

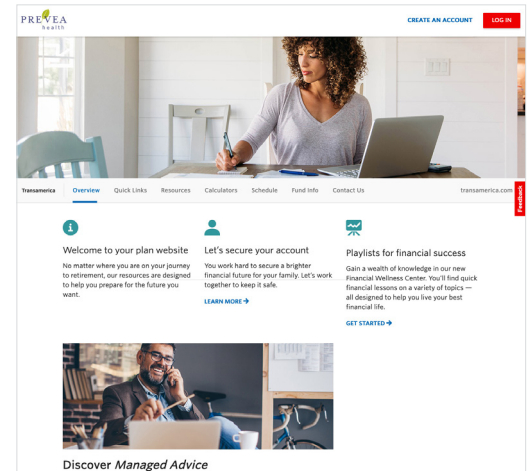


## Discover [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea)

The custom website for the Prevea Health 401(k) and Retirement Plan is designed to help make managing your retirement account easier than ever.

The site features a clean layout, clear navigation, and “quick links” that take you directly to your account balances, *Your Retirement Outlook*<sup>®</sup>, and other important features. Scroll down the page to find a library of resources, including detailed fund and fee information for the Prevea Health 401(k) and Retirement Plan.

What’s more, the site makes getting in touch with Transamerica, our plan provider, simple. In fact, you can schedule one-on-one meetings with **Melanie Graff**, our dedicated retirement planning consultant, right from the main page by clicking the **Schedule** tab below the banner. Melanie visits Prevea on a regular basis and can help you create a retirement strategy.



 [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea)

### The consultant is in

Does your retirement plan account reflect a clean bill of health? It may be time for a check-up. Are you contributing enough to reach your retirement income goal? Are your account balances in line with your strategy? And does your strategy still fit your circumstances?

The tools and resources at [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea) can help you determine the answers – and the actions you may need to take. But if you’d prefer a more personal touch, a Transamerica retirement planning consultant can examine your account and assist with any other retirement-related issues you’d like to discuss.

To **Schedule** an appointment, go to [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea), click the Schedule tab below the banner, and follow the prompts to choose the available date and time that’s most convenient for you.

The role of the retirement planning consultant is to assist you with your retirement plan. There are no additional charges for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities, LLC, member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor.

# Your plan at a glance

## Prevea Health 401(k) and Retirement Plan

The Prevea Health 401(k) and Retirement Plan offers you the opportunity to make tax-deferred contributions to invest in your future.

### Your contributions

You may contribute up to 90% of eligible compensation, subject to IRS annual limits (\$23,500 in 2025, plus \$7,500 in catch-up contributions for ages 50-59 or 64 and older in 2025). For those ages 60-63, you may contribute an additional \$11,250 for a total of \$34,750.\*

- Automatic enrollment. Once you're eligible, unless you choose otherwise you will be automatically enrolled in this plan with contributions deducted from your pay before taxes at 3%, and your contributions will be allocated to the plan's "default" investment chosen by your plan sponsor. This will start as soon as administratively feasible after your plan entry date or 45 days after your date of hire, whichever is later.

Note: if you are a PRN (Division D9D3), a Temp (Division D9D4), or part of an acquisition or merger, you may not participate in the automatic enrollment feature of the plan.

- Pretax contributions may be made; distributions subject to federal income tax upon withdrawal.
- After-tax Roth 401(k) contributions may also be made. Unlike regular after-tax contributions, you may receive the earnings in your Roth account tax-free if you have a qualified distribution (i.e., you are over age 59½ and have held the account for at least five years).
- You may designate your contributions as traditional 401(k) pretax contributions, Roth 401(k) after-tax contributions, or a combination of the two. Both contribution types are eligible for the Prevea matching contribution.

### Employer contributions

- **Matching** – Prevea provides a dollar-for-dollar match on the first 6% of your contributions.
- **Discretionary** – Prevea provides an annual integrated nonelective contribution of 3% of pay to all eligible employees, even if they don't currently contribute to their account.

\*Age before year-end.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

Descriptions of plan features and benefits are subject to the plan document. The plan document will govern in the event of any inconsistencies.

### Vesting (portion of account you own even if you leave Prevea Health)

- Your contributions and related earnings: 100% immediately.
- Any Prevea contributions and earnings: 20% for each year of service. You will be fully vested after completing five years of service.

### Rollovers (from previous employer plans)

- Yes, allowed. One retirement account — instead of several — may give you a better grasp of the value of your overall retirement assets.

### Loans

- One outstanding loan allowed at a time
- Minimum: \$1,000
- Maximum: 50% of vested balance, up to \$50,000
- \$75 setup fee plus \$6.25 quarterly maintenance fee
- Interest rate: Prime interest rate (as stated in the *Wall Street Journal*) plus 1%
- See *Summary Plan Description (SPD)* for details.

### Withdrawals

Vested balances may be withdrawn upon:

- Age 59½
- Termination of employment
- Financial hardship as defined in the Summary Plan Description (SPD)
- Death
- Disability

## Diversify your investments

### Strike a balance — Investing has its risks

Investments all perform differently. When one is up, another may be down. That's why many informed investors diversify, spreading their money across different investments to help reduce potential risk.

Diversifying your investments to include asset classes with different holdings, management styles, and risk factors may help reduce your exposure to any single investment type and potentially yield more consistent returns over time. It's important to note, however, that diversification does not assure a profit or protect against market loss.

### How do you decide which investments are right for you?

Begin by asking yourself, "What is my tolerance for risk?" When investing for a long-term goal like retirement, you may have more time to weather the market's ups and downs. Your emotions also matter when you create an investment plan. You're more likely to stick with a plan if it reflects your risk comfort level.

Once you have identified your risk tolerance, it's time to think about asset allocation. If you have several years until your anticipated retirement, you may wish to include some stock funds in your portfolio. On the other hand, if you take on too much risk, the money you've been counting on may not be there when you need it, especially if you are quickly approaching retirement.

### Once you've created an investment strategy, you can choose your investments.

For many people, a simple approach may work best. If you're a more hands-on investor, you can "do-it-yourself" and build your own mix of investments. The Prevea Health 401(k) and Retirement Plan enables you to invest for retirement in the way that best suits your investing style and comfort level. Your investment lineup has been carefully selected with an eye toward diversification, cost, and management.

You will find a broad range of choices for building and managing a diversified fund portfolio. To help identify the investment approach that best works for you, check out [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea), which includes detailed information about each of the investment options available. You may also wish to consider speaking with a qualified financial professional.

### *Managed Advice*®

Prevea's retirement plan offers *Managed Advice*, a managed account service that's professional, personalized, and easy to use. *Managed Advice* combines the power of technology and the personal touch of a financial professional to create a customized retirement strategy. There's a small fee for *Managed Advice*, and you can sign up through your existing Transamerica retirement account. Simply find *Managed Advice* under the **Manage** tab in the left-hand menu once you've logged in.

(See important disclosures at the end of this newsletter).

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\*45% of your Managed Advice balance annually, or about 38 cents per month for every \$1,000 dollars in your account.

All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any investment will meet its stated objective.

## Invest in yourself

Did you know you already have an account in the Prevea 401(k) and Retirement Plan? Prevea annually deposits an amount equal to 3% of eligible pay into your account. It's called a **discretionary contribution**, and it's the foundation of your retirement benefit with Prevea.

But if you're like most people, you'll need to save more — typically a lot more — to generate enough income to maintain your lifestyle throughout retirement.

(To find out how much you should be putting away, you can check out the *Retirement Outlook Estimator*® tool by visiting [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea).)

As an incentive, Prevea also offers a **matching contribution** in the 401(k): 100% of the first 6% of eligible pay you contribute each payroll. **That means you could be getting another 6% for your retirement!** Don't leave money on the table.

### 401(k): **Make the most of it!**

#### How to get the most money from Prevea for your retirement

Prevea total matching contributions =	6% of pay
<b>If you contribute =</b>	<b>6% of pay</b>
Prevea discretionary contribution will add =	3% of pay
	<hr/> <hr/>
	15% of pay



You could have **15%** of your annual pay working for your retirement!

Keep in mind, if you make your contributions with pretax dollars, your federal income tax withholding should be less each payday. For example, contributing \$100 should reduce your take-home pay by less than \$100.

→ Ready to enroll now?  
Visit [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea) or call  
**800-755-5801** with any questions.

Note: The discretionary contribution and matching contribution are subject to the IRS income limit. You must have completed one year of service, worked 1,000 hours, and be employed on the last day of the plan year to receive Prevea contributions.

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**Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.** Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.