



Important Changes to Your Directed Account Plan_ Revised

(Please note: The notice previously mailed showed an incorrect expense ratio for the Fidelity Growth Company fund. The correct expense ratio is shown below.)

Your Directed Account Plan is an important part of your long-term financial strategy. That is why Directed Account Plan is always looking for ways to improve the Plan, so several changes will be made. After review, the administrative fees charged for participating in the Plan will be lowered. And Directed Account Plan regularly reviews and sometimes changes the plan's investment options so you may continue to select from a competitive range of investment options. You will see below that two funds are changing share classes.

Great news – administrative fee is being lowered

Directed Account Plan regularly reviews the fees charged for the Plan. **Effective January 1, 2022**, as a result of a recent review, the annual administrative fee will be reduced from 0.15% to 0.12%. This fee is charged monthly to your account.

Share class changes

- Share class changes into 2 funds.

Important information about fund mapping

If you have a balance in and/or future contribution elections directed to be invested in one or more of the current funds, your money and/or elections will automatically transfer to the replacement funds. No action is required on your part. However, if you do not want your existing balance(s) or future contribution elections transferred in the manner outlined in this letter, you must reallocate your balance and future contribution elections to other fund options in the plan's investment lineup before market close **on Wednesday, December 15, 2021**, either online at DAP401k.com or by phone at **844-861-4327(4DAP)**. After the transfer, your account will remain invested according to the fund mapping instructions below, unless you actively elect to transfer your account to another investment.

Current fund	Replacement fund
<p>Aberdeen Emerging Markets M CUSIP: 00302G604 Gross expense ratio: 0.85%</p> <p>The Aberdeen Emerging Markets Equity Collective Fund seeks long-term capital appreciation by investing primarily in equity securities of emerging market country issuers.</p>	<p>Aberdeen Emerging Markets CUSIP: 00302G109 Gross expense ratio: 0.85%</p> <p>The Aberdeen Emerging Markets Equity Collective Fund seeks long-term capital appreciation by investing primarily in equity securities of emerging market country issuers.</p>
<p>Fidelity Growth Company K Ticker: FGCKX Gross expense ratio: 0.75%</p> <p>The investment seeks capital appreciation. The fund invests primarily in common stocks. It invests in companies that the advisor believes have above-average growth potential (stocks of these companies are often called "growth" stocks). The fund invests in domestic and foreign issuers. It uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions to select investments.</p>	<p>Fidelity Growth Company K6 Ticker: FGKFX Gross expense ratio: 0.45%</p> <p>The investment seeks capital appreciation. The fund normally invests primarily in common stocks. It invests in domestic and foreign issuers. The advisor uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.</p>

Investing involves risk, including possible loss of principal.

Funds exempt from SEC registration do not have ticker symbols.

Questions?

There is nothing you need to do. Your money will transfer automatically unless you provide different investment instructions before market close **on Wednesday, December 15, 2021**. You can make changes by:



Visiting your plan's website at **DAP401k.com**.



Contacting a representative at 844-861-4327(4DAP) between 7 a.m. and 9 p.m. Central time, any business day or Saturdays between 8 a.m. and 4:30 p.m. Central time. The TTY number for those with a hearing impairment is 800-345-1833.

You can always change how your money is invested any time after the transfer.

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 each carefully before investing.

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.

Alternative investments generally invest in non-traditional asset categories or use non-conventional strategies and may have more risk than traditional investments.

Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

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