

Changes to Plan-related Information in accordance with DOL Regulation §404a-5

EFFECTIVE DATE OF CHANGE September 1, 2023

PLAN NAME: Twin City Iron Workers Defined Contribution Plan

PLAN CODE: LU1003

ABILITY TO DIRECT INVESTMENTS: Following the end of the transition to John Hancock Retirement Plan Services LLC (“John Hancock”), you have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. The Plan’s investment options are listed in the transition kit section, “Let’s dive into this a bit more.”

Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed on the fund sheets. To access the fund sheets for each designated investment option available to you, visit myplan.johnhancock.com/investment_info. Please enter the plan code noted above to access the information. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan’s named fiduciary, or its delegate, exercises voting, tender, and any similar rights associated with the plan’s designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction.

Please review the funds’ prospectuses for more information. To change your investments, you can go to myplan.johnhancock.com at any time, or you can call us at 800-294-3575 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

PLAN ADMINISTRATIVE EXPENSES: The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with the plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants’ or beneficiaries’ accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis.

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PARTICIPANT EXPENSES: The following fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

Table below lists the fees that may be deducted from your account for the requested service.

FEE TYPE	FEE AMOUNT
Loan Fees	\$75.00
Monthly Loan Maintenance Fee	\$4.00
Distribution Fee	\$50.00
Periodic Payment Fee	\$2.00
Insufficient Funds Fee	\$25.00
Annual John Hancock Record Keeping Fee	\$45.00
Annual Fund Administration Fee	2bps

A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800-294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money. The fund's prospectus provides information regarding details for the applicable fee waivers. Prospectuses may only be available in English.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

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