



Dear Premier 401(k) Plan Participant,

We're excited to share with you some recent enhancements to your Premier 401(k) retirement plan! Administration of your Plan will soon transition to Fidelity Investments, an enhancement offering you additional investment options, online tools, and lower Plan costs intended to maximize your retirement savings.

In addition, some Participants may value access to an independent, local resource for questions about retirement planning, wealth management, and general personal finance inquiries. To best serve Participants, Premier has made Participants aware of the team of fiduciary advisors at Minneapolis-based Advanced Capital Group (ACG) for *preferred pricing* on guidance surrounding retirement planning or wealth management needs – this includes complementary



retirement reviews for Plan Participants. ACG is a registered investment advisor and has worked with Premier for many years as a trusted Plan consultant. This combination of administration change and local planning resource represents a significant value addition for our Participants and their families. The QR code above will direct you to information regarding ACG's services. ACG is licensed to operate nationwide and offers a dedicated planner relationship.

What does this change mean for you as a Participant?

Before the Plan enters a blackout period on **May 22nd**, Participants age 59½ or older may elect an in-service withdrawal and roll eligible assets into an Individual Retirement Account (IRA). This allows you to work with ACG or other advisor while future contributions flow into your Premier 401(k) as before. In-service rollovers are optional, they are not required.

Can I work with ACG and remain inside the Plan?

Yes. Once Plan monies migrate to Fidelity, you'll have the option to work with ACG through Fidelity's *BrokerageLink*® account, roll to an IRA with an ACG advisor, or self-direct your account. There is no requirement to work with a dedicated advisor from any firm.

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What does ACG include in a complementary review?

At Participant request, an ACG planner can provide a complementary retirement review that includes an analysis of your current income track, investment allocation, and review of your current retirement goals. This may also include a social security analysis where applicable. This will be provided through a private ACG portal accessible by Participants and accessed with user-specific credentials.

Do Premier and ACG have a revenue sharing arrangement?

No. There is no revenue sharing agreement between ACG and Premier. Nor does Premier receive compensation of any kind for referrals or assisting Participants with access to ACG. This service is available to Participants as a courtesy and does not obligate the Participant to engage in services beyond a complementary annual review.

Is Participant financial information shared with Premier?

No. ACG is required to keep all information provided by Participants private, and Premier does not receive or have access to ACG planner reports, its software, or systems.

How can I contact an ACG planner for a complementary review?

Participants can reach out to ACG independently through email, phone, or their website. Contact information can be found at the QR code link at the top of this letter, contacts for ACG advisor professionals listed below, or ACG’s website dedicated to this Plan transition. The website can be found here: www.thewell.work/premier

We’re excited about this next chapter of the Premier 401(k) Plan combining the strength and innovation of Fidelity with the trusted fiduciary professionals at ACG. We believe this transition puts you in an even stronger position to reach your retirement goals.

Sincerely,

The Premier Team

The ACG Advisory Team

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