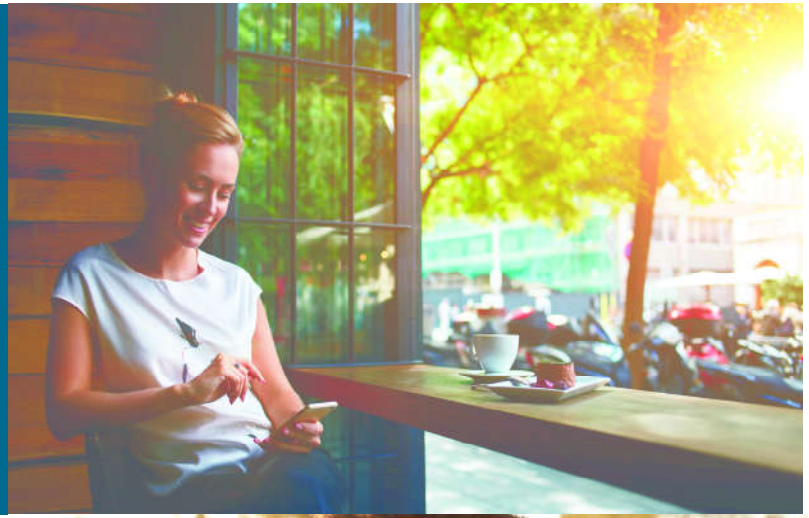


# IMPORTANT NOTICE

## ABOUT A CHANGE TO YOUR RETIREMENT PLAN



### TANDEM HR, LLC 401(K) PLAN



Dear Participant:

MidwestHR is pleased to announce that the MidwestHR, LLC 401(k) and Profit Sharing Plan will be merging into the Tandem HR, LLC 401(k) Plan. Ameritas BlueStar Retirement Services will replace Transamerica as the plan provider.

BlueStar's customized service, easy to use website, and effective planning tools will ensure that when the time comes for retirement, you'll be ready! BlueStar's open-architecture program with Charles Schwab Trust Bank allows participants of the Tandem HR, LLC 401(k) Plan to access low-cost share classes from premier fund families. The plan's investment menu also includes easy-to-use target date funds to help ensure that even the most inexperienced investors can invest with confidence. We are confident that this new program will offer you an excellent opportunity to prepare for your retirement.

The following pages contain important information about how you can obtain your password and access your account once the transition is complete. You will also find a summary of your new investment options. Please be sure to review this information carefully as the enclosed materials contain valuable information about our 401(k) offerings.

We are excited about these changes and encourage you to take advantage of our 401(k) Plan!

Sincerely,

MidwestHR

# WHAT'S HAPPENING AND WHEN

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## BLACKOUT PERIOD

Before you can access the new Plan features available through BlueStar, the Tandem HR, LLC 401(k) Plan will need to go through a transition period. During this time, you will have limited access to your account. This is called a “Blackout Period”. The blackout period will begin on October 27, 2022 and end during the week of November 14, 2022. During the blackout period, you will not be able to request loans or withdrawals, make changes to your investment selections or transfer monies until the transition is complete and balances are reconciled. Please refer to the Blackout Notice on page 6 for additional details regarding the plan transfer.

## DO I NEED TO DO ANYTHING BEFORE THE TRANSITION?

You are not required to do anything before or during the transition. If you are currently contributing to your 401(k), your deductions, will continue without any action required on your part. Your past beneficiary designations will also remain in force. The entire plan, including your account balance and any outstanding loan, will be transferred. However, the Plan will have a new investment option list with an excellent slate of top-tier, low-cost fund options. **Your current Plan assets and investment selection percentages will be transferred (or “mapped”) to investment options on the new investment menu with similar objectives.** Because your funds will be “mapped” based on your current selections, you may want to review the appropriateness of your current investments before the start of the Blackout Period on October 27, 2022. If you want to make any changes to your investment selection or transfer your existing balance *before* the start of the blackout period, you may do so by contacting Transamerica. The Mapping Table on page 4 outlines how your current investment options will be transferred to the new investment options.

## WHAT SHOULD I DO AFTER THE TRANSITION?

You will be notified when the blackout period is over. At that time, you may access your account online at [WWW.MYPLANCONNECTION.COM](http://WWW.MYPLANCONNECTION.COM) and make any changes to your portfolio you would like. When you login for the first time, your userid will be your social security number and your password will be the last four digits of your social security number.

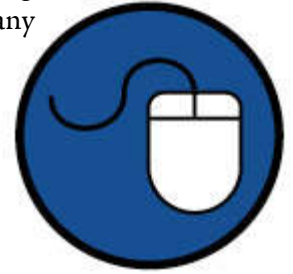
If you would like to make changes to your investments, you can login to your account at [WWW.MYPLANCONNECTION.COM](http://WWW.MYPLANCONNECTION.COM) and select “Manage Account” and then “Change Future Investments” from the drop down menu. If you would like your current holdings to be invested according to your new selections, you will have the option to rebalance your account.

# HOW TO ACCESS YOUR ACCOUNT

## LOG ON TO [WWW.MYPLANCONNECTION.COM](http://WWW.MYPLANCONNECTION.COM)

It's easy to connect to your Plan. Enroll, access your retirement account information, take advantage of great planning tools, and learn about your plan's investment options online at [www.myplanconnection.com](http://www.myplanconnection.com). When you login for the first time, user-id is your social security number (no dashes or hyphens) and your password is the last four digits of your social security number. Once you login, review your new account and learn about the many useful online features.

1. Access account information
2. Transfer funds and select new investment elections
3. Change your contribution percentage
4. Modify your beneficiary designation
5. Download enrollment materials
6. Access Plan forms
7. Request a loan or take a distribution



## TALK TO A CUSTOMER SERVICE REPRESENTATIVE (800.878.5220)

Questions about your account? Speak to a customer service representative (Monday through Friday 8 a.m. - 6 p.m., ET).

## TALK TO AN INVESTMENT ADVISOR (800.371.0232)

Need investment advice? We have it! Whether you need a helping hand or want the whole decision out of your hands, we have a solution. Call BKS Retirement Services to schedule a phone consultation for personalized investment advice. These services are offered at no additional expense to plan participants.

## QUARTERLY STATEMENTS

Quarterly statements detailing your account balance by fund and by source and any activity in your account will be mailed to your address of record on a quarterly basis. You can also generate an account statement daily by logging in to your account at [www.myplanconnection.com](http://www.myplanconnection.com).

### KEY DATES:

**10/27/2022:** Blackout Start Date

**11/2/2022:** Plan Liquidation and Transfer

**Week of 11/14/2022:** Plan Transfer Complete

Go online to review your account and investment options at [www.myplanconnection.com](http://www.myplanconnection.com) once the transfer is complete.



# HOW YOUR CURRENT INVESTMENTS WILL TRANSFER

As part of the transition, your current Plan assets and investment selection percentages will be transferred (or “mapped”) to investment options on the new investment menu with similar objectives per the table below.

Name (ticker)	Category	1 yr	5 yr	10 yr	Expense Ratio
FROM: AEGON Bond Ret Opt (XXXX1)		-10.85%	0.50%	1.86%	0.97%
TO: Metropolitan West Total Return Bd Plan (MWTSX)	Intermediate Core-Plus Bond	-11.55%	1.12%	2.32%	0.37%
FROM: American Funds Balanced Ret Opt (XXXX3)		-8.73%	6.55%	8.44%	0.85%
TO: Dodge & Cox Balanced I (DODBX)	Allocation--50% to 70% Equity	-7.87%	7.17%	9.91%	0.51%
FROM: American Funds New Perspective Inv Opt (XXXX4)		-22.71%	8.71%	10.51%	1.06%
TO: American Funds New Perspective R6 (RNPGX)	Global Large-Stock Growth	-22.19%	9.43%	11.23%	0.41%
FROM: Franklin Small-Mid Cap Growth Ret Opt (XXXX7)		-37.32%	9.37%	10.59%	1.17%
TO: Carillon Eagle Mid Cap Growth R6 (HRAUX)	Mid-Cap Growth	-24.63%	10.27%	13.06%	0.63%
FROM: Invesco Diversified Dividend Ret Opt (XXXX10)		-3.13%	5.73%	9.43%	0.92%
TO: Dodge & Cox Stock I (DODGX)	Large Value	-7.57%	9.92%	13.09%	0.51%
FROM: Invesco Global Ret Opt (XXXX11)		-29.69%	5.07%	9.03%	1.23%
TO: American Funds New Perspective R6 (RNPGX)	Global Large-Stock Growth	-22.19%	9.43%	11.23%	0.41%
FROM: Invesco Small Cap Growth Inv Opt (XXXX12)		-39.27%	5.84%	10.12%	1.14%
TO: Invesco Discovery R6 (ODIIX)	Small Growth	-30.68%	11.49%	12.26%	0.63%
FROM: Loomis Sayles Bond Ret Opt (XXXX13)		-12.90%	1.68%	3.56%	1.25%
TO: Metropolitan West Total Return Bd Plan (MWTSX)	Intermediate Core-Plus Bond	-11.55%	1.12%	2.32%	0.37%
FROM: Morgan Stanley Growth Opportunities Ret Opt (XXXX14)		-66.02%	8.36%	8.86%	1.10%
TO: Carillon Eagle Mid Cap Growth R6 (HRAUX)	Mid-Cap Growth	-24.63%	10.27%	13.06%	0.63%
FROM: Morgan Stanley Growth Ret Opt (XXXX15)		-61.91%	6.64%	11.96%	1.10%
TO: AB Large Cap Growth Z (APGZX)	Large Growth	-19.67%	14.01%	15.8%	0.53%
FROM: State Street Emerging Markets Index Ret Opt (XXXX16)		-26.01%	1.16%	1.97%	0.99%
TO: DFA Emerging Markets Core Equity I (DFCEX)	Diversified Emerging Mkts	-19.75%	2.91%	3.8%	0.39%
FROM: State Street International Index Ret Opt (XXXX17)		-18.39%	1.55%	4.73%	0.95%
TO: iShares MSCI EAFE Intl Idx K (BTMKX)	Foreign Large Blend	-17.2%	2.38%	5.36%	0.04%
FROM: State Street Russell Large Cap Growth Index Ret Opt (XXXX18)		-19.44%	13.33%	13.94%	0.83%
TO: AB Large Cap Growth Z (APGZX)	Large Growth	-19.67%	14.01%	15.8%	0.53%
FROM: State Street Russell Large Cap Value Index Ret Opt (XXXX19)		-7.59%	6.35%	9.69%	0.83%
TO: Dodge & Cox Stock I (DODGX)	Large Value	-7.57%	9.92%	13.09%	0.51%
FROM: State Street S&P 500 Index Ret Opt (XXXX20)		-11.41%	10.31%	12.01%	0.90%
TO: Fidelity 500 Index (FXAIX)	Large Blend	-10.63%	11.29%	12.95%	0.02%
FROM: State Street S&P Mid Cap Index Ret Opt (XXXX21)		-15.32%	6.17%	10.06%	0.79%
TO: Vanguard Mid Cap Index Admiral (VIMAX)	Mid-Cap Blend	-16%	8.28%	11.48%	0.05%
FROM: TA Vanguard Real Estate Index Ret Opt (XXXX22)		-8.71%	4.94%	6.75%	0.85%
TO: Nuveen Real Estate Securities R6 (FREGX)	Real Estate	-5.11%	5.56%	7.43%	0.83%
FROM: TA Vanguard Small-Cap Index Ret Opt (XXXX23)		-21.34%	6.08%	9.66%	0.80%
TO: Vanguard Small Cap Index Adm (VSMAX)	Small Blend	-20.75%	6.88%	10.45%	0.05%
FROM: Transamerica High Yield Bond Ret Opt (XXXX24)		-12.40%	1.56%	4.07%	0.58%
TO: American Funds American High-Inc R6 (RITGX)	High Yield Bond	-10.5%	3.02%	4.36%	0.3%
FROM: Transamerica LifeGoal 2025 with BlackRock Ret Opt (XXXX25)		-9.24%	4.82%	6.62%	0.82%
TO: Vanguard Target Retirement 2025 Fund (VTTVX)	Target-Date 2025	-13.21%	5.07%	7.1%	0.08%
FROM: Transamerica LifeGoal 2030 with BlackRock Ret Opt (XXXX26)		-10.82%	5.29%	7.21%	0.82%
TO: Vanguard Target Retirement 2030 Fund (VTHR)	Target-Date 2030	-13.94%	5.5%	7.68%	0.08%
FROM: Transamerica LifeGoal 2035 with BlackRock Ret Opt (XXXX27)		-12.38%	5.70%	7.78%	0.82%
TO: Vanguard Target Retirement 2035 Fund (VTTHX)	Target-Date 2035	-14.36%	5.96%	8.27%	0.08%
FROM: Transamerica LifeGoal 2040 with BlackRock Ret Opt (XXXX28)		-13.85%	6.05%	8.19%	0.82%
TO: Vanguard Target Retirement 2040 Fund (VFORX)	Target-Date 2040	-14.82%	6.42%	8.74%	0.08%
FROM: Transamerica LifeGoal 2045 with BlackRock Ret Opt (XXXX29)		-15.16%	6.27%	8.33%	0.82%
TO: Vanguard Target Retirement 2045 Fund (VTIVX)	Target-Date 2045	-15.29%	6.8%	8.97%	0.08%

# HOW YOUR CURRENT INVESTMENTS WILL TRANSFER

FROM: Transamerica LifeGoal 2050 with BlackRock Ret Opt (XXXXX30)	-16.03%	6.29%	8.34%	0.82%
TO: Vanguard Target Retirement 2050 Fund (VFIFX) Target-Date 2050	-15.45%	6.81%	8.97%	0.08%
FROM: Transamerica LifeGoal 2055 with BlackRock Ret Opt (XXXXX31)	-16.23%	6.28%	8.31%	0.82%
TO: Vanguard Target Retirement 2055 Fund (VFFVX) Target-Date 2055	-15.45%	6.8%	8.95%	0.08%
FROM: Transamerica LifeGoal 2060 with BlackRock Ret Opt (XXXXX32)	-16.22%	6.27%	8.32%	0.82%
TO: Vanguard Target Retirement 2060 Fund (VTTSX) Target-Date 2060	-15.44%	6.79%	8.96%	0.08%
FROM: Transamerica LifeGoal Retirement with BlackRock Ret Opt (XXXX)	-8.29%	4.13%	4.17%	0.82%
TO: Vanguard Target Retirement Income Fund (VTINX) Target-Date Retirement	-10.14%	3.34%	4.12%	0.08%
FROM: Transamerica Mid Cap Value Opportunities Ret Opt (XXXXX34)	-1.97%	6.92%	10.72%	1.21%
TO: Columbia Select Mid Cap Value Instl 3 (CMVYX) Mid-Cap Value	-6.2%	8.05%	11.03%	0.73%
FROM: Transamerica Stable Value Option (XXXXX35)	1.45%	1.44%	1.39%	
TO: Met Life Stable Value Class J (WWTAAX) Stable Value	1.57%	2.08%	2.15%	0.49%

(As of 06/30/2022)

Some funds from your current investment menu are not listed in the table above because there is not a “like” investment on the new investment menu. Holdings in these funds (listed below) will be defaulted to the Plan’s new Qualified Default Investment Alternative (QDIA). The Plan’s QDIA provides a mix of equity and fixed income. Additional information about the Plan’s QDIA can be found on page 7 of this notice. After the plan transfer is complete, you may modify your investment elections and investment holdings at any time.

Goldman Sachs Technology Opportunities Ret Opt (XXXXX9)

Franklin Utilities Ret Opt (XXXXX8)

Delaware Ivy Science and Technology Inv Opt (XXXXX6)

BlackRock Health Sciences Ops Ret Opt (XXXXX5)

Allspring Precious Metals Inv Opt (XXXXX2)

# BLACKOUT PERIOD NOTICE

## TO PARTICIPANTS AND PARTICIPANT BENEFICIARIES WITH ACCOUNT BALANCE

### IMPORTANT NOTICE CONCERNING YOUR RIGHTS UNDER THE MIDWESTHR, LLC 401(K) AND PROFIT SHARING PLAN SEPTEMBER 26, 2022

This notice is to inform you that the MidwestHR, LLC 401(k) and Profit Sharing Plan will be transferring their assets from Transamerica and merging into the Tandem HR, LLC 401(k) Plan at BlueStar Retirement Services, with assets custodied at Charles Schwab Trust Bank.

As a result of these changes, you temporarily will be unable to:

1. Direct or diversify any investment in your individual account;
2. Obtain a plan distribution;
3. Obtain a plan loan

This period, during which you will be unable to exercise those 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 on October 27, 2022 and end during the week of November 14, 2022. During these weeks, you can determine whether the blackout period has started or ended by calling (800) 878-5220.

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 either of the following:

Tandem HR  
630-928-0510  
Charmaine.Hollaway@TandemHR.com

BlueStar Retirement Services  
P.O. Box 2349  
Ponte Vedra, FL 32082  
800.878.5220  
service@bluestarretirement.com

# QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

## RIGHT TO DIRECT INVESTMENT

This notice advises you that as a Participant (including a Beneficiary of a deceased Participant) in the Plan, you have the right to direct the investment of all of your Plan accounts.

## DEFAULT INVESTMENT

You may invest your Plan account(s) in any of the investment choices available to the Plan. If you do not make an election as to how the Plan should invest your Plan account(s) by submitting a completed investment election form or by submitting your investment elections electronically through your online account (accessible at [www.myplanconnection.com](http://www.myplanconnection.com)), the Plan Trustee will invest your Plan account(s) in the Plan's "default" investment. The default investment is the age-appropriate target date fund listed below:

Name (ticker)	Ticker	Age/Date Range
Vanguard Target Retirement Income Fund	VTINX	prior to 12/31/1952
Vanguard Target Retirement 2020 Fund	VTWNX	01/01/1953 to 12/31/1957
Vanguard Target Retirement 2025 Fund	VTTVX	01/01/1958 to 12/31/1962
Vanguard Target Retirement 2030 Fund	VTHRX	01/01/1963 to 12/31/1967
Vanguard Target Retirement 2035 Fund	VTHX	01/01/1968 to 12/31/1972
Vanguard Target Retirement 2040 Fund	VFORX	01/01/1973 to 12/31/1977
Vanguard Target Retirement 2045 Fund	VTIVX	01/01/1978 to 12/31/1982
Vanguard Target Retirement 2050 Fund	VFIFX	01/01/1983 to 12/31/1987
Vanguard Target Retirement 2055 Fund	VFFVX	01/01/1988 to 12/31/1992
Vanguard Target Retirement 2060 Fund	VTTSX	01/01/1993 to 12/31/1997
Vanguard Target Retirement 2065 Fund	VLXVX	01/01/1998 to 12/31/2002
Vanguard Target Retirement 2070 Fund	VSVNX	01/01/2003 to after

## RIGHT TO ALTERNATIVE INVESTMENT

Even if the Plan Trustee invests some or all of your directed account(s) in the default investment, you have the continuing right to direct the investment of your directed account(s) in one or more of the other investment choices available to you as explained above. You may change your investments at any time. You are entitled to transfer assets that have been invested in the default investment to any other investment alternative under the Plan. No transfer fees will apply.

## FOR ADDITIONAL INFORMATION

You can obtain further investment information about all of the Plan's investment alternatives by accessing your Plan account(s) online at [www.myplanconnection.com](http://www.myplanconnection.com) or by calling 800.878.5220.



[www.MyPlanConnection.com](http://www.MyPlanConnection.com)

800.878.5220

P.O. Box 2349 \* Ponte Vedra Beach, FL 32082