



A bold new path to retirement starts now

Your The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan is moving to Empower.
Effective April 15, 2024.

Everything we do centers around you

With a focus on monthly income in retirement, we strive to help people replace — for life — the income they made while working.

This innovative approach, combined with our unique offerings and commitment to service excellence, has earned Empower the trust of millions of participants.





What happens next

The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan is moving your account balance and future contributions to the Great Gray Trust American Funds I Fund based on your date of birth.

Here are some features and options you'll really like



Roth after-tax contributions to give you more savings options.



Investment advice available through Empower Advisory Group, LLC.



A dashboard where it's easy to see where you stand and take action with estimated monthly retirement income and healthcare costs.



The full-featured Empower app to access and manage your account.



My Financial Path: Your plan offers a place to help you make sense of your finances.

Important dates

April 11, 2024

Blackout period begins

You will have limited access to your The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan account at Fidelity Investments and limited access to your account at Empower. This "blackout period" will give us time to transfer your plan's administrative records to Empower (see the Important notice section of this document for details).

May 2, 2024

Blackout period is expected to end

Once the blackout period has ended, you will have full access to your account online and by phone.

My Financial Path includes products made available by Empower Retirement, LLC and third-party providers outside the benefits provided under your retirement account. Inclusion of a product in My Financial Path is not an endorsement or recommendation of the product by your retirement account sponsor or providers.

Important notice concerning your rights in the The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan

March 11, 2024

This notice is to inform you that your account in the The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan will transfer to Empower effective April 15, 2024.

As a result of this change, you temporarily will be unable to check your account balance and transfer or diversify your investments in your The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan account or obtain a loan, withdrawal or distribution. 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 temporary blackout period begins on April 11, 2024, and ends during the week of May 2, 2024. During this time, you will have limited access to your account. You will be unable to check your account balance; transfer or diversify your investments, including investments held within a self-directed brokerage account; or

obtain a loan, withdrawal or distribution from your The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan account.

After the blackout period ends, it is very important that you review and consider the appropriateness of your investments. 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 blackout period begins, contact Fidelity Investments at 800-835-5097 or access your account online at www.401k.com by April 11, 2024. If you have questions concerning this notice, please contact Nicole Hercules at 302 678 8000.

These dates and times are subject to change. Please contact Nicole Hercules for more information.

Diversification does not ensure a profit or protect against loss.



Check your date of birth—your balance will be invested in the target date fund that most closely matches the year in which you will turn age 65 (assumed retirement age). Please contact Empower if changes are needed.

Not employed at DOVER FEDERAL CREDIT UNION ?

If you're retired or separated from service, you may have options related to this account transition. For more information, contact your plan provider.

We've got your back — contact Empower

As you continue to plan for a successful future, we're here to help. Let us know if you have any questions about your plan, or if you need to make updates to your account.

Check in at empowermyretirement.com or 800-338-4015.

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.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect the sponsor to provide financial support to the fund at any time.

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.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Unless otherwise noted:

Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

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How your investments will transfer

As part of your move to Empower, your account balance will be invested in one of the Great Gray Trust American Funds I Fund based on date of birth. You can change how your account is invested before the blackout period begins by contacting Empower. During the blackout period, balances will be liquidated and temporarily invested in the Dreyfus Government Cash Management DGCXX. Please note that the investment option used for the temporary plan level holding account during the transition process will not be added to the plan's investment lineup available to participants following the transition unless specifically directed by the plan sponsor or other plan investment fiduciary. You may also transfer your account balance to any of the plan's investment options once the blackout period is complete. And if you have any questions, please visit empowermyretirement.com or call **800-338-4015** for investment information.

Your range	will automatically transfer to
All Dates Before 1/1/1950	Great Gray Trust American Funds 2010 I
From 1/1/1950 to 12/31/1954	Great Gray Trust American Funds 2015 I
From 1/1/1955 to 12/31/1959	Great Gray Trust American Funds 2020 I
From 1/1/1960 to 12/31/1964	Great Gray Trust American Funds 2025 I
From 1/1/1965 to 12/31/1969	Great Gray Trust American Funds 2030 I
From 1/1/1970 to 12/31/1974	Great Gray Trust American Funds 2035 I
From 1/1/1975 to 12/31/1979	Great Gray Trust American Funds 2040 I
From 1/1/1980 to 12/31/1984	Great Gray Trust American Funds 2045 I
From 1/1/1985 to 12/31/1989	Great Gray Trust American Funds 2050 I

Your range	will automatically transfer to
From 1/1/1990 to 12/31/1994	Great Gray Trust American Funds 2055 I
From 1/1/1995 to 12/31/1999	Great Gray Trust American Funds 2060 I
All dates after 12/31/1999	Great Gray Trust American Funds 2065 I

To ensure your account is allocated according to your strategy or investment style, it's a good idea to revisit your account and make adjustments to your investment elections, if necessary, before and after the blackout period.

Investing involves risk, including possible loss of principal.



We've got your back — contact Empower

As you continue to plan for a successful future, we're here to help.

Let us know if you have any questions about your plan or if you need to make updates to your account.

empowermyretirement.com

800-338-4015

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.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect the sponsor to provide financial support to the fund at any time.

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.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

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Notice of Investment Returns & Fee Comparison

521465-01 The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-800-338-4015

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	Other Investment-Related Fees, Expense Information and Transfer Restrictions - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments Averaged Annualized Total Return [†] as of 12/31/2023									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
Great Gray Trust American Funds 2010 I ²	N/A	5.27%	7.54%	7.54%	4.04%	N/A	5.35%	06/10/2020	0.21%/0.21%
							\$53.50 per \$1,000		\$2.05 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2010 TR USD**		7.42%	10.79%	10.79%	1.49%	N/A	3.58% \$35.80 per \$1,000	06/10/2020	
Great Gray Trust American Funds 2020 I ²	N/A	6.18%	9.48%	9.48%	4.36%	N/A	6.51% \$65.10 per \$1,000	06/01/2020	0.24%/0.24% \$2.38 per \$1,000 Gross
S&P Target Date 2020 TR USD**		8.04%	12.32%	12.32%	2.12%	N/A	5.21% \$52.10 per \$1,000	06/01/2020	
Great Gray Trust American Funds 2030 I ²	N/A	8.02%	13.86%	13.86%	4.63%	N/A	7.92% \$79.20 per \$1,000	06/03/2020	0.29%/0.29% \$2.94 per \$1,000 Gross
S&P Target Date 2030 TR USD**		9.02%	14.80%	14.80%	3.61%	N/A	7.23% \$72.30 per \$1,000	06/03/2020	
Great Gray Trust American Funds 2040 I ²	N/A	10.80%	19.24%	19.24%	4.86%	N/A	9.91% \$99.10 per \$1,000	06/01/2020	0.39%/0.39% \$3.91 per \$1,000 Gross
S&P Target Date 2040 TR USD**		10.19%	18.16%	18.16%	5.16%	N/A	10.31% \$103.10 per \$1,000	06/01/2020	
Great Gray Trust American Funds 2050 I ²	N/A	11.41%	20.73%	20.73%	4.88%	N/A	10.18% \$101.80 per \$1,000	06/01/2020	0.42%/0.42% \$4.17 per \$1,000 Gross
S&P Target Date 2050 TR USD**		10.70%	19.58%	19.58%	5.84%	N/A	11.32% \$113.20 per \$1,000	06/01/2020	
Great Gray Trust American Funds 2060 I ²	N/A	11.60%	21.51%	21.51%	4.80%	N/A	9.74% \$97.40 per \$1,000	06/03/2020	0.43%/0.43% \$4.27 per \$1,000 Gross
S&P Target Date 2060 TR USD**		10.72%	19.74%	19.74%	5.89%	N/A	10.62% \$106.20 per \$1,000	06/03/2020	
Great Gray Trust American Funds 2015 I ²	N/A	5.72%	8.50%	8.50%	4.30%	N/A	5.80% \$58.00 per \$1,000	06/10/2020	0.22%/0.22% \$2.22 per \$1,000 Gross
S&P Target Date 2015 TR USD**		7.68%	11.38%	11.38%	1.86%	N/A	4.15% \$41.50 per \$1,000	06/10/2020	
Great Gray Trust American Funds 2025 I ²	N/A	6.87%	11.24%	11.24%	4.35%	N/A	7.31% \$73.10 per \$1,000	06/01/2020	0.26%/0.26% \$2.60 per \$1,000 Gross
S&P Target Date 2025 TR USD**		8.28%	12.99%	12.99%	2.80%	N/A	6.46% \$64.60 per \$1,000	06/01/2020	
Great Gray Trust American Funds 2035 I ²	N/A	9.38%	16.61%	16.61%	4.79%	N/A	8.64% \$86.40 per \$1,000	06/10/2020	0.34%/0.34% \$3.37 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2035 TR USD**		9.68%	16.63%	16.63%	4.45%	N/A	8.13%	06/10/2020	
							\$81.30 per \$1,000		
Great Gray Trust American Funds 2045 I ²	N/A	11.26%	20.05%	20.05%	4.89%	N/A	9.65%	06/03/2020	0.41%/0.41%
							\$96.50 per \$1,000		\$4.11 per \$1,000 Gross
S&P Target Date 2045 TR USD**		10.53%	19.14%	19.14%	5.62%	N/A	10.21%	06/03/2020	
							\$102.10 per \$1,000		
Great Gray Trust American Funds 2055 I ²	N/A	11.56%	21.35%	21.35%	4.86%	N/A	9.71%	06/03/2020	0.43%/0.43%
							\$97.10 per \$1,000		\$4.25 per \$1,000 Gross
S&P Target Date 2055 TR USD**		10.71%	19.62%	19.62%	5.91%	N/A	10.64%	06/03/2020	
							\$106.40 per \$1,000		
Great Gray Trust American Funds 2065 I ²	N/A	11.60%	21.49%	21.49%	N/A	N/A	7.32%	04/22/2022	0.43%/0.43%
							\$73.20 per \$1,000		\$4.26 per \$1,000 Gross
S&P Target Date 2060 TR USD**		10.72%	19.74%	19.74%	N/A	N/A	6.47%	04/22/2022	
							\$64.70 per \$1,000		
International Funds									
Fidelity International Index ²	FSPSX	10.75%	18.31%	18.31%	4.18%	8.34%	4.42%	09/08/2011	0.04%/0.04%
							\$44.20 per \$1,000		\$.35 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		9.77%	16.17%	16.17%	2.15%	7.78%	4.84%	09/08/2011	
							\$48.40 per \$1,000		
Specialty									
Fidelity Real Estate Index ²	FSRNX	18.10%	11.94%	11.94%	5.17%	4.88%	6.32%	09/08/2011	0.07%/0.07%
							\$63.20 per \$1,000		\$.70 per \$1,000 Gross
Morningstar US Real Estate PR USD**		16.63%	7.29%	7.29%	1.21%	3.20%	3.25%	09/08/2011	
							\$32.50 per \$1,000		
Franklin Real Estate Securities R6 ²	FSERX	16.63%	10.62%	10.62%	5.31%	7.63%	7.37%	05/01/2013	0.62%/0.57%
							\$73.70 per \$1,000		\$6.20 per \$1,000 Gross
Morningstar US Real Estate PR USD**		16.63%	7.29%	7.29%	1.21%	3.20%	3.25%	05/01/2013	
							\$32.50 per \$1,000		
Invesco Gold & Special Minerals R6 ^{1,2}	OGMIX	13.66%	6.82%	6.82%	-4.55%	11.79%	5.80%	10/26/2012	0.66%/0.66%
							\$58.00 per \$1,000		\$6.60 per \$1,000 Gross
MSCI World/Metals&Mining PR USD**		11.96%	4.91%	4.91%	4.65%	9.93%	2.10%	10/26/2012	
							\$21.00 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Small Cap Funds									
iShares Russell 2000 Small-Cap Index K ²	BDBKX	14.01%	16.95%	16.95%	2.27%	10.02%	7.20%	03/31/2011	0.07%/0.07%
							\$72.00 per \$1,000		\$.70 per \$1,000 Gross
Morningstar US Small Cap TR USD**		14.07%	20.59%	20.59%	4.56%	10.88%	7.56%	03/31/2011	
							\$75.60 per \$1,000		
Franklin Small Cap Growth R6 ²	FSMLX	17.70%	31.24%	31.24%	-2.98%	11.57%	8.32%	05/01/2013	0.69%/0.67%
							\$83.20 per \$1,000		\$6.90 per \$1,000 Gross
Morningstar US Small Growth TR USD**		14.47%	26.65%	26.65%	-5.79%	8.90%	7.20%	05/01/2013	
							\$72.00 per \$1,000		
Invesco Small Cap Value R6 ^{1,2}	SMVSX	12.05%	23.46%	23.46%	20.99%	21.18%	10.39%	02/07/2017	0.71%/0.71%
							\$103.90 per \$1,000		\$7.10 per \$1,000 Gross
Morningstar US Small Value TR USD**		15.38%	14.58%	14.58%	12.14%	11.31%	7.11%	02/07/2017	
							\$71.10 per \$1,000		
Mid Cap Funds									
iShares Russell Mid-Cap Index K ²	BRMKX	12.85%	17.27%	17.27%	5.96%	12.69%	8.98%	05/13/2015	0.05%/0.05%
							\$89.80 per \$1,000		\$.50 per \$1,000 Gross
Morningstar US Mid Cap TR USD**		12.84%	16.24%	16.24%	6.46%	13.38%	9.61%	05/13/2015	
							\$96.10 per \$1,000		
Large Cap Funds									
BlackRock Sustainable Adv Lrg Cap Core K ²	BIRKX	12.24%	25.66%	25.66%	9.08%	15.86%	13.90%	03/28/2016	0.51%/0.43%
							\$139.00 per \$1,000		\$5.10 per \$1,000 Gross
Morningstar US Large Cap TR USD**		11.70%	29.81%	29.81%	9.53%	16.08%	14.11%	03/28/2016	
							\$141.10 per \$1,000		
iShares Russell 1000 Large-Cap Index K ²	BRGKX	11.97%	26.48%	26.48%	8.93%	15.45%	11.73%	03/31/2011	0.07%/0.07%
							\$117.30 per \$1,000		\$.70 per \$1,000 Gross
Morningstar US Large Cap TR USD**		11.70%	29.81%	29.81%	9.53%	16.08%	12.37%	03/31/2011	
							\$123.70 per \$1,000		
JPMorgan U.S. Value R6 ^{1,2}	VGINX	8.68%	9.73%	9.73%	11.06%	13.03%	9.96%	11/02/2015	0.50%/0.44%
							\$99.60 per \$1,000		\$5.00 per \$1,000 Gross
Morningstar US Large Value TR USD**		8.02%	11.82%	11.82%	10.85%	11.22%	8.96%	11/02/2015	
							\$89.60 per \$1,000		
T. Rowe Price Large Cap Growth I ^{1,2}	TRLGX	14.26%	46.21%	46.21%	5.29%	15.92%	13.99%	10/31/2001	0.55%/0.55%
							\$139.90 per \$1,000		\$5.50 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Large Growth TR USD**		15.72%	47.26%	47.26%	2.18%	14.67%	12.87% \$128.70 per \$1,000	10/31/2001	
Balanced Funds									
American Funds American Balanced R6 ²	RLBGX	9.96%	14.37%	14.37%	5.40%	9.26%	7.88% \$78.80 per \$1,000	05/01/2009	0.25%/0.25% \$2.50 per \$1,000 Gross
S&P Target Risk Moderate TR USD**		8.40%	12.41%	12.41%	1.01%	5.66%	4.48% \$44.80 per \$1,000	05/01/2009	
Bond Funds									
American Funds Bond Fund of Amer R6 ²	RFBGX	6.79%	5.09%	5.09%	-2.90%	1.97%	2.32% \$23.20 per \$1,000	05/01/2009	0.22%/0.22% \$2.20 per \$1,000 Gross
Morningstar US Core Bond TR Hedged USD**		6.56%	5.31%	5.31%	-3.39%	1.04%	1.74% \$17.40 per \$1,000	05/01/2009	
American Funds Capital World Bond R6 ²	RCWGX	9.20%	6.42%	6.42%	-5.66%	0.05%	0.74% \$7.40 per \$1,000	05/01/2009	0.48%/0.48% \$4.80 per \$1,000 Gross
Morningstar Global ex-US Treasury Bond G**		4.42%	4.10%	4.10%	-4.21%	-1.13%	1.08% \$10.80 per \$1,000	05/01/2009	
American Funds Inflation Linked Bd R6 ²	RILFX	4.22%	1.71%	1.71%	-2.17%	2.88%	2.54% \$25.40 per \$1,000	11/01/2013	0.29%/0.29% \$2.90 per \$1,000 Gross
Morningstar US Treasury Inflation-Protec**		4.45%	3.68%	3.68%	-1.15%	2.94%	2.27% \$22.70 per \$1,000	11/01/2013	
American Funds US Government Sec R6 ²	RGVGX	6.12%	3.19%	3.19%	-2.83%	1.26%	1.73% \$17.30 per \$1,000	05/01/2009	0.26%/0.26% \$2.60 per \$1,000 Gross
Morningstar US 5-10 Yr Composite Treasur**		5.84%	4.11%	4.11%	-4.07%	0.78%	1.71% \$17.10 per \$1,000	05/01/2009	
iShares U.S. Aggregate Bond Index K ^{1,2}	WFBIX	6.61%	5.58%	5.58%	-3.39%	1.08%	1.74% \$17.40 per \$1,000	07/02/1993	0.06%/0.05% \$.60 per \$1,000 Gross
Morningstar US Core Bond TR Hedged USD**		6.56%	5.31%	5.31%	-3.39%	1.04%	1.74% \$17.40 per \$1,000	07/02/1993	
BlackRock High Yield Bond Portfolio K ²	BRHYX	6.85%	13.68%	13.68%	2.56%	5.72%	4.64% \$46.40 per \$1,000	11/19/1998	0.51%/0.51% \$5.10 per \$1,000 Gross
ICE BofA US High Yield TR USD**		7.06%	13.46%	13.46%	2.00%	5.21%	4.52% \$45.20 per \$1,000	11/19/1998	
Fidelity Inflation Protected Bond Index ²	FIPDX	4.50%	3.78%	3.78%	-1.12%	3.04%	2.34% \$23.40 per \$1,000	05/16/2012	0.05%/0.05% \$.50 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Treasury Inflation-Protec**		4.45%	3.68%	3.68%	-1.15%	2.94%	2.27% \$22.70 per \$1,000	05/16/2012	
Fidelity Intermediate Treasury Bond Idx ²	FUAMX	5.75%	4.07%	4.07%	-4.13%	0.61%	1.54% \$15.40 per \$1,000	10/04/2017	0.03%/0.03% \$.30 per \$1,000 Gross
Morningstar US 5-10 Yr Composite Treasur**		5.84%	4.11%	4.11%	-4.07%	0.78%	1.71% \$17.10 per \$1,000	10/04/2017	
Money Market Funds									
Dreyfus Government Cash Mgmt Instl ^{1,2}	DGCXX	1.32%	5.03%	5.03%	2.18%	1.80%	1.17% \$11.70 per \$1,000	03/13/1985	0.21%/0.18% \$2.10 per \$1,000 Gross
USTREAS Treasury Bill Auction Average 3 **		1.38%	5.41%	5.41%	2.51%	2.01%	1.34% \$13.40 per \$1,000	03/13/1985	

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 them carefully before investing.

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate of return. The rate shown reflects the rate in effect from the last available quarter. Your rate may vary depending on the quarter in which the transitioned plan is funded. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 01/19/2024				
Investment Option	Current Fixed Rate	Minimum Rate	Frequency of Fixed Rate Setting	Term
EI Fixed Account - Series Class I	1.35%	0.00%	Quarterly	03/31/2024
	\$13.50 per \$1,000			

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from \$10 up to \$75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 01/19/2024				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Asset Based Fee	0.71%	0.1775%	Quarterly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.
	\$7.10 per \$1,000	\$1.78 per \$1,000		

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 01/19/2024		
Investment Option	Transfer Rule	Shareholder Type Fees^
Invesco Gold & Special Minerals R6	2	
Invesco Small Cap Value R6	2	
JPMorgan U.S. Value R6	1	
T. Rowe Price Large Cap Growth I	4	
iShares U.S. Aggregate Bond Index K	3	
Dreyfus Government Cash Mgmt Instl	5,6	

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #5 - Dollar Cost Average and/or transfers into this fund may be prohibited. Please contact your plan sponsor if you have any questions.

Rule #6 - This fund is not allowed as part of a transfer into a Rebalancer. Please contact your plan sponsor if you have any questions.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

Revenue Credit

For certain investment options, revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are investing in the specific investment options.

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 01/19/2024			
Service	Fee Amount	Frequency	Description
Participant Loan Maintenance Fee	\$12.50	Quarterly	This fee is for annual maintenance of your existing loan. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Loan Origination Fee	\$50 for Empower \$100 for your TPA	Per Loan	This fee is for the processing of your loan. This fee is applied each time you request a loan
Benefit Disbursement Fee	\$25 for Empower \$90 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.
Benefit Disbursement Fee	\$65 for Empower \$90 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.
Benefit Disbursement Fee	\$40 for Empower \$90 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.

Service	Fee Amount	Frequency	Description
TPA Disbursement Fee	\$90.00	Per Transaction	RMD
Qualified Domestic Relations Order Processing Services	\$400.00	Per Occurrence	Per QDRO fee for processing. This includes QDRO reviews, calculations, and distributions.
ACH Special Handling Charge	\$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Empower Advisory Services My Total Retirement	Up to \$100K = 0.162500% Next \$150K = 0.137500% Next \$150K = 0.112500% Over \$400K = 0.087500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
EXPRESS Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
Periodic Payment Maintenance Fee	\$6.25	Quarterly	This fee is for the annual maintenance of your existing systematic scheduled withdrawal. If you have more than one systematic withdrawal, you will be assessed the fee for each systematic withdrawal.
Periodic Payment Origination Fee	\$50.00	Per PPAY Set Up	Periodic Payment Origination Fee
Approval Fee	\$75.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.
WIRE Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.
TPA Miscellaneous Fee	\$500.00	Per Transaction	QDRO - reviewed and acceptance

For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

Qualified Default Investment Alternative

521465-01 The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the The Gratitude Plan adopted by Dover Federal Credit Union 401(k) Plan (the Plan). **You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.**

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
Great Gray Trust American Funds 2010 I	1900 to 1949
Great Gray Trust American Funds 2015 I	1950 to 1954
Great Gray Trust American Funds 2020 I	1955 to 1959
Great Gray Trust American Funds 2025 I	1960 to 1964
Great Gray Trust American Funds 2030 I	1965 to 1969
Great Gray Trust American Funds 2035 I	1970 to 1974
Great Gray Trust American Funds 2040 I	1975 to 1979
Great Gray Trust American Funds 2045 I	1980 to 1984
Great Gray Trust American Funds 2050 I	1985 to 1989
Great Gray Trust American Funds 2055 I	1990 to 1994
Great Gray Trust American Funds 2060 I	1995 to 1999
Great Gray Trust American Funds 2065 I	2000 or later

Great Gray Trust American Funds 2010 I	Investment Objective & Strategy
	The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.
Fund Investment Expense as of 02/23/2024	Risk and Return Profile
Gross: 0.21% Net: 0.21%	This investment option may be most appropriate for someone with a preference for some principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

<p>Great Gray Trust American Funds 2015 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.22% Net: 0.22%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns but also seeking income as a secondary objective. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>Great Gray Trust American Funds 2020 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.24% Net: 0.24%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>Great Gray Trust American Funds 2025 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.26% Net: 0.26%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p>Great Gray Trust American Funds 2030 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.29% Net: 0.29%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>Great Gray Trust American Funds 2035 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.34% Net: 0.34%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>Great Gray Trust American Funds 2040 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.39% Net: 0.39%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p>Great Gray Trust American Funds 2045 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.41% Net: 0.41%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>Great Gray Trust American Funds 2050 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.42% Net: 0.42%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>Great Gray Trust American Funds 2055 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.43% Net: 0.43%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p>Great Gray Trust American Funds 2060 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.43% Net: 0.43%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.</p>
<p>Great Gray Trust American Funds 2065 I</p>	<p>Investment Objective & Strategy</p> <p>The objective of each Fund is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with each Fund. Each Fund seeks to achieve this objective by investing in American Funds mutual funds and the Great Gray Trust Stable Value.</p>
<p>Fund Investment Expense as of 02/23/2024</p> <p>Gross: 0.43% Net: 0.43%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA designated by the Plan Administrator or other Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA designated by the Plan investment fiduciary based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and certain risk profiles, as applicable. You should contact the Plan Administrator or other responsible Plan fiduciary to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the fund fact sheet, prospectus, and/or other applicable disclosure document, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-800-338-4015.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-800-338-4015 or visit empowermyretirement.com. Also, you can contact your Plan Administrator.

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. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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