



Helping you pursue the future you want

Your Gundersen Clinic, LTD Eligible Deferred Compensation (Section 457) 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 Clinic, LTD Eligible Deferred Compensation (Section 457) Plan (“Gundersen 457(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 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.



Key dates

March 19, 2026

Last day to submit paperwork

This is your last day to submit paperwork to OneAmerica 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.

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

Quiet period begins

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

Payroll deductions will continue as usual during and after the quiet period and will be reflected in your account after the quiet period ends.

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.

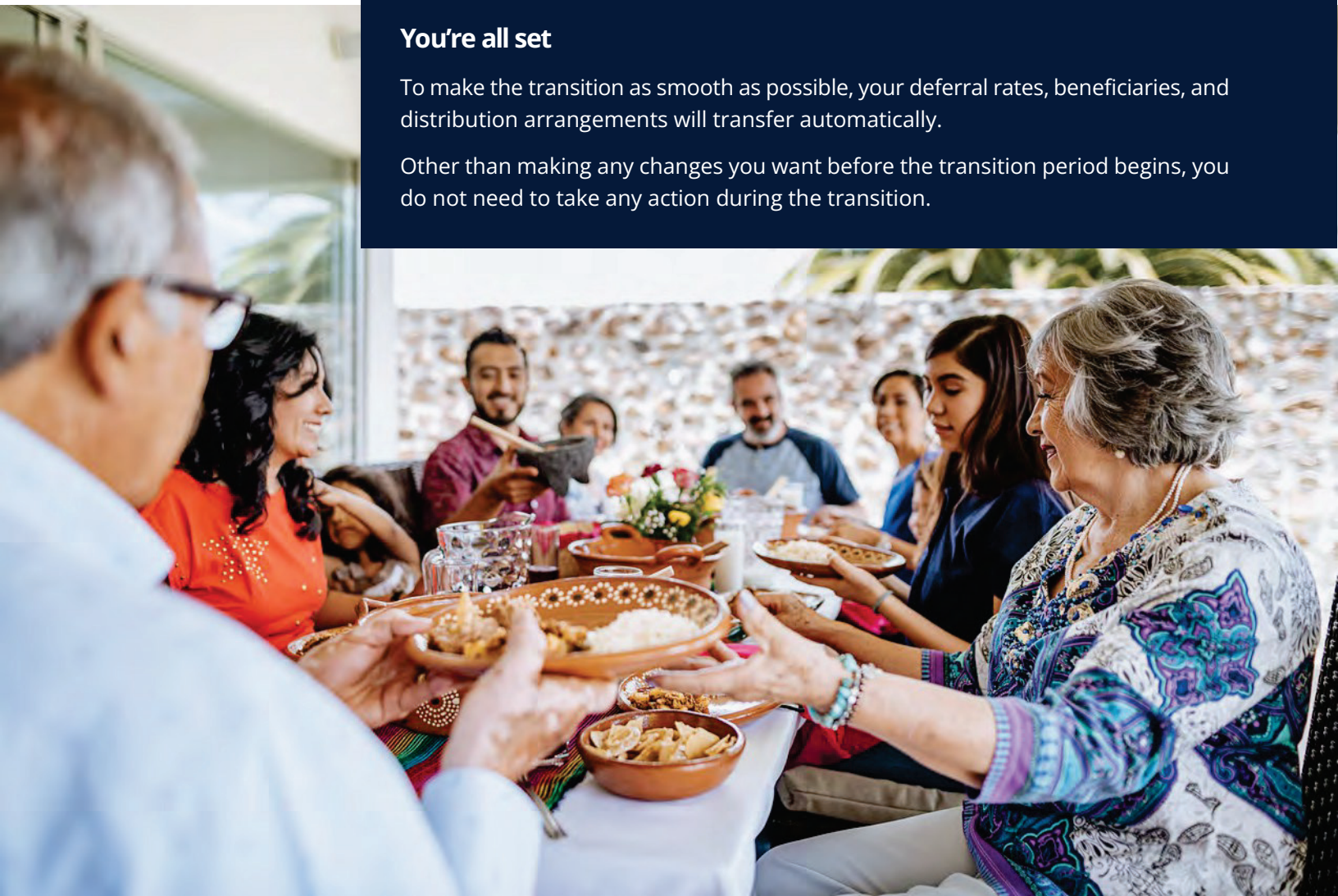
Installment payments will resume and be paid by Empower once the quiet period has ended.

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

You're all set

To make the transition as smooth as possible, your deferral rates, beneficiaries, and distribution arrangements 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

After the transition, you will have access to the same investments as you do today. Your assets will transfer in kind, meaning they will remain invested in the same fund(s) before and after the transition.

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

Vanguard Short-Term Investment-Grade Adm (VFSUX)	Harbor Capital Appreciation (HACAX)
Columbia Capital Alloc Mod Agrsv A (NBIAX)	Vanguard US Growth Admiral (VWUAX)
Vanguard 500 Index Admiral (VFIAX)	Vanguard Mid-Cap Growth Index Admiral (VMGMX)

Investing involves risk, including possible loss of principal.

Automatic increase

Any deferral rate or annual automatic increase you elected at OneAmerica **will** carry over to Empower.

If your account was set up with an automatic annual increase by default and you did not actively make this election, automatic increase **will not** carry over to Empower.

Once the quiet period ends, please review your deferral rate and automatic increase settings and make any updates as needed.

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 IRS regulations, we will update your federal and state income tax withholding on your payments to the IRS and your state's default withholding rate, applying the federal rate of 22% with no adjustments (regardless of your marital status).

This change will occur upon the transition of your account balance to Empower and will be effective on payments that you receive after the transition.

To make income tax-withholding elections other than the default withholding, complete and return the appropriate IRS form to Empower after the end of the transition. Use IRS Form W-4 for lump-sum distributions and IRS Form W-4P for installment payments.

You can download the form by visiting irs.gov, typing "W-4P Form" into the search bar, and clicking the corresponding PDF link. Mail the form to: Empower, ATTN 457(b) 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 these forms will have on income tax-withholding elections, refer to the 2025 IRS Publication 15-T or consult your tax advisor.

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 Clinic, LTD Eligible Deferred Compensation (Section 457) Plan

February 24, 2026

This notice is to inform you that your account in the Gundersen Clinic, LTD Eligible Deferred Compensation (Section 457) 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 Clinic, LTD Eligible Deferred Compensation (Section 457) 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 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 Clinic, LTD Eligible Deferred Compensation (Section 457) 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 Clinic, LTD Eligible Deferred Compensation (Section 457) 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.

Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

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.

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