

**IMPORTANT CHANGE TO YOUR PLAN'S INDIVIDUAL EXPENSES—
PLEASE REVIEW**

The following change is being made to the transaction processing fee charged for requested distributions and withdrawals from your account. The change outlined below is effective February 1, 2023.

If the service/feature isn't used, the fee doesn't apply.

This letter only lists the fee that's changing.

Service/feature	Current fee	Revised fee
Distributions and withdrawals	\$25	\$50

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