



A future fitted just for you

The F.W. Webb Company Savings & Profit Sharing Plan
is moving to Empower.

Effective September 1, 2022



F.W. WEBB COMPANY



Transition benefits



YOU'RE ALL SET

The transfer to Empower will happen automatically. You don't need to do anything right now unless you want to make changes to your account at John Hancock. Once the transfer is complete, you will receive a notice from Empower.

This guidebook is intended to help you understand what to expect during the transition and the features you can expect to see, including:

- An experience centered around you and your needs.
- A detailed account overview and useful tools to help you see where you stand.
- An online experience that makes it easy to take action.
- A dashboard that displays your estimated monthly retirement income.
- Investment options beyond those offered as part of your employer's plan.
- Continued access to professional, unbiased investment guidance through independent Morgan Stanley financial advisors.

Important dates

August 24, 2022, at 4 p.m. Eastern time

Blackout period begins

You will no longer have access to the F.W. Webb Company Savings & Profit Sharing Plan at John Hancock.

This “blackout period” will give us time to transfer your plan’s administrative records to Empower (see the *Important notice* section of this document for details). During the blackout period, your investments will continue to gain and/or lose value depending on market conditions.

Payroll deductions and any matching contributions will continue during the transition period and be reflected in your account when the transition is complete.

Week of September 18, 2022

Transition period is expected to end

You will be notified when the blackout period ends. At that time, you will have full access to your account online, by phone and on the Empower app.

You can also make account-related requests and changes (such as withdrawals or fund transfers) and add your beneficiary information at that time.

TIP ▶ We recommend evaluating your retirement planning, as well as your overall financial plan, before the blackout period begins so you can be prepared. Remember that you have access to retirement and financial planning assistance from Morgan Stanley. See below for more information.

Financial services provided by Morgan Stanley

After the transition to Empower, you will continue to have access to professional, unbiased investment guidance through independent Morgan Stanley financial advisors who can help you determine how much to save or how to invest. Take advantage of one-on-one consultations, asset guidance, investment education workshops and financial planning made available to you as part of The F.W. Webb Company Savings & Profit Sharing Plan.

If you would like to learn more, contact Matt McLaughlin at **978-739-3909** or email **Matt.McLaughlin@morganstanley.com**. For appointments, please reach out to Ashley Maiuri at **978-739-3904** or **Ashley.Maiuri@morganstanley.com**.



CONTACT EMPOWER:

- For general information about the transition, including if it has begun or ended.
- With questions about your account or to make account changes after the transition ends.
- To get help after the transition is complete, call **844-465-4455**.

Get more information about the transition online at **myfwwebb401k.com/transition**.

How your account will transfer

The information in this section shows you how your account will transfer to Empower. All funds will transfer in kind except where noted.

If you'd like your account to transfer differently, simply change the elections for your current balance and your future contributions by contacting John Hancock by August 24, 2022. You can also make changes with Empower after the transfer is complete.

To ensure your account is allocated according to your strategy or investment style, it's a good idea to revisit your account and make adjustments to your investment elections, if necessary, before and after the blackout period.

BALANCES IN THESE FUNDS:	TICKER	WILL TRANSFER TO:	TICKER
American Century Inflation-Adjs Bond R6	AIADX	American Century Inflation-Adjs Bond R6	AIADX
American Funds 2010 Trgt Date Retire R6	RFTTX	American Funds 2010 Trgt Date Retire R6	RFTTX
American Funds 2015 Trgt Date Retire R6	RFJTX	American Funds 2015 Trgt Date Retire R6	RFJTX
American Funds 2020 Trgt Date Retire R6	RRCTX	American Funds 2020 Trgt Date Retire R6	RRCTX
American Funds 2025 Trgt Date Retire R6	RFDTX	American Funds 2025 Trgt Date Retire R6	RFDTX
American Funds 2030 Trgt Date Retire R6	RFETX	American Funds 2030 Trgt Date Retire R6	RFETX
American Funds 2035 Trgt Date Retire R6	RFFTX	American Funds 2035 Trgt Date Retire R6	RFFTX
American Funds 2040 Trgt Date Retire R6	RFGTX	American Funds 2040 Trgt Date Retire R6	RFGTX
American Funds 2045 Trgt Date Retire R6	RFHTX	American Funds 2045 Trgt Date Retire R6	RFHTX
American Funds 2050 Trgt Date Retire R6	RFITX	American Funds 2050 Trgt Date Retire R6	RFITX
American Funds 2055 Trgt Date Retire R6	RFKTX	American Funds 2055 Trgt Date Retire R6	RFKTX
American Funds 2060 Trgt Date Retire R6	RFUTX	American Funds 2060 Trgt Date Retire R6	RFUTX
American Funds American Balanced R5E ¹	RLEFX	American Funds American Balanced R6	RLBGX
American Funds Europacific Growth R6	RERGX	American Funds Europacific Growth R6	RERGX
Cohen & Steers Realty Shares L	CSRSX	Cohen & Steers Realty Shares L	CSRSX
Columbia Acorn International Inst ¹	ACINX	Columbia Acorn International Adv	CCIRX
Dodge & Cox Income	DODIX	Dodge & Cox Income	DODIX
Invesco Developing Markets Y	ODVYX	Invesco Developing Markets Y	ODVYX
Invesco Small Cap Growth R5 ¹	GTSVX	Vanguard S&P Small-Cap 600 Index I	VSMSX
John Hancock Disciplined Value Mid Cap R6	JVMRX	John Hancock Disciplined Value Mid Cap R6	JVMRX
JPMorgan US Equity R6	JUEMX	JPMorgan US Equity R6	JUEMX
Loomis Sayles Core Plus Bond Y	NERYX	Loomis Sayles Core Plus Bond Y	NERYX
MainStay MacKay High Yield Corp Bd R6	MHYSX	MainStay MacKay High Yield Corp Bd R6	MHYSX
MFS Value R3	MEIHX	MFS Value R3	MEIHX
Neuberger Berman Mid Cap Growth A	NMGAX	Neuberger Berman Mid Cap Growth A	NMGAX

How your account will transfer (continued)

BALANCES IN THESE FUNDS:	TICKER	WILL TRANSFER TO:	TICKER
Northern Small Cap Value ¹	NOSGX	Vanguard S&P Small-Cap 600 Index I	VSMSX
Oakmark International Investor ¹	OAKIX	Schwab Fundamental International Large Company Index	SFNNX
T. Rowe Price Blue Chip Growth	TRBCX	Large Cap Growth I Fund - Managed by T. Rowe Price	N/A
Templeton Global Bond Adv ¹	TGBAX	Loomis Sayles Core Plus Bond Y	NERYX
Vanguard Institutional Index I	VINIX	Vanguard Institutional Index I	VINIX
F.W. Webb Stable Value Fund ^{1,2}	N/A	New York Life Guaranteed Interest Account	N/A
Capital Preservation Model Portfolio	N/A	Capital Preservation Model Portfolio	N/A
Income Model Portfolio	N/A	Income Model Portfolio	N/A
Balanced Growth Model Portfolio	N/A	Balanced Growth Model Portfolio	N/A
Market Growth Model Portfolio	N/A	Market Growth Model Portfolio	N/A
Opportunistic Model Portfolio	N/A	Opportunistic Model Portfolio	N/A

Investing involves risk, including possible loss of principal.

Funds exempt from SEC registration do not have ticker symbols.

¹ This fund will be liquidated and reinvested as shown in the mapping table above.

² If a put is exercised on the F.W. Webb Stable Value Fund, assets will remain invested in the fund for a period of time as determined by the investment provider in accordance with the investment documents. Any future allocations to the F.W. Webb Stable Value Fund will be mapped to the New York Life Guaranteed Interest Account. Upon expiration of the put, Empower will work with the Plan to transfer the assets into the New York Life Guaranteed Interest Account.

Your account statements

You will receive a final statement from John Hancock reflecting the closing of your account in late September. In October 2022 you will receive your first statement from Empower, which will show you the amount transferred into your new account.

Confirm your beneficiary

Once the transition is complete, be sure to verify or update your beneficiary elections.

Update your contact info

Update your contact information and personal preferences to stay up to date and receive account alerts.

Not employed at The F. W. Webb Company?

You're receiving this announcement because you have a balance in The F.W. Webb Company Savings & Profit Sharing Plan. Even though you're not actively contributing, you can still take advantage of the other benefits the plan offers.

Important note about the self-directed brokerage account

Current TD Ameritrade Self-Directed Brokerage Account (SDBA) holders

Empower Brokerage will replace the TD Ameritrade option currently available in The F.W. Webb Company Savings & Profit Sharing Plan. 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.

If you have an account with TD Ameritrade, it will be transferred to Empower Brokerage. To allow time for this move to occur, SDBA transfers and trades will be restricted from 4 p.m. Eastern time on August 24, 2022, through the blackout end date the week of September 18, 2022. You will be notified once the plan is out of blackout. Please refer to the enclosed *Important Information For Current Self-Directed Brokerage Account (SDBA) Holders* notice for more information. This notice is relative to the transfer of your TD Ameritrade account to Empower Brokerage and the establishment of your new Empower SDBA.

Learn more about Empower Brokerage

If you do not currently have a TD Ameritrade SDBA, you may establish an Empower Brokerage account after the blackout period ends. With Empower Brokerage, you have access to investment options beyond the core offerings of The F.W. Webb Company Savings & Profit Sharing Plan.

If you're an experienced investor looking for ways to diversify your portfolio, an SDBA makes it easy to allocate your assets over a broad array of stocks, bonds, mutual funds and exchange-traded funds (ETFs). Hundreds of new possibilities await you.

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. As a reminder, you have the option to reach out to a Morgan Stanley financial advisor if you are interested in learning more about self-directed brokerage accounts and whether or not they might be right for you.

To get started, click *Enroll* on the Brokerage page of your plan website or call **844-465-4455** any time after the blackout period ends.

Important notice concerning your rights in The F.W. Webb Company Savings & Profit Sharing Plan

July 24, 2022

This notice is to inform you that your account in The F.W. Webb Company Savings & Profit Sharing Plan will transfer to Empower effective September 1, 2022.

As a result of this change, you temporarily will be unable to check your account balance and transfer or diversify your investments (including investments held within a self-directed brokerage account) in The F.W. Webb Company Savings & Profit Sharing Plan account or obtain a loan, withdrawal or distribution. This period during which you will be unable to exercise these rights otherwise available under the plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 4 p.m. Eastern time on August 24, 2022, and ends during the week of September 18, 2022. During this time, you will have limited or no access to your account. You will be unable to check your account balance; transfer or diversify your investments, including investments held within a self-directed brokerage account; or obtain a loan, withdrawal or distribution from The F.W. Webb Company Savings & Profit Sharing Plan account.

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 review your plan account before the blackout period begins, contact John Hancock at 800-294-3575 or access your account online at myplan.johnhancock.com by August 24, 2022. If you have questions concerning this notice, please contact Empower at **844-465-4455**.

Once the blackout period ends, you will have full access to your plan account. If you would like to confirm the status of the blackout period, contact Empower at **844-465-4455**.

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 GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets 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. GWFS and Pershing are separate, unaffiliated brokerage firms. Brokerage accounts are subject to GWFS review and approval. This material is for informational purposes only and is not intended to provide investment, legal, advice or tax recommendations.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, while considering all your assets, income and investments. Adjustments may be needed to realign the account with its desired investment strategy.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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.

A stable value fund is not federally guaranteed and has interest rate, inflation and credit risks. Guarantees are subject to the terms and conditions of the group annuity contract or funding agreement and the claims-paying ability of the insurer.

Empower Retirement, LLC and its affiliates are not affiliated with Morgan Stanley, TD Ameritrade or John Hancock.

"EMPOWER" and all associated logos and product names are trademarks of Great-West Life & Annuity Insurance Company.

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

©2022 Empower Retirement, LLC. All rights reserved. 194724-01-FBK-WF-1862115-0722 RO2282255-0722



Important information for current TD Ameritrade self-directed brokerage account (SDBA) holders

You recently received information regarding the transition to an enhanced recordkeeping system for The F.W. Webb Company Savings & Profit Sharing Plan. As part of this transition, your current self-directed brokerage account (SDBA) at TD Ameritrade through The F.W. Webb Company will be transferring to Empower Brokerage. Transfers and trades will be restricted beginning at 4 p.m. Eastern time on August 24, 2022, until the week of September 18, 2022.

NOTE: The transfer from TD Ameritrade to Empower Brokerage may take several days. During the blackout period while your brokerage assets are transferring between providers, assets will not be visible in your old or new account. Brokerage assets being transferred may settle at different times and may not settle on the same day. Please note that fractional shares of equities will not transfer to your new account. Whole shares of equities will transfer, while fractional shares will be liquidated and transferred in cash.

If you currently have an SDBA with TD Ameritrade, a new SDBA has been established for you at Empower Brokerage to facilitate the transfer of the SDBA assets, and you will receive a welcome kit from Empower Brokerage explaining the features of the SDBA.

However, you will need to answer certain questions to be able to make trades within your Empower SDBA after the blackout period ends. This letter will help you complete the setup of your Empower Brokerage account online. Please review the following steps and additional information thoroughly. If you have Roth money in your SDBA, a separate Roth SDBA will be established for you. Please refer to page 3 for additional details.

You may answer the questions necessary to complete the setup of your Empower Brokerage account online on or after the week beginning September 18, 2022, to avoid trading restrictions on your SDBA.

Follow the steps below:

- Log on to **myfwwebb401k.com**.
- Access the *Brokerage* link.
- Click on *Enroll*.
- Complete the process online.
-

If these steps are not completed once the brokerage platform transition is complete, your account may be restricted at the time of transfer and will remain restricted until the application process is complete.

The SDBA is intended for knowledgeable investors who understand the risks associated with the SDBA. Through your continued use of the SDBA, you agree that you are solely responsible for determining the SDBA investments that are suitable to 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.

If you do not want your current SDBA transferred to Empower Brokerage

You must liquidate and transfer out of your current TD Ameritrade SDBA **and** request the transfer of your SDBA assets back into the core funds (non-SDBA investments) within The F.W. Webb Company Savings & Profit Sharing Plan lineup **no later than 4 p.m. Eastern time on August 24, 2022**. If you do not take action as described above, an Empower Brokerage account will be opened for you, and your assets will transfer to the new account.

- The trades to liquidate the current SDBA holdings and the transfer of proceeds to the core funds should be initiated via your Plan's website at myplan.johnhancock.com or by calling 800-294-3575.

If you hold investments in your current SDBA that are not eligible for transfer to Empower Brokerage

If you have non-eligible investments, including but not limited to real estate, municipal bonds, foreign securities, worthless or chilled securities, privately held securities, limited partnerships, or certain mutual funds that Empower Brokerage does not have trading agreements with, those investments must be liquidated in your current SDBA prior to the August 24, 2022, blackout date.

- You will be informed if you have non-eligible investments.
- The non-eligible investments must be liquidated in your current SDBA. If the non-eligible investments are not liquidated by the August 24, 2022, blackout date, they may be fully liquidated on your behalf.

Core funds and transfer minimums

- Once your SDBA is transferred to Empower Brokerage, you will be required to maintain a minimum balance of \$500 of your account balance in the core funds.
- If you wish to make transfers into SDBA from your core funds, minimum initial transfers can be no less than \$500, and subsequent transfers can be no less than \$1.
- Monies will be transferred first into the Empower Brokerage Sweep Vehicle in your SDBA. You may then access your SDBA to make trades from the monies in your Empower Brokerage Sweep Vehicle.

Advisors or trading authorizations

- If you've designated a financial advisor on your current SDBA or given trading authorization to another individual, those assignments will not transfer to your new SDBA.
- If you'd like to designate a financial advisor on your SDBA or assign trading authorization or power of attorney to another individual, and if this is allowed per your plan rules, please contact Empower Brokerage after the transition is complete.

Note: We will cancel all open orders in your current SDBA. You will need to access your SDBA to set up open orders again after the blackout period ends. Account preferences such as systematic purchases or dividend elections that you've established within your current SDBA will not carry over to your new SDBA. These items will need to be reestablished after the transition has completed, if desired. If allowed by your plan, authorization to trade options will need to be reestablished.

If you have Roth money in your SDBA

- A separate Roth SDBA will be established for you during the plan's blackout period. During this blackout period, money will be moved into this separate account, and transfers and trades will be prohibited. During this period, you will also see your overall SDBA balance overstated by one business day as the assets are moved from the non-Roth brokerage account to the Roth SDBA.
- To establish the new Roth SDBA, assets equal to your Roth balance will be transferred to the new Roth SDBA.
 - If there is sufficient cash in your SDBA, cash will be moved to your new Roth SDBA.
 - If there is not sufficient cash in your SDBA, the transfer will occur in the following order until the Roth SDBA is funded:
 - Cash
 - 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, the amount of cash in your current SDBA should be equal to or greater than your Roth balance in your current SDBA.
- You will need to call TD Ameritrade at 866-766-4015 to make sure 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 August 24, 2022.

If you do not want to have a separate Roth SDBA, you may transfer the cash back to the core funds in your plan's lineup from the Roth SDBA at Empower Brokerage after the blackout period has ended.

Sincerely,

Empower Retirement

Carefully consider the investment option's objectives, risks, fees and expenses. Contact an Empower Brokerage representative at 877-788-6261 for a prospectus, summary prospectus or disclosure document, as available, containing this information. Read them carefully before investing.

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets 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. GWFS and Pershing are separate, unaffiliated brokerage firms. Brokerage accounts are subject to GWFS review and approval. This material is for informational purposes only and is not intended to provide investment, legal, advice or tax recommendations.

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.

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

©2022 Empower Retirement, LLC. All rights reserved. 194724-01-FBK-WF-1862115-0722 RO2282255-0722

This page intentionally left blank.



Important notices for The F.W. Webb Company Savings & Profit Sharing Plan effective September 1, 2022

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 The F.W. Webb Company Savings & Profit Sharing Plan account as well as details about the investment options available in the plan, including performance, fees and restrictions.
- ***Qualified Default Investment Alternative (QDIA) Notice:*** 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.

While the enclosed notices apply to the F.W. Webb Company Savings & Profit Sharing Plan, they may not all apply to your individual plan participation.

If you have questions about these materials, please contact us at **844-465-4455**. 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

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets 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.

"EMPOWER" and all associated logos and product names are trademarks of Great-West Life & Annuity Insurance Company.

©2022 Empower Retirement, LLC. All rights reserved. RO2051890-0222

Notice of Investment Returns & Fee Comparison

194724-01 The F.W. Webb Company Savings & Profit Sharing Plan myfwwebb401k.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 Retirement at:

Empower Retirement
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-844-465-4455

SECTION	Document Summary
1	Investment Rate of Return Information - Shows investment return information for your Plan's investment options. It shows past performance and comparisons to the performance of a comparable benchmark over 1, 5 and 10 year periods or since inception if the investment option's inception date is less than 10 years.
2	Investment-Related Fees, Expense Information, and Transfer Restrictions - Shows fees and expenses associated with the investments in your Plan. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan related information and the General Administrative Services Expenses and Participant Elected Services Expenses tables. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan. 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 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 for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. In addition to the web addresses listed in the table, more information about the investments in your Plan including an investment option's principal risks is available on the participant website listed in the title.

Variable Return Investments								
Investment Option	Average Annual Total Return [†] as of 05/31/2022				Benchmark ^{**} as of 05/31/2022			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Asset Allocation								
American Funds 2010	-2.27%	5.54%	6.62%	7.76%	-5.50%	4.56%	5.41%	*
Trgt Date Retire R6 ²					S&P Target Date 2010 TR USD			
www.americanfunds.com								

Investment Option	Average Annual Total Return* as of 05/31/2022				Benchmark** as of 05/31/2022			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
American Funds 2015 Trgt Date Retire R6 ²	-2.81%	5.92%	7.26%	8.24%	-5.48%	5.01%	6.22%	*
www.americanfunds.com					S&P Target Date 2015 TR USD			
American Funds 2020 Trgt Date Retire R6 ²	-3.36%	6.30%	7.97%	8.90%	-5.67%	5.29%	6.85%	*
www.americanfunds.com					S&P Target Date 2020 TR USD			
American Funds 2025 Trgt Date Retire R6 ²	-4.54%	7.09%	9.13%	9.91%	-5.82%	6.09%	7.67%	*
www.americanfunds.com					S&P Target Date 2025 TR USD			
American Funds 2030 Trgt Date Retire R6 ²	-5.51%	7.88%	10.02%	10.66%	-5.97%	6.81%	8.42%	*
www.americanfunds.com					S&P Target Date 2030 TR USD			
American Funds 2035 Trgt Date Retire R6 ²	-6.56%	8.98%	10.78%	11.24%	-6.07%	7.57%	9.13%	*
www.americanfunds.com					S&P Target Date 2035 TR USD			
American Funds 2040 Trgt Date Retire R6 ²	-7.46%	9.37%	11.07%	10.83%	-6.07%	8.11%	9.64%	*
www.americanfunds.com					S&P Target Date 2040 TR USD			
American Funds 2045 Trgt Date Retire R6 ²	-7.90%	9.45%	11.16%	11.54%	-6.04%	8.40%	9.98%	*
www.americanfunds.com					S&P Target Date 2045 TR USD			
American Funds 2050 Trgt Date Retire R6 ²	-8.59%	9.43%	11.16%	11.54%	-6.07%	8.57%	10.24%	*
www.americanfunds.com					S&P Target Date 2050 TR USD			
American Funds 2055 Trgt Date Retire R6 ²	-9.15%	9.29%	11.07%	10.33%	-6.08%	8.63%	10.41%	*
www.americanfunds.com					S&P Target Date 2055 TR USD			
American Funds 2060 Target Date Ret R6 ²	-9.28%	9.23%	N/A	8.79%	-6.14%	8.70%	N/A	8.13%
www.americanfunds.com					S&P Target Date 2060 TR USD			
International Funds								
American Funds EuroPacific Gr R6 ²	-20.43%	5.23%	7.82%	8.09%	-12.41%	4.42%	6.39%	*
www.americanfunds.com					MSCI ACWI Ex USA NR USD			
Columbia Acorn International Adv ²	-25.02%	2.49%	5.85%	4.94%	-11.82%	5.14%	7.43%	6.39%
www.columbiathreadneedleus.com					Morningstar Global Markets ex-US GR USD			
Invesco Developing Markets Y ^{1,2}	-30.91%	1.76%	3.81%	6.69%	-17.16%	5.01%	5.25%	6.69%
www.invesco.com					Morningstar Emerging Markets GR USD			
Schwab Fundamental Intl Large Comp Index ²	-4.45%	5.58%	8.08%	3.01%	-11.82%	5.14%	7.43%	3.59%
www.schwab.com					Morningstar Global Markets ex-US GR USD			
Specialty								
Cohen & Steers Realty Shares ²	3.70%	9.80%	10.01%	11.50%	-1.03%	3.84%	4.61%	*
www.cohenandsteers.com					Morningstar US Real Estate Sector PR USD			
Small Cap Funds								
Vanguard S&P Small-Cap 600 Index I ^{1,2}	-8.82%	9.78%	12.70%	10.97%	-13.94%	7.71%	10.81%	8.91%
www.vanguard.com					Morningstar US Small Cap TR USD			

Investment Option	Average Annual Total Return* as of 05/31/2022				Benchmark** as of 05/31/2022			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Mid Cap Funds								
JHancock Disciplined Value Mid Cap R6 ²	-0.73%	9.63%	13.32%	13.41%	6.41%	9.74%	13.60%	13.35%
www.jhfunds.com					Morningstar US Mid Value TR USD			
Neuberger Berman Mid Cap Growth A ²	-17.93%	10.58%	11.16%	13.22%	-2.37%	10.84%	13.12%	14.98%
www.nb.com					Morningstar US Mid Core TR USD			
Large Cap Funds								
JPMorgan US Equity R6 ^{1,2}	-0.31%	14.44%	15.29%	14.24%	-2.18%	13.55%	14.41%	13.82%
www.jpmorganfunds.com					Morningstar US Large Cap TR USD			
MFS Value R3 ^{1,2}	1.08%	9.38%	12.14%	8.46%	5.21%	10.25%	11.72%	7.43%
www.mfs.com					Morningstar US Large Value TR USD			
Vanguard Institutional Index Fund ^{1,2}	-0.34%	13.36%	14.37%	10.26%	-0.30%	13.38%	14.40%	*
www.vanguard.com					S&P 500 TR USD			
Large Cap Growth I Fund (managed by T. Rowe Price) ^{1,2}	-20.18%	11.88%	14.28%	*	-6.25%	16.13%	16.06%	*
www.prudential.com					Russell 1000 Growth Index			
Balanced								
American Funds American Balanced R6 ²	-1.62%	8.54%	10.12%	11.01%	-7.20%	4.56%	5.49%	*
www.americanfunds.com					S&P Target Risk Moderate TR USD			
Bond								
American Century Inflation Adj Bond R6 ^{1,2}	-0.98%	3.55%	1.68%	3.74%	-1.42%	3.56%	1.94%	3.76%
www.americancentury.com					Morningstar US Treasury Inflation-Protec			
Dodge & Cox Income Fund - I ^{1,2}	-7.23%	2.20%	2.86%	6.17%	-8.22%	1.18%	1.71%	*
www.dodgeandcox.com					Bloomberg US Aggregate Bond TR USD			
Loomis Sayles Core Plus Bond Y ²	-8.29%	1.90%	2.82%	5.77%	-8.22%	1.18%	1.71%	*
www.funds.natixis.com					Bloomberg US Aggregate Bond TR USD			
MainStay MacKay High Yield Corp Bd R6 ²	-3.13%	3.76%	5.21%	4.67%	-5.00%	3.42%	5.36%	4.50%
www.mainstayinvestments.com					ICE BofA US High Yield TR USD			

Please note that if an investment option has not been in existence for 10 years, a "Since Start/Inception Date" return will be displayed. If the investment option has been in existence for 10 years or more, a "10-Year" return will be displayed. Returns shown for the corresponding benchmark are for the same time period as the investment option.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement 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.

Fixed Rate of Return Investments Table

This table looks at the performance of investment options that have a fixed or stated rate of return. The table shows the current annualized rate of return, the term that you will earn this rate of return and, if applicable, the minimum annual rate of return that is guaranteed under the investment option. The table also shows the frequency of how often the investment provider may fix the rate of return. Additional information on the investment options including current rate of return information for options where the provider may change the rate of return prospectively is available at the Plan's website at myfwwebb401k.com or by calling 1-844-465-4455.

Fixed Return Investments as of 07/06/2022				
Investment Option	Current Fixed Rate	Minimum Rate	Frequency of Fixed Rate Setting	Term
New York Life Guaranteed Interest Acct 5	2.25%	1.00%	SEM	06/30/2022
myfwwebb401k.com				

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.

* 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.

** 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.

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

Investment-Related Fees, Expense Information and Transfer Restrictions

This table looks at fees, expenses and transfer restrictions associated with the investments in your Plan. Fees and expenses are only two of many things to consider 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.

Fees, Expenses and Restrictions as of 07/06/2022				
Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Asset Allocation				
American Funds 2010 Trgt Date Retire R6	0.28%/0.28%	\$2.80 per \$1,000		
American Funds 2015 Trgt Date Retire R6	0.29%/0.29%	\$2.90 per \$1,000		
American Funds 2020 Trgt Date Retire R6	0.30%/0.30%	\$3.00 per \$1,000		
American Funds 2025 Trgt Date Retire R6	0.31%/0.31%	\$3.10 per \$1,000		
American Funds 2030 Trgt Date Retire R6	0.33%/0.33%	\$3.30 per \$1,000		
American Funds 2035 Trgt Date Retire R6	0.35%/0.35%	\$3.50 per \$1,000		
American Funds 2040 Trgt Date Retire R6	0.36%/0.36%	\$3.60 per \$1,000		
American Funds 2045 Trgt Date Retire R6	0.37%/0.37%	\$3.70 per \$1,000		
American Funds 2050 Trgt Date Retire R6	0.37%/0.37%	\$3.70 per \$1,000		
American Funds 2055 Trgt Date Retire R6	0.38%/0.38%	\$3.80 per \$1,000		

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
American Funds 2060 Target Date Ret R6	0.38%/ 0.38%	\$3.80 per \$1,000		
International Funds				
American Funds EuroPacific Gr R6	0.46%/ 0.46%	\$4.60 per \$1,000		
Columbia Acorn International Adv	0.99%/ 0.98%	\$9.90 per \$1,000		
Invesco Developing Markets Y	0.95%/ 0.95%	\$9.50 per \$1,000	2	
Schwab Fundamental Intl Large Comp Index	0.25%/ 0.25%	\$2.50 per \$1,000		
Specialty				
Cohen & Steers Realty Shares	0.93%/ 0.88%	\$9.30 per \$1,000		
Small Cap Funds				
Vanguard S&P Small-Cap 600 Index I	0.08%/ 0.08%	\$.80 per \$1,000	1	
Mid Cap Funds				
JHancock Disciplined Value Mid Cap R6	0.76%/ 0.75%	\$7.60 per \$1,000		
Neuberger Berman Mid Cap Growth A	1.04%/ 1.04%	\$10.40 per \$1,000		
Large Cap Funds				
JPMorgan US Equity R6	0.47%/ 0.44%	\$4.70 per \$1,000	1	
MFS Value R3	0.80%/ 0.80%	\$8.00 per \$1,000	2	
Vanguard Institutional Index Fund	0.04%/ 0.04%	\$.35 per \$1,000	1	
Large Cap Growth I Fund (managed by T. Rowe Price)	0.41%/ 0.41%	\$4.12 per \$1,000		
Balanced				
American Funds American Balanced R6	0.25%/ 0.25%	\$2.50 per \$1,000		
Bond				
American Century Inflation Adj Bond R6	0.22%/ 0.22%	\$2.20 per \$1,000	4	
Dodge & Cox Income Fund - I	0.41%/ 0.41%	\$4.10 per \$1,000	3	
Loomis Sayles Core Plus Bond Y	0.46%/ 0.46%	\$4.60 per \$1,000		
MainStay MacKay High Yield Corp Bd R6	0.56%/ 0.56%	\$5.60 per \$1,000		
Fixed				
New York Life Guaranteed Interest Acct 5				

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 \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 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 180 days.

~ 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.

Please note that any Asset Allocation Models listed above, if applicable, are not separate investment options and that Gross/Net Total Annual Operating Expenses are not separately calculated for the Models. The annual expense information provided for any Asset Allocation Model in table 2 above is for informational purposes only and is determined by adding together the weighted percentage of the Total Annual Operating Expenses (Gross and Net) of each of the Plan's investment options utilized in the Asset Allocation Models. For information on the investment options and allocation strategies of each Asset Allocation Model, if applicable, please visit the plan's website or contact the Participant Call Center.

^ 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

For certain investment options, revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are investing in the specific investment options.

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 on the participant website listed in the title.

3 – Plan-Related Information

This section provides general Plan information, including a description of non-investment management fees and expenses that may be charged to your account. This section also includes information on General Administrative Services Expenses and Participant-Elected Services Expenses. Blank fields in the table below can be assumed to be not applicable or zero. If there is no General Administrative Services Expenses table displayed there are no General Administrative Services fees paid by you for your Plan.

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 Participant Call Center at the number listed on the first page of this document.

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 participant website or by calling the Participant Call Center during normal business hours at the number listed on the first page of this document.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Sponsor 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). In addition to the limits and restrictions described in the prospectus, the Plan Sponsor may have other restrictions on making changes to your investment choices. These restrictions are included in the table in Section 2. For more information on investment restrictions in your plan, contact the Participant Call Center at the number listed on the first page of this document.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

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.

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 07/06/2022				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Participant Account Fee	0.027960%	0.006990%	Monthly	This fee is used to pay for some or all of the plan's general administrative expenses which may include costs for recordkeeping, advisory, legal and accounting services.
	\$.28 per \$1,000	\$.07 per \$1,000		
Advisory/Consulting Services Fee	See Description		Quarterly	This fee covers payment to a third party for advisory/consulting services. Please reach out to your Plan Sponsor for information on this fee.

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 07/06/2022			
Service	Fee Amount	Frequency	Description
Participant Loan Maintenance Fee	\$12.00	Quarterly	This flat fee covers the annual maintenance of your existing loan and is deducted from your account balance each quarter. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Participant Loan (Origination)	\$75.00	Per Distribution	This fee is associated with originating a loan through your company's retirement plan.
WIRE Special Handling Charge	\$40.00	Per Distribution	Wire Charge
Approval Fee	\$75.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.
Distribution Fee	\$50.00	Per Distribution	Fee for taking a withdrawal against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one withdrawal you will be assessed the fee for each new withdrawal.
ACH Special Handling Charge	\$15.00	Per Distribution	ACH Charge
EXPRESS Special Handling Charge	\$30.00	Per Distribution	Express Delivery Charge
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.
Domestic Relations Order Services	\$400.00	Per Occurrence	This fee only applies if you request a QDRO distribution/withdrawal and covers the cost of reviewing and processing a Qualified Domestic Relations Order and is charged once per review request.

Your Plan may charge fees related to certain approval (e.g., Domestic Relations Orders, hardship withdrawals, etc.) or other (e.g. advisory) services. For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Your Plan may also charge general administration fees related to the delivery of plan communications. In such event, a fee may be deducted from your individual plan account on a per communication basis or on a quarterly or annual basis. The cost per communication is generally between \$2 to \$3.

Fees and expenses do add up over time and can substantially reduce the growth of your retirement savings. Fees and expenses are only two of several factors to consider when you make investment decisions.

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

Visit the participant website listed in the title for a "Glossary of Investment Terms" relevant to the investment options under your 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.

Qualified Default Investment Alternative

194724-01 The F.W. Webb Company Savings & Profit Sharing Plan myfwwebb401k.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the The F.W. Webb Company Savings & Profit Sharing 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
American Funds 2010 Trgt Date Retire R6	1900 to 1947
American Funds 2015 Trgt Date Retire R6	1948 to 1952
American Funds 2020 Trgt Date Retire R6	1953 to 1957
American Funds 2025 Trgt Date Retire R6	1958 to 1962
American Funds 2030 Trgt Date Retire R6	1963 to 1967
American Funds 2035 Trgt Date Retire R6	1968 to 1972
American Funds 2040 Trgt Date Retire R6	1973 to 1977
American Funds 2045 Trgt Date Retire R6	1978 to 1982
American Funds 2050 Trgt Date Retire R6	1983 to 1987
American Funds 2055 Trgt Date Retire R6	1988 to 1992
American Funds 2060 Target Date Ret R6	1993 or later

American Funds 2010 Trgt Date Retire R6	Investment Objective & Strategy
	The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022	Risk and Return Profile
Gross: 0.28% Net: 0.28%	This investment option may be most appropriate for someone with a preference for some principal security and income but also willing to take some risk to achieve higher potential returns. 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. 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.

American Funds 2015 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.29% Net: 0.29%	Risk and Return Profile This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns but also seeking income as a secondary objective. 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. 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.
American Funds 2020 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.30% Net: 0.30%	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.

American Funds 2025 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.31% Net: 0.31%	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.
American Funds 2030 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.33% Net: 0.33%	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.

American Funds 2035 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.35% Net: 0.35%	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.
American Funds 2040 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.36% Net: 0.36%	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.

American Funds 2045 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.37% Net: 0.37%	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.
American Funds 2050 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.37% Net: 0.37%	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.

American Funds 2055 Trgt Date Retire R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.38% Net: 0.38%	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.
American Funds 2060 Target Date Ret R6	Investment Objective & Strategy The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
Fund Investment Expense as of 06/30/2022 Gross: 0.38% Net: 0.38%	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.

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 as determined by the Plan Administrator or other designated Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA 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 the risk profile for the account determined by the Plan fiduciary, as applicable. You should contact the Plan Administrator 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 process for your account, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the prospectus, if applicable, 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 myfwwebb401k.com and following the online instructions, or
- by accessing your account using the automated phone system 1-844-465-4455.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-844-465-4455 or visit myfwwebb401k.com. Also, you can contact your employer's Plan Administrator.

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission.

Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

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

Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., the completeness or accuracy of the data shown cannot be guaranteed. Where data obtained from Morningstar, ©2022 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.