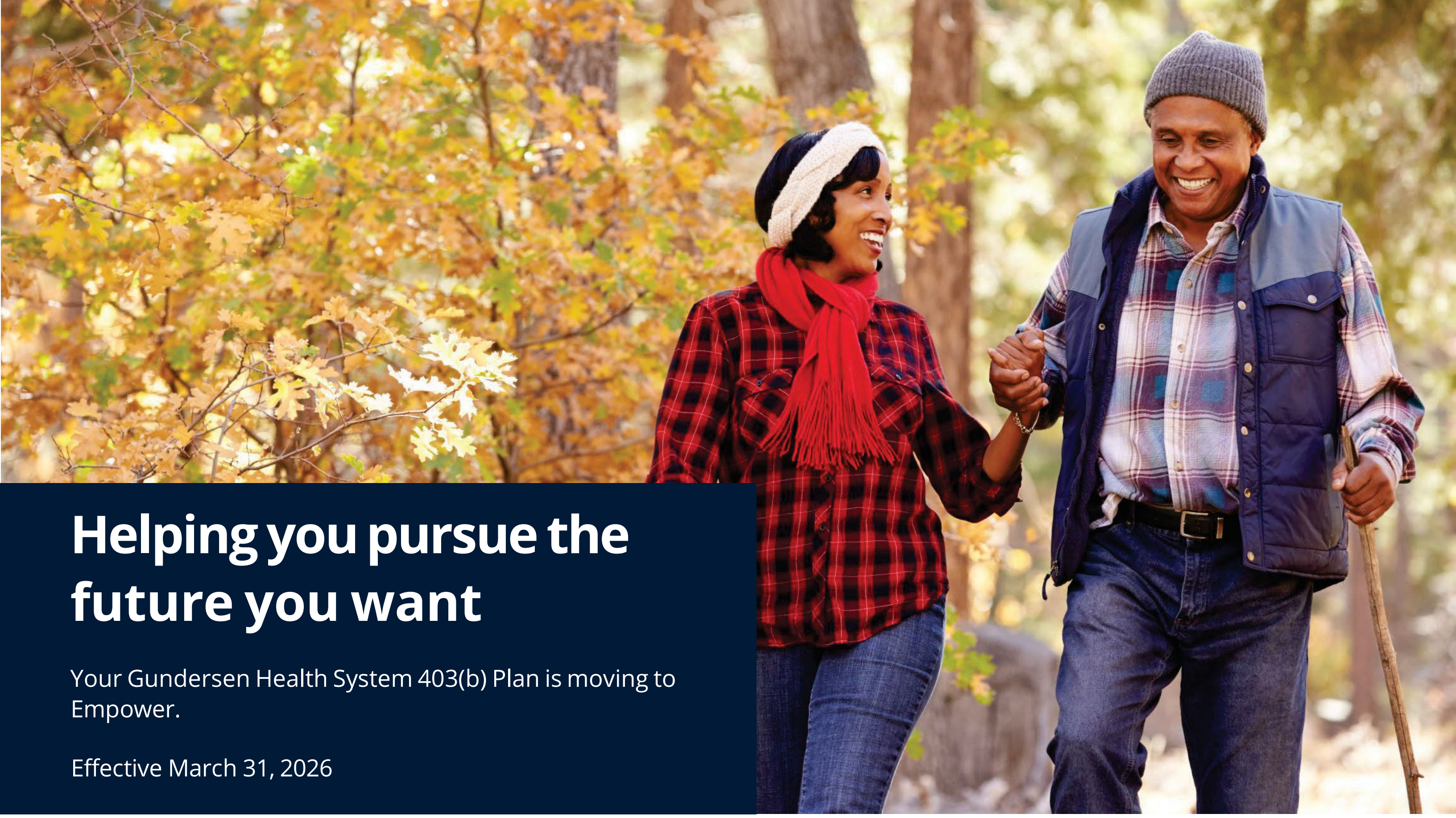


Helping you pursue the future you want

Your Gundersen Health System 403(b) Plan is moving to Empower.

Effective March 31, 2026

Welcome to Empower.
Your new retirement journey is beginning.

As communicated earlier this month, the Gundersen Health System 403(b) Plan ("Gundersen 403(b) Plan") currently administered by OneAmerica will be moving to Empower effective March 31, 2026.

Together with Empower, Emplify Health is committed to helping you pursue the retirement you imagine, with a singular focus on helping people plan and save for tomorrow.

Empower offers valuable resources to put you on a path to reach your long-term financial goals:

- Quickly view your retirement income projection and take advantage of easy-to-use financial planning resources to model different saving and investing scenario outcomes.
- Link your financial accounts to get a 360-degree view of your financial picture.
- Access powerful financial wellness features to create a budget, manage debt, and build an emergency fund.

No longer employed with Emplify Health?

You're receiving this announcement because you may have a balance in the Gundersen 403(b) Plan.

Even though you're not actively contributing, you should review the information in this notice as it impacts your account balance and provides information regarding other plan features and benefits.

Once the transition is complete, go to empower.com/gundersen or call **877-247-4738** to access your account.

emplify HEALTH by Gundersen

Graystone Consulting from Morgan Stanley

EMPOWER

Key dates

March 19, 2026

Last day to submit distribution paperwork

This is your last day to submit paperwork to OneAmerica for distributions prior to the transition.

March 26, 2026, at 3 p.m. Central time

Deadline for account changes

This is your last day to contact OneAmerica to request account transactions, excluding withdrawals.

Distribution requests received in good order by March 19, 2026, will be processed by OneAmerica on or before March 26, 2026, including any installment payments due in March and April.

Quiet period begins

During this period, you will not be able to make investment election changes or obtain a distribution, and you will have limited account access at OneAmerica.

Week of April 19, 2026

Quiet period ends

Enjoy full access to your Empower account online at empower.com/gundersen, by phone, and on the Empower app. Once the quiet period ends, you can make account requests and changes and update and/or verify your beneficiary information.

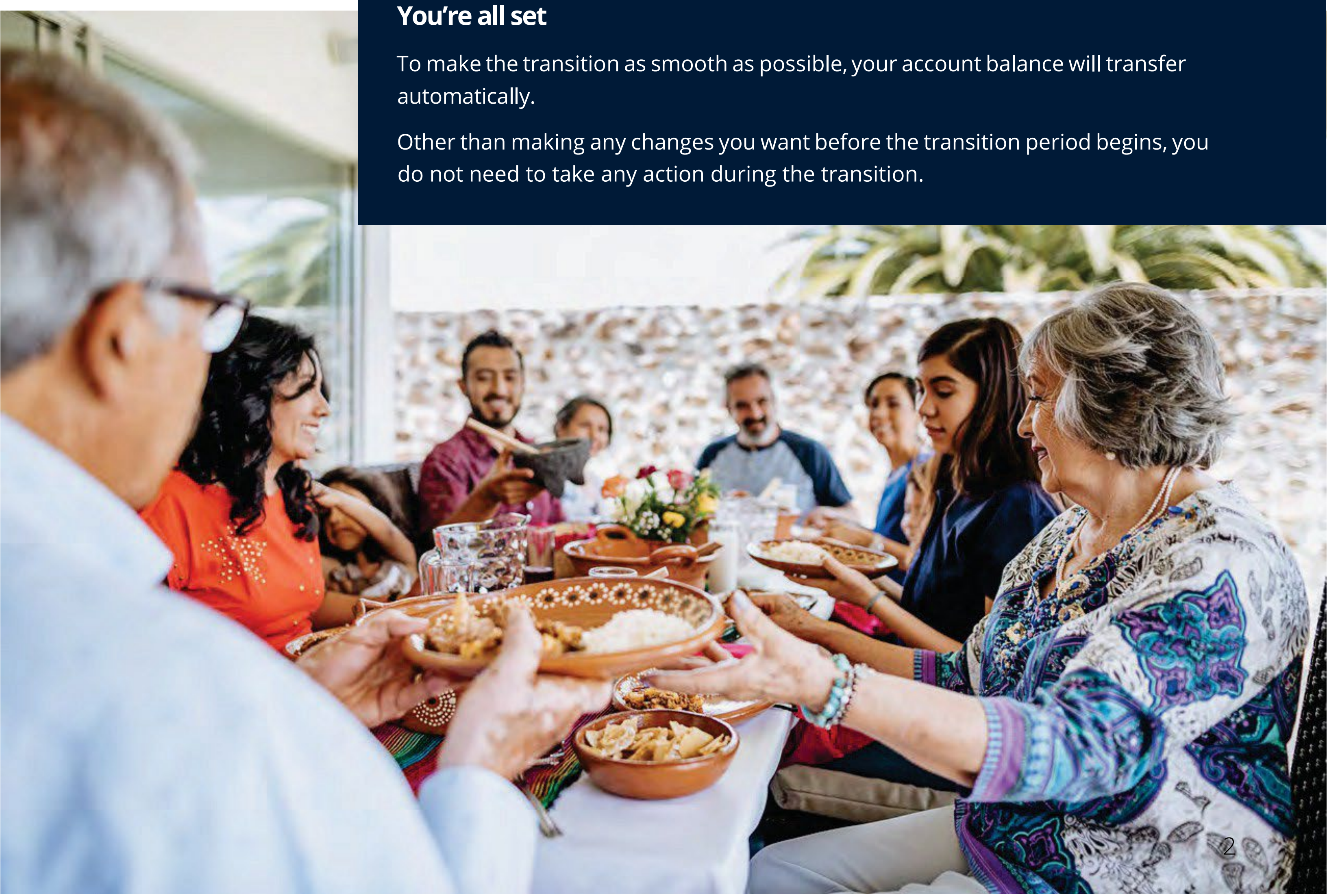
Installment payments will resume and be paid by Empower once the quiet period has ended.

Contact information: empower.com/gundersen or **877-247-4738**.

You're all set

To make the transition as smooth as possible, your account balance will transfer automatically.

Other than making any changes you want before the transition period begins, you do not need to take any action during the transition.



How your account will transfer

Although the Gundersen 403(b) Plan is frozen and no longer accepts new contributions, you can still access and manage your existing accounts in accordance with plan rules. After the transition, you will have access to many of the same investments as you do today, as well as several new funds. The tables below show how your account will transfer to Empower.

Note: Rebalance elections established with OneAmerica to automatically rebalance your account investments will not be carried over to the Empower platform. After the quiet period ends, you may set up new account rebalance elections on the Empower platform by accessing your account online or contacting an Empower representative.

If you'd like your account to transfer differently, simply change the elections for your current balance by contacting OneAmerica at 833-513-1819 or access your account online at gundersenretirement.com by 3 p.m. Central time on March 26, 2026. You can also make changes with Empower after the transfer is complete.

The following investments will transfer in kind and remain invested in the same fund	
Lincoln Stable Value Account	Vanguard Target Retirement 2035 (VTTHX)
Vanguard Institutional Index Inst Plus (VIIIX)*	Vanguard Target Retirement 2040 (VFORX)
Vanguard FTSE Social Index I (VFTNX)	Vanguard Target Retirement 2045 (VTIVX)
Vanguard Extended Market Index Instl Plus (VEMPX)	Vanguard Target Retirement 2050 (VFIFX)
Vanguard Target Retirement Income (VTINX)	Vanguard Target Retirement 2055 (VFFVX)
Vanguard Target Retirement 2020 (VTWNX)	Vanguard Target Retirement 2060 (VTTSX)
Vanguard Target Retirement 2025 (VTTVX)	Vanguard Target Retirement 2065 (VLXVX)
Vanguard Target Retirement 2030 (VTHRX)	

*Also known as Vanguard S&P 500 Index

Note: If you are defaulted into the age-appropriate Vanguard Target Retirement Fund based on your date of birth because you didn't elect an investment option, the birthdate range for the Vanguard Target Retirement 2065 fund will change slightly with the addition of the Vanguard Target Retirement 2070 fund. See the included *Qualified Default Investment Alternative* notice for birthdates associated with each fund to ensure your assets are invested in accordance with your risk preference.

Account balances in the funds listed in the table below will be liquidated and reinvested in a similar fund with a comparable investment objective.

The following investments will liquidate and transfer into an investment with a similar objective	
BALANCES IN THESE INVESTMENTS	**WILL LIQUIDATE AND TRANSFER TO**
Vanguard Interim-Term Bond Index Ins Plus (VBIUX)	Vanguard Total Bond Market Idx Instl Pls (VBMPX)
Vanguard FTSE All-World ex-US Index Instl (VFWSX)	Vanguard Total Intl Stock Idx Instl Pls (VTPSX)

This transfer may result in an increase or decrease in your investment risk exposure and may or may not be consistent with your investment style. Empower encourages you to review your account prior to and after the quiet period and adjust your asset allocation if necessary.

The following investments are new options in the Gundersen 403(b) Plan lineup	
Vanguard Treasury Money Market Investor (VUSXX)	Allspring Special Small Cap Value R6 (ESPRX)
JPMorgan Core Bond R6 (JCBUX)	T. Rowe Price Integrated US Sm Gr Eq I (TQAIX)
Vanguard Total Bond Market Index (VBMPX)	Vanguard Total International Stock Index (VTPSX)
MFS Large Value R6 (MEIKX)	American Funds Europacific Growth R6 (RERGX)
Harbor Capital Appreciation (HNACX)	Vanguard Target Retirement 2070 (VSVNX)

Investing involves risk, including possible loss of principal.

Ticker symbols are used to identify registered mutual funds. Investment options such as collective investment trusts and institutional separate accounts are not required to register with the SEC and so do not have ticker symbols.

A note about the Lincoln Stable Value Account

The Lincoln Value Account is a frozen fund option in the Gundersen 403(b) Plan and is subject to a trading restriction known as a "put." Balances in this fund will remain invested in the same fund until the put restriction expires. After that date, any remaining balances will transfer to the Vanguard Treasury Money Market Investor fund at Empower. You can transfer out of the Lincoln Value Account any time outside of the quiet period, but you cannot direct any money into the Lincoln Value Account.

Lincoln Value Account assets will be liquidated and mapped using the following schedule: 25% of remaining assets in 2026, 33% of remaining assets in 2027, 50% of remaining assets in 2028 and 100% of remaining assets in 2029. Assets liquidated from the Lincoln Value Account during the holding period will be deposited into the Vanguard Treasury Money Market Investor fund (VUSXX).

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, Empower will update your federal and state income tax withholding on your periodic payments to the IRS and your state's 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 federal income tax-withholding elections other than the default withholding, complete and return an updated IRS Form W-4P to Empower after the Plan is live. 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. To make individual state tax-withholding elections (if required), please submit the applicable state form. For additional information about the impact the W-4P form will have on income tax-withholding elections, refer to the 2026 IRS Publication 15-T or consult your tax advisor.

Introducing Graystone Consulting/Morgan Stanley Participant Education and Guidance for the Retirement Plans

Welcome to a new era of retirement planning with Graystone Consulting and Morgan Stanley. As shared in the announcement in early February, Graystone Consulting and Morgan Stanley are excited to partner with you on your journey to financial security and success. The comprehensive participant education and guidance program is designed to empower you with the knowledge and tools needed to make informed decisions about your retirement savings.

Our Commitment to Your Financial Future

At Graystone Consulting and Morgan Stanley, they understand that planning for retirement is a significant step in your financial journey. Their goal is to provide you with the resources and support necessary to navigate this process with confidence.

Meet your lead Workplace Educators

- **Rebecca A. McCormick, CFP® CRPS®**
- **Melanie Graff, CFP® QPFC®**

Key features of the Education and Guidance Program

1. **Personalized financial guidance:**
   - Access to dedicated Morgan Stanley Financial Advisors who can provide personalized guidance tailored to your individual financial goals and circumstances.
2. **Comprehensive educational resources:**
   - A wide range of materials, including newsletters, articles, and videos, covering topics from 401(k) basics to advanced investment strategies.
3. **Interactive workshops and seminars:**
   - Regularly scheduled sessions designed to deepen your understanding of retirement planning, investment options, and financial wellness.
4. **One-on-one consultations:**
   - Opportunities to meet with financial professionals to discuss your specific retirement goals and develop a customized plan.
5. **Online tools and resources:**
   - Access to a suite of digital tools that allow you to track your progress, model different retirement scenarios, and adjust your plan as needed.

Graystone Consulting is excited to provide these services to the Retirement Plans. Please stay tuned for further details in the coming months.

Email: ehretirement@msgraystone.com
Questions? 833-825-5594

*Please do not put any confidential or personal account information in an email request.

Access your account after the transition

By phone at 877-247-4738 – Empower representatives are available weekdays from 7 a.m. to 9 p.m. Central time (excluding most financial market holidays) and Saturdays from 8 a.m. to 4:30 p.m. Central time.

Online at empower.com/gundersen – To access your account for the first time, click the Register button, follow the prompts on the I do not have a PIN tab to enter your personal information, and create a username and password.

View and manage your account anywhere, anytime with the Empower app for your mobile device or Apple Watch® available in the App Store® from Apple® or on Google Play™ for Android™.

Following the transition, here's what's next

- ☐ **Register your account.** Starting the week of April 19, 2026, you can access your account and start enjoying all the new features:
  - Visit empower.com/gundersen or download and open the Empower app (available in the App Store® from Apple® or on Google Play™).
  - Click the *Register* button and remain on the *I do not have a PIN* tab. Then follow the prompts to create a username and password.

  If you need assistance, call Empower at **877-247-4738**. Representatives are available weekdays from 7 a.m. to 9 p.m. Central time (excluding most financial market holidays) and Saturdays from 8 a.m. to 4:30 p.m. Central time.

- ☐ **Designate or update your beneficiary.** One of the most important aspects of financial planning is deciding how to pass along your savings in the event of your death — and ensuring your beneficiary designations are up to date. Once the move is complete, go online at empower.com/gundersen to start the process.

  Note: It is important that you designate a beneficiary in all plans you have at Empower. Your beneficiary election for this plan will not carry over to any other plan(s).

- ☐ **Update your contact information.** Review your contact information and personal preferences so you receive important account alerts.

Important notice

Your rights in the Gundersen Health System 403(b) Plan

February 24, 2026

This notice is to inform you that your account in the Gundersen Health System 403(b) Plan will transfer from OneAmerica to Empower effective March 31, 2026.

As a result of this change, you will be temporarily unable to check your account balance and transfer or diversify your investments in your current Gundersen Health System 403(b) Plan account at OneAmerica or obtain a withdrawal or distribution. The period during which you will be unable to exercise these rights otherwise available under the plan is called a quiet period also known as a blackout. During the quiet period, your investments will continue to gain and/or lose value depending on market conditions.

The temporary quiet period begins at 3 p.m. Central time on March 26, 2026, and runs through the week of April 19, 2026. During this time, you will have limited access to your current account. You will be unable to check your account balance; transfer or diversify your investments; or obtain a withdrawal or distribution from your Gundersen Health System 403(b) Plan account.

Before the quiet 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 quiet 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 quiet period begins, contact OneAmerica at 833-513-1819 or access your account online at gundersenretirement.com before 3 p.m. Central time on March 26, 2026. If you have questions concerning this notice, please contact Empower at **877-247-4738**.

Once the quiet period ends, you will have full access to your Gundersen Health System 403(b) Plan account. If you would like to confirm the status of the quiet period, contact Empower at **877-247-4738**.

These dates and times are subject to change. Please contact Empower for more information.

Diversification does not ensure profit or protect against loss.

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 each 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. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

The Lincoln Value Account is subject to a trading provision called an equity wash that restricts assets in the fund from being transferred directly into a competing fund. Assets may be transferred to a noncompeting fund for a minimum period before being moved into a competing fund. Please review the fund materials available on the plan website for more information.

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.

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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.

The S&P 500 Index is a registered trademark of Standard & Poor's Financial Services LLC. It is an unmanaged index considered indicative of the domestic large-cap equity market and is used as a proxy for the stock market in general.

You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 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. Although the fund's board has no current intention to impose a fee upon the sale of shares, the board reserves the ability to do so after providing at least 60 days' prior written notice to shareholders.

Investing involves risk, including possible loss of principal.

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