

Black Out Notice (Transition from American Funds to Transamerica)

**Important Notice Concerning Your Rights Under the S.C. Swiderski Management, Inc.
Retirement Plan**

Date of Notice: November 2, 2023

- This notice is to inform you that the S.C. Swiderski Management, Inc. Retirement Plan (the “Plan”) will be changing its record-keeper from American Funds to Transamerica Retirement Solutions LLC (“Transamerica”) and also changing investment options effective 12/07/2023.
- As a result of these changes, you will be temporarily unable to direct or diversify investments in your individual account, obtain a loan, or obtain a distribution from the Plan. This period, during which you will be unable to exercise these rights otherwise available under the Plan, is called a “blackout period.” Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.
- The blackout period for the Plan is expected to begin as of the close of business at 4:00pm Eastern Time on 12/07/2023 and end during the week of 12/29/2023. During these weeks, you can determine whether the blackout period has started or ended by calling your new provider, Transamerica, toll-free at 1-800-401-8726.
- During the blackout period, you will be unable to direct or diversify the assets held in your Plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout 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.
- If you have any questions concerning this notice, you should contact:

Nicole Blum
S.C. Swiderski Management, Inc.
401 Ranger Street
Mosinee, WI 54455
715-693 9522

S.C. Swiderski Management, Inc.

S.C. Swiderski Management, Inc. Retirement Plan ("The Plan(s)")

**NOTICE OF QUALIFIED CHANGE IN
THE PLAN'S INVESTMENT OPTIONS**

November 2, 2023

Your employer is changing retirement plan providers and, in turn, changing the investment options available in your Plan. Contributions to the Plan after **12/07/2023** will be directed to the new funds you select during enrollment. If you do not have investment options on file with Transamerica, your contributions will be deposited to the default fund designated under the plan's investment options, the ***Transamerica LifeGoal Index with BlackRock Target Date Funds***.

Existing Account Balance: Your existing account balance in the Plan will be transferred to Transamerica and invested in an interest-bearing account until the account records for all Plan Participants are received and reconciled by Transamerica. If you do not have investment options on file with Transamerica, your account will transfer to the default fund designated under the plan's investment options, the ***Transamerica LifeGoal Index with BlackRock Target Date Funds***.

Additionally, your current savings rate will automatically transfer to Transamerica.

When the Transfer Will Take Place: Please refer to the Sarbanes Oxley Notice provided for additional information on the blackout period. After the blackout period, you will be able to access your account with Transamerica and view your investment activity.

Your Right To Direct Investments: Although the investment options in the Plan are determined by your employer, you have the right to direct the investment of your individual account balance and the allocation of your future contributions under the Plan into any of the available investment options. You have the right to transfer your money and/or change the allocation of your future contributions before and after the blackout. During enrollment at Transamerica, you'll have the opportunity to choose how your account balance or future contributions should be invested.

How to Make or Change an Investment Election: You can make or change your affirmative investment election during the enrollment process at Transamerica by:

- Contacting Transamerica during the enrollment process via the website at transamerica.com/portal/home or via phone at 800-401-8726

Fund information, including investment objectives, risk and return characteristics, as well as fees and other expenses, for each existing investment option under the Plan is made available to you with your Plan materials.