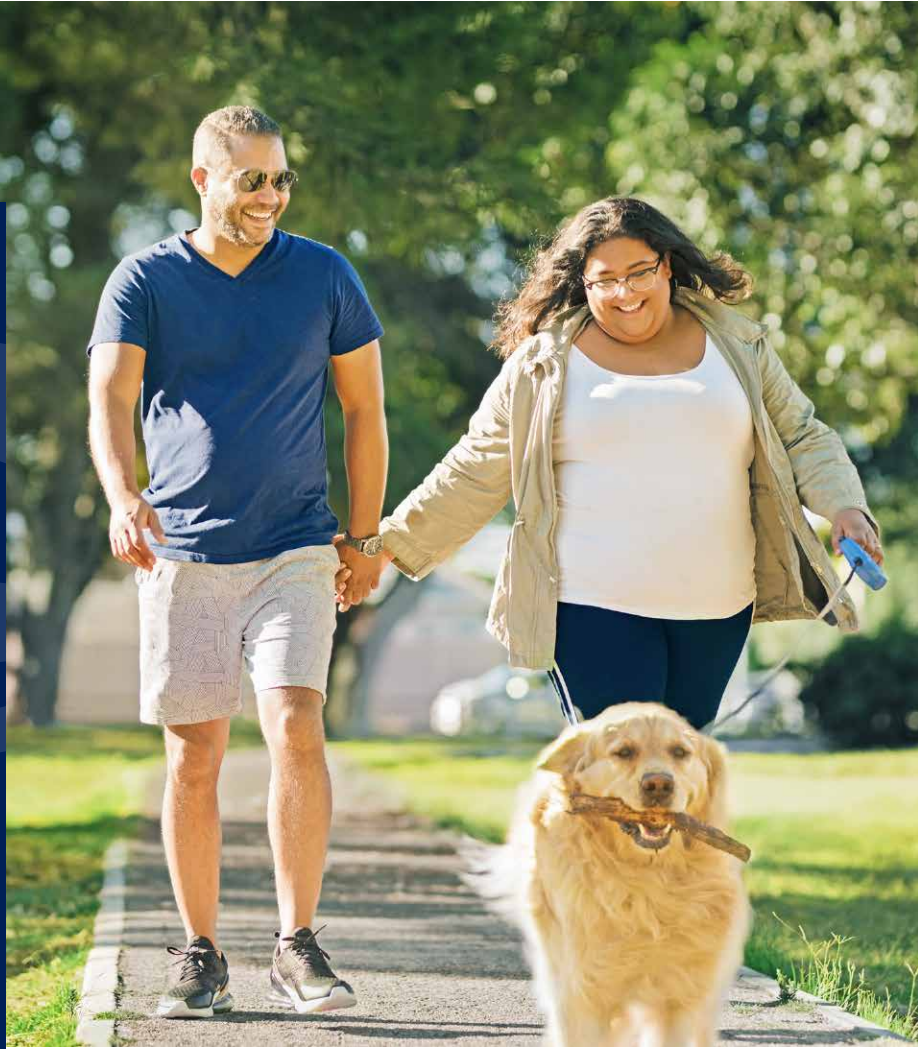


# A bold new path to retirement starts now

Your Richard A. Weidel Corporation & Affiliates 401(k) Plan is moving to Empower. Effective May 23, 2025.



## 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

Richard A. Weidel Corporation & Affiliates 401(k) Plan is moving your account balance to the American Funds Trgt Date

Retire R6 Funds based on your date of birth unless you make changes to your account at Empower.

## Important dates

### **May 19, 2025 — Deadline for account changes**

Last day to request account transactions. Contact Nationwide.

### **May 19, 2025— Blackout period begins**

You will have limited access to your Richard A. Weidel Corporation & Affiliates 401(k) Plan account at Nationwide 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).

### **Week of June 11, 2025 — Blackout period is expected to end**

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

# Here are some features and options you'll really like



**Investment advice** available through OneDigital Investment Advisors LLC.



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



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



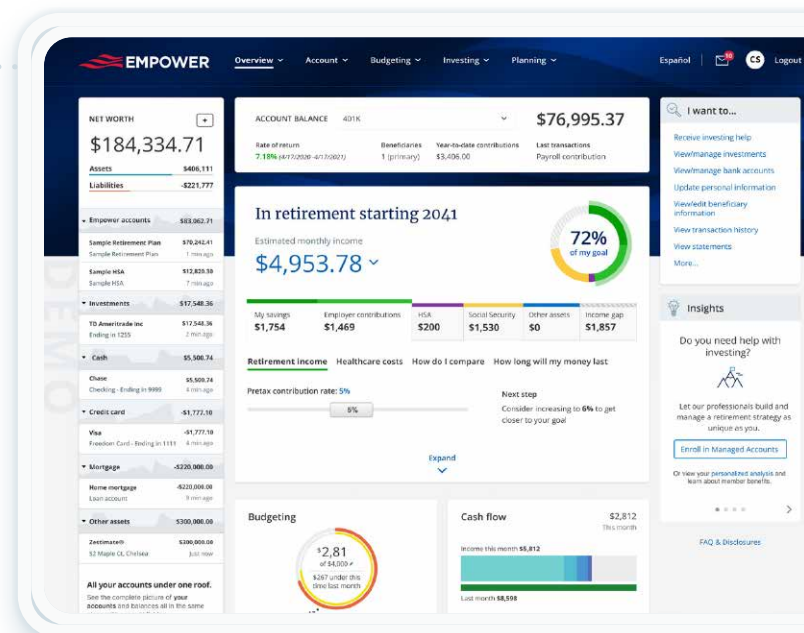
**Phone representatives** who are ready to help you at times convenient for you, including evening and Saturday hours.



Once your plan transitions to Empower you can go to [empowermyretirement.com](https://empowermyretirement.com) and select *Register an account*. Choose the *I do not have a PIN* tab, then follow the prompts and log in.

**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.

*Screenshot is for illustrative purposes only.*



## Not employed at Richard A. Weidel Corporation?

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

**If you are a terminated employee currently making automated loan payments via ACH**, you will need to reestablish your banking information with Empower to continue making payments. To contact Empower, visit [empowermyretirement.com](https://empowermyretirement.com) or call **800-338-4015**.

**Please note, it is not common to have your systematic withdrawal required minimum distribution information transfer to Empower as part of the conversion process.** Please review your account after blackout has been released to verify if your systematic withdrawal needs to be reestablished with Empower.

# Important notice

Your rights in the Richard A. Weidel Corporation & Affiliates 401(k) Plan

## **April 14, 2025**

This notice is to inform you that your account in the Richard A. Weidel Corporation & Affiliates 401(k) Plan will transfer to Richard A. Weidel Corporation & Affiliates 401(k) Plan at Empower effective May 23, 2025.

As a result of this change, you temporarily will be unable to check your account balance and transfer or diversify your investments in your Richard A. Weidel Corporation & Affiliates 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 May 19, 2025, and ends during the week of June 11, 2025. During this time, you

will have limited or no access to your account. You will be unable to check your account balance; transfer or diversify your investments; or obtain a loan, withdrawal or distribution from your Richard A. Weidel Corporation & Affiliates 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 Nationwide at 877-677-3678 or access your account online at <https://nrsforu.com> by May 19, 2025. If you have questions concerning this notice, please contact Janet Flood at 609-737-1967.

These dates and times are subject to change. Please contact Janet Flood for more information.

Diversification does not ensure a profit or protect against loss.

## How your investments will transfer

As part of your move to Empower, your account balance will be invested in one of the American Funds Trgt Date Retire R6 Funds based on your date of birth. You can change how your account is invested by contacting Empower. During the blackout period, balances will be liquidated and temporarily invested in the DGCXX - Dreyfus Government Cash Management. 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.

Upon blackout release, any dividends or interest accrued by DGCXX - Dreyfus Government Cash Management will be allocated to participants accounts and to the plans ongoing stable value fund or cash equivalent fund.

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](https://empowermyretirement.com) or call **800-338-4015** for investment information.

# Investment options

## Your range

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1900 to 1947	American Funds 2010 Trgt Date Retire R6 RFTTX
1948 to 1952	American Funds 2015 Trgt Date Retire R6 RFJTX
1953 to 1957	American Funds 2020 Trgt Date Retire R6 RRCTX
1958 to 1962	American Funds 2025 Trgt Date Retire R6 RFDTX
1963 to 1967	American Funds 2030 Trgt Date Retire R6 RFETX
1968 to 1972	American Funds 2035 Trgt Date Retire R6 RFFTX
1973 to 1977	American Funds 2040 Trgt Date Retire R6 RFGTX
1978 to 1982	American Funds 2045 Trgt Date Retire R6 RFHTX
1983 to 1987	American Funds 2050 Trgt Date Retire R6 RFITX
1988 to 1992	American Funds 2055 Trgt Date Retire R6 RFKTX
1993 to 1997	American Funds 2060 Trgt Date Retire R6 RFUTX
1998 to 2002	American Funds 2065 Trgt Date Retire R6 RFVTX
2003 or later	American Funds 2070 Trgt Date Retire R6 RFBFX

Future contributions will be invested in the same manner unless the participant makes a different election. Investing involves risk, including possible loss of principal.



# Disclosures

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.**

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

**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.

Online Advice and OneDigital Personalized Portfolios are part of the OneDigital Suite of Services offered by OneDigital Investment Advisors LLC. Empower Advisory Group, LLC provides subadvisory services. OneDigital Investment Advisors LLC and EAG are unaffiliated registered investment advisers. OneDigital Investment Advisors LLC may pay some or the entire participant OneDigital Personalized Portfolios fees to EAG. Past performance is not indicative of future returns. You may lose money.

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.



## 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](https://empowermyretirement.com)**

**800-338-4015**