66%	2.39%	2.15% $21.50 per $1,000	12/12/2003	0.07%/0.07% $.70 per $1,000 Gross
Bloomberg US Treasury US TIPS TR USD**		-0.08%	-0.08%	0.46%	-0.53%	2.49%	2.21% $22.10 per $1,000	12/12/2003	
Vanguard Total Bond Market Index Inst[1,2]	VBTIX	-0.79%	-0.79%	1.67%	-2.41%	0.39%	1.53% $15.30 per $1,000	09/18/1995	0.04%/0.04% $.35 per $1,000 Gross
Morningstar US Core Bond TR Hedged USD**		-0.75%	-0.75%	1.56%	-2.52%	0.31%	1.49% $14.90 per $1,000	09/18/1995	
Stable Value Fund									
BNY Mellon Stable Value	N/A	0.67%	0.67%	2.57%	2.03%	2.08%	2.01% $2.01 per $1,000	03/01/1996	0.29%/0.29% $2.88 per $1000 Gross
ICE BofA US 3-Month Treasury Bill Index		1.29%	1.29%	5.24%	2.58%	2.02%	N/A		
Employer Stock									
ATI[3]	N/A	12.42%	12.42%	29.35%	34.13%	14.74%	2.27% $2.27 per $1,000		0.00%/0.00%

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Russel 2000 TR		5.18%	5.18%	19.71%	-.10%	8.10%	7.38 $7.38 per $1,000		

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

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

3 Stock Fund performance information is updated at least annually.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from $10 up to $75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 07/01/2024				
Fee Type	**Annual Amount**	**Quarterly Amount**	**Frequency**	**Description**
Plan Administration Participant Account Fee	$42.00	$10.50	Monthly	This fee is for costs associated with the plan such as plan underwriting, contribution processing, transaction processing, company enrollment meetings, and retirement plan education.

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 07/01/2024

Investment Option	Transfer Rule	Shareholder Type Fees^
The Vanguard Target Retire Inc Trust I	1	
The Vanguard Target Retire 2020 Trust I	1	
The Vanguard Target Retire 2025 Trust I	1	
The Vanguard Target Retire 2030 Trust I	1	
The Vanguard Target Retire 2035 Trust I	1	
The Vanguard Target Retire 2040 Trust I	1	
The Vanguard Target Retire 2045 Trust I	1	
The Vanguard Target Retire 2050 Trust I	1	
The Vanguard Target Retire 2055 Trust I	1	
The Vanguard Target Retire 2060 Trust I	1	
The Vanguard Target Retire 2065 Trust I	1	
Vanguard FTSE All-World ex-US Index Inst	1	
Vanguard Small Cap Index Instl	1	
Harbor Capital Appreciation Instl	4	
MFS Value R6	2	
Vanguard Institutional Index Instl Pl	1	
Baird Core Plus Bond Inst	3	
Vanguard Inflation-Protected Secs I	1	
Vanguard Total Bond Market Index Inst	1	

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of $25000 or more into this fund will not be permitted if a prior transfer of $25000 or more was made out of this fund in the last 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 60 days.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

Revenue Credit

This table shows a list of investment options for which revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are invested in these specific investment options. You should review these credit amounts in conjunction with the Investment Related Fees and Expense Information below.

Investment Option	Annual Revenue Credit Rate	Annual Revenue Credit Dollar Amount
Harbor Capital Appreciation Instl	0.10%	$1.00 per $1,000

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

Contract Discontinuance and Termination Services

If, at some point in the future, the Plan discontinues, in whole or in part, any investment/platform provider relationship with Empower, either by transitioning the Plan to a new recordkeeper or because of the termination of the Plan, additional fees may be charged to your Plan account. The type and amount of any such fees will depend on the terms of the Plan's investment/contract agreement with Empower (or with respect to the terms of any investment contract/agreement issued by another provider that is administered by Empower) that is in effect at that time and/or may be assessed in connection with any services performed by Empower in conjunction with such discontinuance event.

When investment contracts are discontinued, participants' accounts could be assessed contract surrender charges, termination asset charges and/or market value adjustments. Your Plan's specific investment contract/agreement will identify which of these discontinuance fees and/or adjustments will apply. The discontinuance fees and/or adjustments may also be dependent upon the conditions of the market at the point in time the investment contract/agreement is discontinued.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: Certain investments in your account may give you the opportunity to vote on proposals or tender offers. If and when such opportunities happen, you will receive a notice with the instructions on how to vote on the proposals and take advantage of what is being offered as applicable. Your elections and information regarding the investments in your account are kept confidential and will not be revealed except as required by law.

Plan Sponsor intends for this plan to be compliant with section 404(c) of the Employee Retirement Income Security Act, and 29 CFR 2550.404c- 1. Fiduciaries of the Plan may be relieved of liability for any losses which are the direct result of investment instructions given by participants or beneficiaries.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 07/01/2024

Service	Fee Amount	Frequency	Description
Loan Origination Fee	$50.00	Per Loan	This fee is for the processing of your loan. This fee is applied each time you request a loan from your retirement account and is taken from the proceeds prior to distribution.
Brokerage Account Maintenance	$12.50	Quarterly	This fee is for maintenance of self-directed accounts. This fee applies ONLY if you have a self-directed account.
Qualified Domestic Relations Order Processing Services	$400.00	Per Occurrence	Per QDRO fee for processing. This includes QDRO reviews, calculations, and distributions.

Service	Fee Amount	Frequency	Description
ACH Special Handling Charge	$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Empower Advisory Services My Total Retirement	Up to $100K = 0.112500% Next $150K = 0.087500% Next $150K = 0.062500% Over $400K = 0.037500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
EXPRESS Special Handling Charge	$25.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

Empower Brokerage fee schedule

Please read carefully

This schedule contains information about the fees and charges that apply to Empower Brokerage accounts and transactions. Please note that fees and other information are subject to change without notice. Securities may not be available through all electronic trading channels. All investments may not be available based on a plan's rules and restrictions. The Empower Brokerage account is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments available through the account.

	Electronic	Broker assisted
No transaction fee (NTF) mutual funds: Load and no-load[1]	$0	$0
Transaction fee mutual funds: Load and no-load[2]	$25 per buy or sell; $5 per exchange	$25 per buy or sell; $5 per exchange
Equities and exchange-traded fund(s)[3]	$0[4] for first 1,000 trades	$19.99
Certificates of deposit (CDs)	N/A	$0
Fixed income: Corporate and agency bonds	N/A	$20
Treasury auctions: Bills, bonds, notes, strips	N/A	$20
Options trades[5]	$0 plus $0.65 per contract	$19.99 plus $0.65 per contract; $0 on option assignments and exercises

Brokerage account services	
Physical certificate safekeeping	$10 per position per month
Reorganization — mandatory[6]	$10 per event
Reorganization — voluntary[6]	$50 per event
Legal or restricted security transfers	$135 per transfer

1 Funds held 30 days or less may be subject to a short-term redemption fee of $50. An initial minimum purchase of $500 and subsequent minimum purchase of $1 applies to all NTF transactions.

2 Transactions in certain funds may result in an additional $10 surcharge, which will be displayed on the order preview screen before an order is placed. Please contact your service representative to learn which mutual fund transactions may result in the surcharge. The $10 surcharge plus the $25 transaction fee are not charged on periodic investments. Please contact your service representative for more details.

3 Although these securities are available commission-free, upon selling, regulatory fees will still apply.

4 The first one thousand trades (1,000 trades) placed online each calendar year are $0; thereafter, each online trade will be charged $6.95. The fee will be displayed on the order preview screen before an order is placed.

5 Options are not available for all investors.

6 Reorganizations may include stock splits, spin-offs, mergers, tender offers or other corporate events.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. Brokerage services such as clearing, settlement, custody and other similar functions are provided by Pershing LLC, Member FINRA/NYSE/SIPC and a wholly owned subsidiary of The Bank of New York Mellon Corporation. Additional information may be obtained by calling 877-788-6261. EFSI and Pershing are separate, unaffiliated brokerage firms. Brokerage accounts are subject to EFSI review and approval. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Empower Financial Services, Inc. may receive a fee from mutual fund companies participating in the Empower Brokerage service, for providing certain distribution, administrative, and shareholder services.

Orders executed over multiple days may result in separate transaction fees for each trading day. Regulatory and American depositary receipt (ADR) fees as well as financial transaction taxes are separate and in addition to the posted commission.

Be aware that certain mutual funds may be subject to separate and additional redemption fees imposed by the particular fund. Refer to that fund's current prospectus for details.

Transaction fees may apply to certain mutual funds. Transaction fees, where applicable, will be noted during online order entry or via your registered representative during broker-assisted trades.

ETFs are a type of exchange-traded investment product that must register as either an open-end investment company (generally known as "funds") or a unit investment trust. ETFs are not mutual funds.

Unlike mutual funds, individual shares of ETFs are not redeemable directly with the issuer. ETF shares are a collection of securities bought and sold at market price, which may be higher or lower than the net asset value (NAV). Investment returns will vary based on market conditions and volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETFs are subject to risks like those of their underlying securities.

Empower Financial Services, Inc. reserves the right to change and/or modify pricing.

Real-time quotes are available when the markets are open. Trades placed when the markets are closed will be submitted during the next trading session when the markets are open.

System availability and response times may vary due to market volatility, system performance or other factors. Be aware that certain mutual funds may be subject to separate and additional redemption fees imposed by the particular fund. Refer to that fund's current prospectus for details. Transaction fees may apply to certain mutual funds. Transaction fees, where applicable, will be noted during online order entry or via your registered representative during broker-assisted trades.

Options trading may increase the risk of principal loss and is not suitable for all investors.

Brokerage Products: Unless otherwise noted: NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE

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Qualified Default Investment Alternative

ATI 401(k) Savings Plan
ATI401k.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the ATI 401(k) Savings Plan (the Plan). ***You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.***

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
The Vanguard Target Retire Inc Trust I	1900 to 1952
The Vanguard Target Retire 2020 Trust I	1953 to 1957
The Vanguard Target Retire 2025 Trust I	1958 to 1962
The Vanguard Target Retire 2030 Trust I	1963 to 1967
The Vanguard Target Retire 2035 Trust I	1968 to 1972
The Vanguard Target Retire 2040 Trust I	1973 to 1977
The Vanguard Target Retire 2045 Trust I	1978 to 1982
The Vanguard Target Retire 2050 Trust I	1983 to 1987
The Vanguard Target Retire 2055 Trust I	1988 to 1992
The Vanguard Target Retire 2060 Trust I	1993 to 1997
The Vanguard Target Retire 2065 Trust I	1998 to 2002
The Vanguard Target Retire 2070 Trust I	2003 or later

The Vanguard Target Retire 2020 Trust I	**Investment Objective & Strategy**
	Target Retirement 2020 Trust uses an asset allocation strategy designed for investors planning to retire between 2018 and 2022. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.

The Vanguard Target Retire 2025 Trust I	**Investment Objective & Strategy** Target Retirement 2025 Trust uses an asset allocation strategy designed for investors planning to retire between 2023 and 2027. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
The Vanguard Target Retire 2030 Trust I	**Investment Objective & Strategy** Target Retirement 2030 Trust uses an asset allocation strategy designed for investors planning to retire between 2028 and 2032. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
The Vanguard Target Retire 2035 Trust I	**Investment Objective & Strategy** Target Retirement 2035 Trust uses an asset allocation strategy designed for investors planning to retire between 2033 and 2037. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

The Vanguard Target Retire 2040 Trust I	**Investment Objective & Strategy** Target Retirement 2040 Trust uses an asset allocation strategy designed for investors planning to retire between 2038 and 2042. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
The Vanguard Target Retire 2045 Trust I	**Investment Objective & Strategy** Target Retirement 2045 Trust uses an asset allocation strategy designed for investors planning to retire between 2043 and 2047. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
The Vanguard Target Retire 2050 Trust I	**Investment Objective & Strategy** Target Retirement 2050 Trust uses an asset allocation strategy designed for investors planning to retire between 2048 and 2052. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

The Vanguard Target Retire 2055 Trust I	**Investment Objective & Strategy** Target Retirement 2055 Trust uses an asset allocation strategy designed for investors planning to retire between 2053 and 2057. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.
The Vanguard Target Retire 2060 Trust I	**Investment Objective & Strategy** Target Retirement 2060 Trust uses an asset allocation strategy designed for investors planning to retire between 2058 and 2062. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.
The Vanguard Target Retire 2065 Trust I	**Investment Objective & Strategy** Target Retirement 2065 Trust uses an asset allocation strategy designed for investors planning to retire between 2063 and 2067. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

The Vanguard Target Retire 2070 Trust I	**Investment Objective & Strategy** Vanguard Target Retirement 2070 Trust Select uses an asset allocation strategy designed for investors planning to retire between 2068 and 2072. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following Vanguard funds and trusts: Total Stock Market Index Fund, Total Bond Market II Index Fund, Institutional Total International Stock Market Index Trust II, Total International Bond II Index Fund, and Short-Term Inflation-Protected Securities Fund. The combination of funds and trusts produces a portfolio that is diversified by asset class and holdings.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
The Vanguard Target Retire Inc Trust I	**Investment Objective & Strategy** Target Retirement Income Trust uses an asset allocation strategy designed for investors currently in retirement. The trust seeks to provide current income and some capital appreciation by investing in a mix of the following five funds: Total Bond Market II Index Fund, Total Stock Market Index Fund, Total International Bond Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 03/31/2024 **Gross:** 0.07% **Net:** 0.07%	**Risk and Return Profile** This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA designated by the Plan Administrator or other Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA designated by the Plan investment fiduciary based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and certain risk profiles, as applicable. You should contact the Plan Administrator or other responsible Plan fiduciary to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the fund fact sheet, prospectus, and/or other applicable disclosure document, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-866-284-7422.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-866-284-7422 or visit empowermyretirement.com. Also, you can contact your Plan Administrator.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Unless otherwise noted, investments are not deposits, insured by the FDIC or any federal government agency, or bank guaranteed and may lose value.

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Safe Harbor Notice

583002-01 ATI 401(k) Savings Plan

empowermyretirement.com

The ATI 401(k) Savings Plan (the "Plan") allows both the participants and ATI Inc. (your "Employer") to make contributions to the Plan. In order to allow you to make an informed decision on the level of your own contributions, if any, and to meet certain Internal Revenue Code nondiscrimination requirements, your Employer must inform you of the type of contribution it will make to your Plan account. These contributions to your account are called “safe harbor” contributions. This notice is intended to meet that requirement for the Plan Year ending December 31, 2024.

Paycheck Contributions

As explained more fully in the Summary Plan Description (SPD), you can contribute of your eligible pay to your Plan on a before-tax basis. Your total paycheck contributions may not exceed the annual dollar limit set by the Internal Revenue Service (IRS).

If you are age 50 or older, you may be eligible to make before-tax “catch-up” contributions beyond the limits described above, up to the maximum annual “catch up” contribution amount.

Check your SPD for more information on the types and amounts of other paycheck contributions that can be made to your plan (if any), on the limits and the types of compensation included in eligible pay. If your Employer/Plan utilizes an Automatic Contribution Arrangement, you will receive a separate notice regarding these provisions from your Plan.

You may begin making paycheck contributions or change the amount of your paycheck contributions by contacting your Employer.

Safe Harbor Employer Contribution

To help you make an informed decision about your paycheck contributions, it is important to know about the safe harbor employer contributions your Employer will make to your account.

Your Employer will make the following safe harbor nonelective contribution: 4% of eligible compensation. This contribution will be made on your behalf regardless if you contribute to the Plan.

Special Note: You may be eligible to make payroll contributions to the plan as a "long-term part-time employee", which is a special status under the plan that allows you to participate if you work at least 500 hours but less than 1000 hours during 3 consecutive 12 month periods. Please note that under the terms of the plan "long-term part-time employees" may make payroll contributions but may not be eligible for the employer contributions described in this section. Please refer to the Plan's SPD or the Plan document posted online or contact your employer to obtain a copy.

Your Employer may amend the plan during the year to reduce or suspend the safe harbor employer contributions. If your Employer chooses to do so, you will receive a notice explaining the reduction or suspension at least 30 days before the change is effective. Your Employer will make any safe harbor contributions you have earned up to that point.

Other Plan Contributions

In addition to the contributions described above, your Plan may allow for other contributions to be made. Check your SPD for other types of contributions allowed in the Plan, if any.

Vesting Provisions

Vesting means the portion of your accounts in the Plan that you are entitled to receive if you no longer are employed by your Employer. Your paycheck contributions to the Plan and the safe harbor contributions made by your Employer (together with any investment gain or loss) are always fully vested.

You will also be fully vested in your plan accounts if you leave employment after reaching the Plan’s normal retirement age, or upon becoming disabled, or as a result of death. If you leave your employment for any other reason, you will be entitled to receive only the vested portion of your Employer contribution accounts under the following schedule or schedules:

VESTING SCHEDULE

Money Type	Years of Service	Vested Percentage
EMPLOYER MATCH	0 - 99	100%
CENTS PER HOUR CONTRIBUTION	0 - 99	100%
401(K) COMPANY MONTHLY 1	0 - 99	100%
401(K) COMPANY MONTHLY 2	0 - 99	100%

VESTING SCHEDULE		
Money Type	Years of Service	Vested Percentage
EMPLOYER MATCH RESTRICTED	0 - 99	100%
401(K) COMPANY MATCHING	0 - 99	100%
EMPLOYER MATCH 100%	0 - 99	100%
MRZ EMPLOYER CONTRIBUTIONS	0 - 99	100%
PRA CONTRIBUTION	0 - 99	100%
PRM CONTRIBUTION	0 - 99	100%
COMPANY ACCOUNT	0 - 1	0%
	1 - 2	20%
	2 - 3	40%
	3 - 4	60%
	4 - 5	80%
	5 - 99	100%
401(K) RETIREMENT 6.5%	0 - 3	0%
	3 - 99	100%
RSP RETIREMENT 6.5%	0 - 3	0%
	3 - 99	100%
RSP FIXED DOLLAR CONTRIBUTION	0 - 99	100%
PROFIT SHARING	0 - 99	100%
SECURITY PERCENT	0 - 99	100%
LUDLUM FIXED DOLLAR	0 - 99	100%
PRE 2007 FIXED DOLLAR	0 - 99	100%
EMPLOYER FLAT ADDITIONAL	0 - 99	100%
PRIOR PLAN	0 - 99	100%
PRIOR EMPLOYER PROFIT SHARING	0 - 99	100%
PRIOR EMPLOYER MATCH	0 - 99	100%
LUDLUM PROFIT SHARING	0 - 99	100%
EMPLOYER CONTRIBUTION	0 - 99	100%
RSP EMPLOYER PROFIT SHARING	0 - 1	0%
	1 - 2	20%
	2 - 3	40%
	3 - 4	60%
	4 - 5	80%
	5 - 99	100%
TRANSITIONAL	0 - 99	100%
PRA CONTRB	0 - 99	100%
PRM CONTRB	0 - 99	100%
QUALIFIED NON-ELECTIVE	0 - 99	100%
ATI BASE CONTRIBUTION	0 - 99	100%

Withdrawal Provisions

Even if you are vested in your Plan account, Plan provisions dictate when you may withdraw your funds. These Plan provisions may be important to you in deciding how much, if any, to contribute to the Plan.

In general, amounts accumulated in your Plan account are available after you leave employment with your Employer. Your beneficiary may withdraw any vested amount remaining in your Plan account after you die. You may also withdraw certain vested amounts from specified eligible money sources in your Plan account under the following circumstances (note that additional conditions may need to be satisfied):

- when you reach age 59½.
- Refer to the Plan's SPD for qualifying reasons and other requirements for hardship withdrawals.

There may be certain money sources that are available for withdrawal at any time. You can also borrow certain amounts from your vested Plan account.

There is generally a 10% early withdrawal penalty on taxable withdrawals taken before age 59½ unless another exception applies. You can also learn more about taxation and the early withdrawal penalty in the Internal Revenue Service (IRS) Publication 575, “Pension and Annuity Income” or by seeking guidance from a financial expert.

Check your SPD for more information on your Plan’s withdrawal provisions.

Additional Information

If you have additional questions after reading this notice and the Summary Plan Description (or to obtain a copy of the SPD), please contact Empower at 1-866-284-7422.

If there is a conflict between contents of this Safe Harbor notice and the Plan Document, the terms of the Plan Document will govern.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Notice for participants currently enrolled in the Professional Management Program offered by Alight Financial Advisors

If you are currently enrolled in the Professional Management Program offered by Alight Financial Advisors upon blackout release, you will be automatically enrolled in My Total Retirement™, part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

Your current assets will be transferred per the instructions communicated in the How your account will transfer section of the attached guide. Upon blackout release, you will be enrolled in My Total Retirement, and your transferred assets will temporarily remain in the mapped funds until your My Total Retirement transactions are processed.

There is an annual asset-based fee for My Total Retirement. Fee details are included in the Notice of Investment Returns & Fee Comparison document contained in the transition communications. You will receive 60 days of My Total Retirement service at no additional cost to you.

If you remain enrolled in My Total Retirement, fees will begin to accrue on the 61st day after your enrollment date. If you do not want to be enrolled in My Total Retirement, simply unenroll from the Professional Management Program offered by Alight Financial Advisors by June 27, 2024. You also have the option to unenroll from the service once blackout has been released by contacting the ATI 401(k) Help Center at **877-284-7422 (877-ATI-7422)** or by visiting **ATI401k.com**.

My Total Retirement provides:

- An annual Retirement Readiness Review that measures an estimate of reaching your goals.
- A quarterly retirement update that measures an estimate of reaching your goals.
- Professional portfolio management that monitors and changes the investments in your account to help you manage your investment risk by utilizing the investment options available in your plan.
- A team of dedicated investment adviser representatives to help answer your questions.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser. Past performance is not indicative of future returns. You may lose money.

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ADVISORY SERVICES AGREEMENT

This Agreement describes the terms and conditions applicable to the investment advice and management services (each a "Service" and collectively the "Services") offered by Empower Advisory Group, LLC ("EAG") and described below. EAG is a registered investment adviser and wholly owned subsidiary of Empower Life & Annuity Insurance Company of America ("EAIC"), which provides financial services and products under the brand name "Empower". EAG offers the Services to accounts (each an "Account" and collectively the "Accounts") held by investors participating in employer-sponsored retirement plans (each a "Plan") recordkept through Empower. By using the Services, you consent to be bound by these terms and conditions.

DESCRIPTION OF SERVICES

EAG offers the following two Services to your Account: Online Advice and the Managed Account service. You may receive all or some of the Services as determined by the Plan's sponsor. If you have multiple Accounts held with Empower, you must select which of the Services you will use for each Account.

Online Advice: Online Advice offers fund-specific investment advice to users who wish to manage their own Account but receive assistance in doing so. The investments recommended by Online Advice are based on information drawn from your Account profile and from the investment options available within your Account. You decide whether to implement the advice delivered through Online Advice.

- EAG does not provide advice for, or recommend allocations of, individual stocks (including employer stock, unless your employer instructs EAG otherwise), self-directed brokerage accounts, guaranteed certificate funds, or employer-directed monies, or any other investment options that do not satisfy the methodology requirements of the subadviser who provides investment methodology to EAG.
- EAG is not responsible for any delays or limitations impacting Online Advice that are attributable to restrictions imposed by a third-party investment provider of an investment option within your Account.

Managed Account service: The Managed Account service offers users an investment management service under which investment professionals will select and allocate your Account among the available investment options. You will receive a personalized investment portfolio that reflects your retirement timeframe, life stages and overall financial picture, including, but not limited to, assets held outside your Account (if you elect to provide this information), which may be taken into consideration when determining the allocation of assets in your Account. Changes that you make to your profile, such as outside assets, your intended retirement age or constraining your portfolio to a specific risk level, will generally apply to all your accounts held through Empower. Such changes may cause each managed account, whether managed by an affiliate of Empower or an unaffiliated third-party advisor, to be rebalanced and re-allocated. For taxable accounts, rebalancing or re-allocation transactions will typically have tax implications, as a result we'll send you tax forms for any capital gains and losses associated with the rebalancing activity. Generally, EAG will not provide advice for, recommend allocations of, or manage your outside accounts.

- Under the Managed Account service, EAG has discretionary authority over allocating your assets among the Plan's investment options without your prior approval of each transaction. EAG is not responsible for either the selection or maintenance of the investment options available within your Plan. Further, EAG is not responsible for any delays or limitations impacting the Managed Account service attributable to restrictions imposed by a third-party investment provider of an investment option within your Account.
- EAG does not provide advice for, or recommend allocations of, individual stocks (including employer stock, unless your employer instructs EAG otherwise), self-directed brokerage accounts, guaranteed certificate funds, or employer-directed monies, or any other investment options that do not satisfy the methodology requirements of the subadviser who provides investment methodology to EAG. Your balances in any of these investment options or vehicles may be liquidated, subject to your Plan's and/or investment provider's restrictions.

- Account assets subject to the Managed Account service will be monitored, rebalanced and reallocated periodically by EAG, according to the methodology of EAG's subadviser. You will receive an Account update statement periodically and can update your personal information at any time by calling EAG or by visiting the Plan website.

INFORMATION ABOUT PARTICIPATION IN THE SERVICES

Information Gathered to Provide the Services. You or your employer must provide all data that is necessary for EAG to perform its duties under this Agreement, including but not limited to: your date of birth, income, gender, and state of residence, which EAG may rely upon in providing the services to you. If the data supplied by you or your Plan sponsor, if applicable, does not meet the Managed Account service methodology requirements, we will attempt to contact you for updated information. If this is not completed, your enrollment in the Managed Account service may not be completed or may be terminated. Information that you provide in addition to the recordkeeping data sources, such as linking accounts manually, through account aggregation or linking multiple record-kept Employer plans through OneID/One Password in the Empower Personalized Experience, may all be used by the Services to help personalize your recommendations and projections. Please ensure manually entered assets are not already being included by the Services automatically as this may impact the recommendations and projections. If you participate in My Total Retirement, you will receive a Welcome Kit shortly after enrollment. You will also receive an account update statement periodically, providing you with a detailed analysis of your Account. Your account update statement will also confirm your personal data which is used to provide you with personalized investment management.

You are responsible for reviewing your account statements, transaction confirmations, and advisory services communications carefully for discrepancies or errors. Call your Plan's toll-free customer service number to notify EAG of any incorrect information including, but not limited to, current or future investment allocations, desired retirement age, investment risk level, and outside investment holdings.

You must notify EAG of any errors or discrepancies immediately. EAG is not responsible for corrections related to incorrect data provided by you or your Plan sponsor and is also not responsible for the correction of errors not reported in a timely manner.

Fees Applicable to the Services. Appendix A to this Agreement describes the fees applicable to the Services. You authorize EAG to deduct the billing period fee described in Appendix A. The fees are subject to change. EAG reserves the right to offer discounted fees or other promotional pricing.

Investment Methodology. EAG generates investment recommendations under Online Advice and My Total Retirement using an investment methodology generated by its independent subadviser (currently, Morningstar Investment Management LLC, herein "Morningstar"). EAG may change its subadvisor at any time. Using its proprietary methodology, Morningstar determines an appropriate asset level portfolio that best suits each user's situation using the investment options available for the Services. Your Account is monitored and rebalanced periodically among the available investment options. EAG will also provide various recommendations and projections for your Account using methodology developed by EAG or its affiliates including, but not limited to, savings rate advice and retirement income projections. The projections or other information generated by this process regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Additional Fees May Apply. Fees for the Services do not include the fees and expenses charged by the investment options to which your Account will be allocated. For more information about the fees assessed by investment options in your Account, including information about the options' expense ratios and share class, please review your Plan's investment option disclosure documents. Some Plan investment options may also charge redemption fees, which vary in amount and application by each applicable investment option. It is possible that transactions performed through the Services may result in the imposition of a redemption fee on one or more available investment options. Any such redemption fees are deducted from your account balance.

Conflicts of Interest. EAG has several conflicts of interest in providing services to your Account.

- Investment advice and management services. EAG's representatives may recommend that you use the Services for your Account. If you enroll in the Managed Account service, EAG will earn additional compensation, since you will pay fees to use the Service as described in Appendix A.
- Increased fee income. When you use the Services, EAG may recommend you increase contributions to the Plan, or implement other savings or investment strategies. EAG's affiliates provide a bundle of recordkeeping, trust, custody, brokerage, investment and other related services to your Plan and to related IRA products. If you pay for these services through an arrangement where our affiliates charge a direct fee, EAG's affiliates may receive additional fees for these services as a result of EAG's recommendations, because you may contribute, invest, or transact in more assets with EAG's family of companies.
- Proprietary investment funds. EAG's affiliates offer proprietary investment funds, and EAG may recommend or allocate your Account to our affiliates' proprietary investment funds, such as proprietary mutual funds and collective investment trusts. These investment funds generate additional income to EAG's family of companies. For our proprietary investment funds, fees compensate our affiliates for administering, managing, and supervising these funds.
- Proprietary insurance products. EAG's parent company, EAIC, offers proprietary insurance products for investment. EAG may recommend or allocate your Account to different types of EAIC insurance products and funding agreements. Most EAIC insurance products are annuity contracts that are structured either as a "general account" product or as a "separate account" product. If you invest in a general account product, which is an insurance product backed by the general account of an insurance company, EAG's affiliates generate revenue by retaining spread, which is the difference between actual earnings on contracts offered by the insurer, and the crediting rate declared and guaranteed by the insurer through the contract. EAG's affiliates may also receive different types of fee income if you invest in the general account or separate account products, as well as other third-party payments associated with investments held in the separate account.
- Third-Party Payments. EAG's affiliates receive payments from other firms, non-proprietary investment funds or products, or providers, such as revenue sharing payments, in connection with the investments made in your Account pursuant to our recommendation or investment management. For example, a mutual fund available through your Plan may make 12b-1 payments to EAG's affiliated broker-dealer based on your Account investment.
- Representative Compensation. EAG's representatives are generally paid a salary and a variable bonus. The bonus is based on a combination of the performance of Empower, as well as the representative's individual performance. Additionally, EAG has authorized Empower Financial Services, Inc. ("EFSI") and its licensed agents and registered representatives, to solicit, refer and market the Services to Plan sponsors and potential users. EFSI representatives may be compensated in part based on these solicitation activities, in accordance with applicable law.

For additional information about the Services, the methodology used to produce investment and other recommendations, compensation for EAG representatives or EAG's conflicts of interest, please see EAG's Form ADV and information available at www.empower.com.

Cancellation. Once enrolled in the Managed Account service, you will no longer be able to make investment allocation changes to your Account. You may cancel participation in the Managed Account service at any time online or by calling EAG. Once you have opted-out of the Managed Account service, you are responsible for managing your own Account. You will need to initiate your own allocation changes and/or transfers if you wish to change your investment allocations made by the Managed Account service.

Proxy Voting. EAG does not assume the responsibility to provide assistance or vote proxies or other issuer communications regarding your Account, or to exercise voting or other decision-making authority regarding proxies or other issuer communications. Correspondence regarding the matters described in this section will be handled in connection with the Plan's policies and service provider arrangements.

STANDARD OF CONDUCT, LIABILITY AND INDEMNITY

EAG acknowledges that, as a registered investment adviser, it owes a fiduciary duty to customers with respect to investment advice it provides. EAG may also be a fiduciary to your Account pursuant to the Employee Retirement Income Security Act of 1974 ("ERISA"), depending on whether your Plan is subject to ERISA. EAG uses reasonable care, consistent with industry practice, in providing services to you. EAG, your Plan sponsor and/or the Plan recordkeeper, as applicable, do not guarantee the future performance of your Account or that the investments we recommend will be profitable. Investment return and principal value will fluctuate with market conditions, and you may lose money. The investments EAG may recommend or purchase for your Account, if applicable, are subject to various risks, including, without limitation; business, market, currency, economic, and political risks. By recommending allocations among the available investment options, we are not endorsing the selection of particular investment options available in your Plan.

EAG, the Plan sponsor and/or the Plan recordkeeper, as applicable, will not be liable to you for any loss caused by (1) our prudent, good faith decisions or actions, (2) following your instructions, or (3) any person other than EAG or its affiliates who provides services for your Account. Neither EAG nor your Plan sponsor will be liable to you for any losses resulting from your disclosure of your personal information or your password to third parties even if the purpose of your disclosure is to enable such person to enroll you in or cancel your enrollment in the Services.

You agree to indemnify, defend and hold harmless EAG and its officers, directors, shareholders, parents, subsidiaries, affiliates, employees, consultants, agents and licensors, your employer, the Plan administrator and/or recordkeeper, Plan sponsor, Plan trustees, Plan fiduciaries, their agents, employees, and contractors, as applicable, from and against any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from your failure to comply with this Agreement, the information you provide us, your infringement of any intellectual property or other right of a third party, or from your violation of applicable law. YOU UNDERSTAND THAT IN NO EVENT WILL THE PLAN SPONSOR, EAG OR ITS OFFICERS, DIRECTORS, SHAREHOLDERS, PARENTS, SUBSIDIARIES, AFFILIATES, EMPLOYEES, CONSULTANTS, AGENTS, LICENSORS OR ANY DATA PROVIDER BE LIABLE FOR ANY CONSEQUENTIAL, PUNITIVE, INCIDENTAL, SPECIAL OR INDIRECT DAMAGES, LOSS OF BUSINESS REVENUE OR LOST PROFITS, WHETHER IN AN ACTION UNDER CONTRACT, NEGLIGENCE OR ANY OTHER THEORY EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, EAG DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE SERVICES, AND ALL INFORMATION DERIVED FROM THEM, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, QUALITY, TIMELINESS, ACCURACY, AND IMPLIED WARRANTIES ARISING FROM COURSE OF PERFORMANCE OR COURSE OF DEALING. IN ADDITION, EAG DOES NOT WARRANT THAT THE SERVICES OR CONTENT CONTAINED IN IT WILL BE UNINTERRUPTED, ERROR FREE, FULLY AVAILABLE AT ALL TIMES OR THAT ANY INFORMATION OR OTHER MATERIAL ACCESSIBLE THROUGH THE SERVICES ARE FREE OF ERRORS OR OTHER HARMFUL CONTENT.

COMMUNICATIONS

EAG or its affiliates may provide any communications to you at your mailing address, or your e-mail address provided to us by you. You agree to not make any claims against EAG or its affiliates if you do not receive any communications sent to you. You agree to notify EAG promptly if your mailing address and/or e-mail address changes and to keep all account information, such as your mailing address and/or e-mail address, current and accurate. The website Terms of Service apply to your use of the customer website. You agree to receive electronic communications, including regulatory documents such EAG's Form ADV Part II, privacy notice and Form CRS, through the Empower website or other electronic media. EAG will not impose any additional charge to you for such electronic communication. You may opt-out of electronic communications by calling your Plan's toll-free customer service number.

GENERAL TERMS

EAG may not assign this Agreement (within the meaning of the Investment Advisers Act of 1940 ("Advisers Act") without your consent. You may not assign this Agreement. Unless otherwise agreed to in your Plan's agreement with EAG, this Agreement is entered into in Denver, Colorado and governed by and construed in accordance with the laws of the State of Colorado, without regard to its conflict of law provisions. You agree that proper forum for any claims under this Agreement shall be in the courts of the State of Colorado for Arapahoe County or the United States District Court, District of Colorado. Please contact your Plan sponsor to determine proper venue for actions brought under this agreement. The prevailing party shall be entitled to recovery of expenses, including reasonable attorneys' fees. This Agreement constitutes the entire Agreement between you and EAG with respect to the subject matter herein. If for any reason a provision or portion of this Agreement is found to be unenforceable, that provision of the Agreement will be enforced to the maximum extent permissible so as to affect the intent of the parties, and the remainder of this Agreement will continue in full force and effect. No failure or delay on the part of EAG in exercising any right or remedy with respect to a breach of this Agreement by you shall operate as a waiver thereof or of any prior or subsequent breach of this Agreement by you, nor shall the exercise of any such right or remedy preclude any other or future exercise thereof or exercise of any other right or remedy in connection with this Agreement. Any waiver must be in writing and signed by EAG. All terms and provisions of this Agreement will survive termination of the Agreement. This Agreement will automatically terminate upon termination of your Plan's agreement with EAG, or upon termination of your Plan's service agreement with its recordkeeper, if applicable. Nothing in this Agreement shall be construed to waive compliance with the Advisers Act, ERISA, if applicable, or any applicable rule or order of the Department of Labor under ERISA. EAG shall not be liable for any delay or failure to perform its obligations hereunder if such delay or failure is caused by an unforeseeable event beyond its reasonable control, including without limitation: act of God; fire; flood; earthquake; labor strike; sabotage; fiber cut; embargoes; power failure; lightning; suppliers failures; act or omissions of telecommunications common carriers; material shortages or unavailability or other delay in delivery; government codes, ordinances, laws, rules, regulations or restrictions; war or civil disorder, or acts of terrorism. EAG reserves the right to modify this Agreement at any time. You agree to review this Agreement periodically so that you are aware of any such modifications. Your continued participation in the Services shall be deemed to be your acceptance of the modified terms of this Agreement. This Agreement shall inure to the benefit of EAG's successor and assigns. EAG, its officers and employees may purchase securities for their own Accounts and these securities may be the same as those recommended to, or invested for, you (e.g., shares of the same mutual fund).

INTELLECTUAL PROPERTY

All content provided as part of the Services, including without limitation names, logos, methodologies, and news or information provided by third parties, is protected by copyrights, trademarks, service marks, patents, or other intellectual property and proprietary rights and laws ("Intellectual Property") and may constitute trade secrets, as defined by applicable law. All such Intellectual Property is the property of their respective owners and no rights or licenses are granted to you as a result of your participation in the Services.

ABOUT EMPOWER ADVISORY GROUP, LLC

Additional information about the services provided by EAG may be found in EAG's Form ADV Part II, which is available free of charge online at www.adviserinfo.sec.gov and www.empower.com, or upon request by calling your Plan's toll-free customer service number or by writing EAG at: 8515 East Orchard Road, Greenwood Village, Colorado 80111.

SUPPLEMENT A

FEES FOR THE SERVICE

Fees for each service are shown below. The chart below reflects the applicable billing period and annual fee amount.

Online Advice	**Quarterly Fee**	**Annual Fee**
	$0.00	$0.00

My Total Retirement		
Participant Account Balance	**Quarterly Fee**	**Annual Fee**
< $100,000.00	0.1125%	0.45%
Next $150,000.00	0.0875%	0.35%
Next $150,000.00	0.0625%	0.25%
> $400,000.01	0.0375%	0.15%

For example, if your account balance subject to My Total Retirement is $50,000.00, the maximum annual fee is 0.45% of the account balance. If your account balance subject to My Total Retirement is $500,000.00, the first $100,000.00 will be subject to a maximum annual fee of 0.45% (quarterly 0.1125%), the next $150,000.00 will be subject to a maximum annual fee of 0.35% (quarterly 0.0875%), the next $150,000.00 will be subject to a maximum annual fee of 0.25% (quarterly 0.0625%), and any amounts over $400,000.00 will be subject to a maximum annual fee of 0.15% (quarterly 0.0375%).

If you cancel participation in the service, the fee will be based on your participation in the My Total Retirement through the date of cancellation for asset-based fees. For dollar-based fees, the full billing period rate will be assessed notwithstanding the date of cancellation. If your Plan terminates its agreement with its recordkeeper, the fee will be debited based on your participation in the My Total Retirement through the date of such termination.

You can access our Privacy Policy via the link below:
https://www.empower.com/privacy

You can access our ADV Disclosure Brochure via the link below:
https://dcprovider.com/EAG/EAG-ADV-Part-2A-Brochure-MIM-MAS.pdf

Important information for current Self-Directed Brokerage Account (SDBA) holders

If you have a Self-Directed Brokerage Account in either the ATI 401(k) Plan or the ATI Retirement Plan (collectively ATI's 401(k) plans), during the upcoming transition to Empower, your SDBA will transfer to a brokerage account within the 401(k) Plan at Empower. SDBA transfer and trade restrictions will begin on June 27, 2024, at market close, and end after the blackout period is lifted.

NOTE: The transfer of your SDBA investments from your Alight Financial Solutions brokerage account in the 401(k) Plan to Empower Brokerage will take some time. During the restricted period while your brokerage assets are transferring between recordkeepers, the assets will not be visible in the old or new brokerage accounts. As a result, your 401(k) Plan balance will not reflect your brokerage balance that is transferring until the transition is complete. Brokerage assets being transferred can settle at different times and may not settle on the same day.

Transfer of your SDBA to Empower Brokerage is not required

If you do not want your current SDBA to be included in the automatic transition of our Plan to Empower, you will need to take the necessary steps to liquidate all noncash holdings within your current SDBA, and then redirect the resultant cash from your SDBA into one or more of the core 401(k) plan funds (non-SDBA investments). To avoid the automatic transfer of your SDBA, you must complete these steps by 4 p.m. ET on June 27, 2024. Keep in mind that this liquidation and redirection process could take up to a week; therefore, you will need to initiate sell orders for your brokerage holdings no later than June 21, 2024, to allow sufficient time for the transactions to close by June 27, 2024. The trades to liquidate current SDBA holdings and complete the transfer of proceeds to the core funds should be initiated via ATIbenconnection.com or by calling 866-284-4880 M-F 8am-8pm ET.

If you prefer to have your SDBA transferred automatically, an SDBA at Empower Brokerage will be opened for you during the blackout period, which will take approximately two weeks to complete. While it is not expected, it is possible that a particular asset currently available and held by your SDBA may not be available in the new Empower SDBA. You will be contacted in the event you currently hold any such assets in your SDBA so that you may liquidate them in advance of the June 27, 2024, blackout date.

Core and transfer minimums to your SDBA

- Once your SDBA is transferred to Empower Brokerage, you will be required to maintain a minimum balance of $500 of your overall 401(k) Savings Plan account balance in the core funds.
- If you wish to make transfers into an SDBA from your core funds, your initial and all subsequent transfers will be subject to a $1.00 minimum.
- Future fund transfers into your SDBA will be credited into the Empower Brokerage Sweep Vehicle, which is similar to a money market account. You may then access your SDBA to make trades using these or any other assets held in your SDBA.

Fees

SDBA transactions are subject to associated fees. Please refer to the enclosed Empower Brokerage Fee Schedule for a description of applicable fees.

Advisors or trading authorizations

- If you've designated a financial advisor on your current SDBA or you have given trading authorization to another individual, those assignments will not transfer to your new SDBA.
- After the transition is complete, if you'd like to designate a financial advisor on your new Empower SDBA or assign trading authorization or power of attorney to another individual, please contact Empower Brokerage directly at **877-284-7422** or locate the Empower Brokerage Trading Authorization form on the new **ATI401k.com** website under "*Plan Information*" then "*Plan Forms*."
- With regard to established trading authorizations, any and all open orders in your current SDBA will be cancelled when the blackout period begins. After the blackout period ends, you may access your new SDBA at Empower to set up your desired open orders once again.

This letter is intended to help you understand how your SDBA assets will transfer, complete the setup of your Empower Brokerage account(s) online, and establish trading capabilities once the blackout period ends. Please carefully review the following steps and information.

For those who have Roth assets invested in the SDBA

As part of the upcoming move to Empower, if you have both Roth and non-Roth assets commingled in your SDBA, following the transition you will have two separate accounts: one for your Roth assets, and another for non-Roth SDBA assets. If you wish to control how these different types of assets in your current SDBA will be moved from a single to two different accounts, please carefully consider the following steps.

- A separate Roth SDBA will be established for you during the Plan's blackout period. During this blackout period, transfers and trades will be prohibited, and your overall SDBA balance may be overstated by one business day as the assets are moved into the separate non-Roth and Roth SDBAs.
- To establish your new Roth SDBA, assets equal to the value of your Roth balance will be transferred to the new Roth SDBA in the following order.
  - o If there is sufficient cash in your SDBA to cover the value of your Roth SDBA investments, cash will be moved to complete the establishment of your new Roth SDBA.
  - o If there is not sufficient cash to cover the full value of your Roth SDBA investments, all cash will transfer and then additional asset transfers will occur in the following order until your new Roth SDBA is funded:
    - Mutual funds, in alphabetical order by fund name as listed by Empower Brokerage.
    - Settled stocks and exchange-traded funds (ETFs), in alphabetical order as listed by Empower Brokerage.

NOTE: This transfer process may result in a security being split between the Roth and non-Roth SDBAs.

- If you want to have an "all-cash" transfer to the Roth SDBA, your cash holdings in your current SDBA need to be equal to or greater than your Roth balance. If you are unsure, please call **866-284-4880** M-F 8am-8pm ET to determine whether you have enough cash in your account. If you need to liquidate securities to raise more cash, you will need to place sell orders in your current SDBA by June 21, 2024, at 4 p.m. ET to ensure that the trades settle in time.
- If you do not want to have a separate Roth SDBA, you may transfer the assets back to the core funds in your 401(k) Savings Plan after the blackout period has ended.

Complete your online enrollment for access to your new Empower Brokerage account(s) after the blackout lifts

After the transition is complete, follow the steps below to register for online access to your SDBA assets:

- Log on using the new custom URL that will be provided at the close of the blackout period
- Access the "*Brokerage*" link
- Click "*Enroll*"
- Complete the process online

The Empower Brokerage account is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments available through an Empower Brokerage account. Through your continued use of the SDBA, you agree that you are solely responsible for determining the SDBA investments that are suitable for you and for any losses to your SDBA, and that you, on behalf of yourself and your heirs, successors and assigns, will not hold your employer, Empower Brokerage, or any of your Plan's service providers liable for any negative consequences resulting from your use of the SDBA.

New SDBA account numbers at Empower

At the conclusion of the blackout, you will have a new SDBA account number. If you have both non-Roth and Roth money in your SDBA, you will have two new account numbers.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. Brokerage services such as clearing, settlement, custody, and other similar functions are provided by Pershing LLC, Member FINRA/NYSE/SIPC and a wholly owned subsidiary of The Bank of New York Mellon Corporation. Additional information may be obtained by calling 877-788-6261. EFSI and Pershing are separate, unaffiliated brokerage firms. Brokerage accounts are subject to EFSI review and approval. This material is for informational purposes only and is not intended to provide advice, investment, legal, or tax recommendations.

Investing involves risk, including possible loss of principal.

ETFs are a type of exchange-traded investment product that must register as either an open-end investment company (generally known as "funds") or a unit investment trust. ETFs are not mutual funds.

Unlike mutual funds, individual shares of ETFs are not redeemable directly with the issuer. ETF shares are a collection of securities bought and sold at market price, which may be higher or lower than the net asset value. Investment returns will vary based on market conditions and volatility, so an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETFs are subject to risks like those of their underlying securities.

Brokerage Products: Unless otherwise noted: NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE

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