

Notice Date November 27, 2023**Annual Notice Regarding Default Investments**

As a participant in the Plan, you have the right to decide how your account, including any deferrals and any company contributions to the Plan, is invested. Because you have not given us complete or accurate investment directions, or if applicable, did not return an opt out form even if you have previously made an affirmative investment election, we have invested your retirement money for you. Here's how it works:

1. If you do not provide complete and accurate investment directions, your deferrals will continue to be automatically invested in the Plan's qualified default investment alternative.
2. The qualified default investment alternative we've selected is an account managed by Stadion Money Management, LLC, (Stadion). The U.S. Department of Labor describes this type of account as a "qualified default investment alternative" or "QDIA". The Stadion managed account program uses the Plan's designated investment alternatives. Additional information about the managed account program is attached. If your date of birth was not previously provided by your employer, contributions will continue to be invested in a conservative portfolio until the missing information is received. Upon receipt of the missing information, your assets and future investment allocations will be transferred to the most appropriate portfolio.
3. You do not have to leave your money in the Stadion account. You can move your money at any time to any of the other investment alternatives offered by the Plan, and there are no transfer restrictions, fees or expenses if you elect to move your money within the first 90 days after it is invested in the QDIA. After the first 90 days, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the Stadion account. Information about these restrictions, fees and expenses are described in the Lincoln Participant Fee Disclosure.
4. You can move your money to other investment alternatives via the Lincoln Financial Group secure account access and maintenance Web site at LincolnFinancial.com or by calling the Customer Contact Center at (800) 510-4015. If you access your account via the Lincoln Financial Group Web site, you will be asked to rebalance your investment allocation and reset your investment elections for future contributions. You can obtain additional information about changing investments and the other investment alternatives in the Plan (including the fees and expenses of the designated investment alternatives) or about this Notice by contacting your plan administrator.
5. If your account is invested in the plan's QDIA (i.e., Stadion's managed account program), Stadion's annual management fee will be 0.45% of the total balance in your account. In addition, your account will bear the costs of each designated investment alternative used in the QDIA. For fees and expenses of the designated investment alternatives, please see the Lincoln Participant Fee Disclosure. Attached is the "Supplement to Notice Regarding Default Investments" that describes the investment objectives and risk and return characteristics of Stadion's managed account program.
6. Stadion's managed account program allocates the assets of Participant accounts to achieve varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed income exposures, offered through the designated investment alternatives available under the Plan, based on Your age, target retirement date (such as normal retirement age under the plan) and other relevant factors such as account balance. In managing Your account, Stadion will diversify Your account using a combination of the Plan's designated investment alternatives at different stages so as to minimize the risk of large losses and change the asset allocations and associated risk levels for Your account over time with the objective of becoming more conservative with increasing age. Your account will be benchmarked to its appropriate Target Date Index.
7. Attached is the "Terms of Agreement for Lincoln DirectorSM Plan Participants" that governs the management of your account so long as it is invested in Stadion's managed account service.

Lincoln DirectorSM, a group variable annuity contract, is issued on variations of contract form 19476 and state variations and amendment forms AR-450 or AR-450A and AR-451 or AR-451A by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., Radnor, PA, a broker-dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

Contracts sold in New York are issued on variations of contract form 19476NY and amendment forms AR 450 or AR-450NYA and AR 451 or AR-451NYA by Lincoln Life & Annuity Company of New York, Syracuse, NY. Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.

Products and features are subject to state availability. Limitations and exclusions may apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

Stadion Money Management, LLC, an independent registered investment advisor providing investment advice and account management services, is neither an affiliate nor a member of the Lincoln Financial Group. Participants are responsible for their own due diligence and can obtain information from their plan sponsor and Stadion Money Management, LLC.

Supplement to Notice Regarding Default Investments

Stadion's QDIA managed account program allocates the assets of the Participant accounts to achieve varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed income exposures, offered through investment alternatives available under the Plan, based on the participant's age, target retirement date (such as normal retirement age under the plan) and other relevant factors such as account balance. In managing such accounts, Stadion shall diversify the portfolios using certain investment alternatives available under the Plan at different stages so as to minimize the risk of large losses and change the asset allocations and associated risk levels for each Participant account over time with the objective of becoming more conservative with increasing age.

In addition to Stadion's annual investment management fee, the investment alternatives available under the Plan which Stadion will use for its managed account program also have fees and expenses. The details of the fees and expenses of investment alternatives are included in the participant fee disclosure provide by your recordkeeper.

Allocations will vary in participant accounts based on the factors listed above for each Participant. Below is a table that shows the target range of equity and fixed income exposures at different ages based on the most conservative and most aggressive factors. Participant accounts will be assigned an allocation that falls between these targeted ranges and will be specific to their years to retirement age of 67 unless otherwise specified.

Participant Age	Most Conservative Allocations*			Most Aggressive Allocations*		
	US Equity	International Equity	Fixed Income	US Equity	International Equity	Fixed Income
35 Years Old	51	28	21	63	34	3
45 Years Old	44	24	32	61	33	6
55 Years Old	31	17	52	53	28	19
65 Years Old	12	7	81	40	22	38

*Assumes each asset category is available in plan's investment lineup.

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Terms of Agreement for Lincoln DirectorSM Plan Participants

As a participant in your company sponsored retirement plan, you have the right to decide how your deferrals and company contributions (if any) are invested. Your plan sponsor has elected to make a managed account service offered by Stadion available to you as an investment alternative under the plan. You may also elect to use this service at any time, subject to the limitations and terms and conditions set out below.

If you fail to provide investment directions to Lincoln Financial Group ("Lincoln"), as your plan's recordkeeper, - or if you choose not to - your funds will be invested in a "default investment". The default investment your employer has selected is the StoryLine managed account service offered by Stadion. This program is intended to qualify as a "qualified default investment alternative" or "QDIA" under U.S. Department of Labor regulations. You do not have to leave your money in the StoryLine managed account. You can move your assets at any time to any of the other investment alternatives offered by the Plan by contacting the Lincoln Customer Contact Center, your plan's recordkeeper, and there is no termination fee within the first 90 days to move your assets. You can find information about the Plan's other investment alternatives or you can move your assets to other investment alternatives, thereby terminating this Agreement, via Lincoln's secure website at www.LincolnFinancial.com or by calling the Lincoln Customer Contact Center at (800) 510-4015.

You should be aware that your funds will not be invested in an account managed by Stadion, whether selected by you or as a QDIA, if you currently have funds invested in Company Stock and/or the Self-Directed Brokerage Option.

If you opt out of the QDIA or if your account is invested in the Stadion-managed QDIA and you decide to terminate the relationship with Stadion, you may affirmatively elect to rehire Stadion at any time to manage your retirement account. In such an instance, your account will be subject to the terms, conditions, and fees laid out in this Agreement.

For QDIA participants, based on the date of birth provided to Stadion, Stadion will allocate the money in your account to achieve a balance of long-term growth and preservation of your funds, using diversified investment options. Your investment objective and risk tolerance will consider your age, relevant data specific to your retirement account made available to Stadion (i.e. account balance, salary, deferral percentage) and if necessary, data based on company demographics. Please note that a missing date of birth will cause your account to be managed in a conservative profile pending receipt of the missing information. If applicable, Stadion will follow up with your employer for the missing information.

For non-QDIA participants, Stadion will allocate the money in your account to achieve a balance of long-term growth and preservation of your funds, using diversified investment options based on the results of the personal risk assessment you complete and other data specific to your retirement account made available to Stadion. You may also incorporate other factors into your risk profile, such as other retirement savings, adjustments to your retirement age, spousal investments, and any other relevant information. If you wish to discuss your specific investment circumstances, you may contact Stadion at (800) 222-7636. Participants who select StoryLine via online enrollment will be invested in an allocation based on their age until they complete their personal risk assessment. Any changes to your Investment Profile will be considered an affirmative investment decision and you will be actively engaging the service based on your own authority directly with Stadion.

You agree to promptly notify Lincoln, as recordkeeper of updated contact information, including name, address and email address. Stadion is entitled to rely upon all updated information provided by Lincoln, as recordkeeper.

The goal of the Stadion service is to maximize returns while protecting your invested assets from undue risk. The Stadion managed account is discretionary in nature. This means that Stadion will exercise complete discretion regarding the selection of specific investments for your portfolio, including for existing assets and future contributions to your participant account, which shall be constructed from the designated investment alternatives offered under the Plan (the "DIAs") selected by your plan sponsor. Stadion will not allocate assets into other securities that have not been selected by the Plan Sponsor and made available to you. Stadion will allocate assets in your participant account among investment options in your retirement plan subject to any reasonable restrictions you wish to impose on the management of your account (e.g., prohibited investment options). You acknowledge that the managers of the investment options in which your assets are invested may, from time to time, restrict the timing or amounts of certain trades, or even make certain investment options unavailable for investment at certain times. Stadion will use its independent judgment in managing your account under the foregoing conditions.

Although Stadion will endeavor to manage risk and maximize returns, it will not guarantee the profitability of your managed account. Short-term volatility in all financial markets is certain. There is an inherent risk associated with any investment program that invests in funds that invest in equity investments. This service is intended to be a long-term investment program. The investment value of your managed account at any given time will fluctuate. Past performance is no guarantee of future results.

Stadion will contact you at least annually to request that you notify it if there have been any changes in your financial situation or investment objectives or if there are any reasonable restrictions you wish to place or modify on your participant account. At any time, you may also notify Stadion of any changes in your financial situation or investment objectives or if there are any reasonable restrictions you wish to place or modify on your account.

You agree that Stadion will manage your entire account balance.

This Agreement may be terminated by you, your plan sponsor or Stadion at any time. If this Agreement is terminated by you, you agree to provide instructions to Lincoln regarding how you wish to invest your account upon termination.

If you were defaulted into this program by your employer (QDIA participant), any attempt to make investment elections or account transfers on your own through Lincoln will result in the termination of this Agreement and require that you provide Lincoln with instructions to rebalance your entire account and change your investment elections for future contributions. Non-QDIA participants that make investment elections on your own through