

Moses H. Cone Health System

TA069036 00001

IMPORTANT INFORMATION REGARDING YOUR PLAN

This disclosure is required to be sent to help you understand your retirement plan. Anyone with the right to direct investments in an employer-sponsored retirement plan is being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This disclosure is updated annually or when certain changes impacting the information provided in this disclosure are made by the plan.

For a complete description of investment direction rights, limitations, or restrictions under your plan, refer to your plan's Summary Plan Description (SPD), or similar document provided.

The report is organized as follows:

- General Plan Information
- General Administrative Fees and Expenses
- Individual Fees and Expenses
- Investment Information, details include:
 - Historical performance for available funds
 - Expenses (The specific expenses that apply to you will depend on how your account is invested.)

In addition, your quarterly statement will show fees that have been applied to your account (except any fund expenses netted directly from your investment returns) during the statement period. If you have any questions, please sign in to your account at **transamerica.com/portal** and click on Help, or call us at **800-755-5801**.

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

Si necesita aclaraciones en español, llame al número gratuito de Transamerica **1-800-755-5801** marca nueve para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y con mucho gusto uno de nuestros representantes contestará sus preguntas.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

Moses H. Cone Health System
IMPORTANT FUND AND FEE INFORMATION REGARDING YOUR PLAN
Disclosure Chart as of May 22, 2025

General Plan Information

How to Direct Your Investments

You decide how your account will be invested among the available investment options by calling **800-755-5801** or going to **transamerica.com/portal**. For the listing of the Plan's designated investment alternatives, please see the below chart(s).

Transfer and/or Investment Allocation Restrictions

There are no transfer restrictions imposed by the Plan. Please see Table 1 for transfer restrictions that may be imposed by the investment options.

You may change your investment allocation at any time. There are no Plan level allocation restrictions but fund level restrictions may apply.

Voting, Tender and Similar Rights and Restrictions on Mutual Funds

Plan participants will have the right to exercise voting and tender rights attributable to mutual funds offered under the Plan.

Voting, Tender and Similar Rights and Restrictions on Registered Variable Annuity

Plan participants will have the right to exercise voting and tender rights attributable to the variable annuity investment options offered under the Plan.

General Administrative Fees and Expenses

Plan Fees which may be paid directly by your employer or deducted from individual participant accounts include, but are not limited to:

Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; and 3) the processing of outside assets, when applicable. Additionally when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing.

Administrative Fee - Per Account

A general administrative fee for ongoing annual plan administrative services (e.g., legal, accounting, auditing, recordkeeping) may be deducted as a fixed dollar amount from your account. The actual amount deducted from your account, as well as a description of the services to which the fees relate, will be reported on your quarterly benefit statements.

Administrative Fee - Pro Rata

A general administrative fee for ongoing annual plan administrative services (e.g., legal, accounting, auditing, recordkeeping) may be deducted as a percentage of assets from some or all investment options held in your account, unless paid by other sources. The actual amounts deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.

Administrative Fee - Contribution Based

An administrative fee for general plan recordkeeping services **may be deducted** from individual participant contributions deposited into the Stable Fund. This fee is deducted as a percentage of the contributions. The actual amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement.

Plan Service Credit

A Plan Service Credit represents an expense refund for one or more of the investment funds offered by your plan. When applicable, a plan service credit is added to your account and reduces the effective annual expense ratios of the investment fund(s) for which a Plan Service Credit applies. Any Plan Service Credit will be reported on your quarterly benefit statements.

Individual Fees and Expenses (Applicable only to those using specific features or services)

- Generally, transaction fees are paid by participants.
- Plan fees may be paid by your employer or divided up among all participants.

Type of Service, Feature or Benefit	Fee	Frequency
(Processing Fee Name as seen on Quarterly Statement)		

Loan Percentage Fee (for outstanding Loans)	3%	Deducted Proportionally From Each Repayment
Manual Processing Fee	\$50	Per Distribution
Overnight Check Fee	\$50	Per Request
Returned Check - Insufficient Funds	\$50	Per Returned Check
Terminated Participant Fee	\$2.50	Quarterly

Investment Information

This information is provided to help you compare the investment options under your plan. You may obtain, free of charge, a paper copy of your fee disclosure notice and other investment information posted at transamerica.com/portal, by contacting Transamerica at **800-755-5801** or by writing to Transamerica Retirement Solutions, 6400 C Street SW, Mail Drop 0001, Cedar Rapids, IA 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

The following table focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are comprised of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index, and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale.

The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a 10-year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized.

Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. It is the net rate that is paid by an investor in the fund because of the waivers. Fund specific operating expense details are available at transamerica.com/portal.

Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.

- The performance data quoted represents past performance. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options will fluctuate and you could lose money. Current performance may be lower or higher than the performance data quoted.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for information on understanding your retirement plan fees at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Table 1 - Variable Options

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross N: Net		Average Annual Total Return as of 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

Bonds

Transamerica Government Money Market R2 (01/94) <small>Index: Citigroup Treasury Bill 3 Month Index</small>	Cash Equivalent/Money Market	0.64% G 0.64% N	\$6.40 G \$6.40 N	4.65%	2.06%	1.29%
				5.45%	2.54%	1.79%
Transamerica Short-Term Bond R (12/22) <small>Index: BofA ML 1-3 Year Govt/Corporate Index</small>	Short-Term Bonds	0.91% G 0.91% N	\$9.10 G \$9.10 N	4.53%	1.68%	1.87%
				4.44%	N/A	4.45%
Transamerica Core Bond R (09/00) <small>Index: Bloomberg Aggregate Bond Index</small>	Intermediate-Term Bonds	0.92% G 0.92% N	\$9.20 G \$9.20 N	1.02%	-0.58%	1.07%
				1.25%	-0.33%	1.35%
Transamerica Inflation Opportunities R (04/17) <small>Index: Bloomberg US TIPS Index</small>	Government Bonds	1.01% G 1.00% N	\$10.10 G \$10.00 N	1.69%	1.29%	1.53%
				1.84%	1.87%	2.29%

Stocks

Transamerica Large Value Opportunities R (09/00) <small>Index: Russell® 1000 Value Index</small>	Large-Cap Value Stocks	1.00% G 1.00% N	\$10.00 G \$10.00 N	18.20%	9.07%	7.90%
				14.37%	8.68%	8.49%
Transamerica Large Core ESG R (09/00) <small>Index: S&P 500 Index</small>	Large-Cap Blend Stocks	1.03% G 1.03% N	\$10.30 G \$10.30 N	21.99%	13.54%	11.15%
				25.02%	14.53%	13.10%

Table 1 - Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross N: Net		Average Annual Total Return as of 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

Stocks (continued)

Transamerica Large Growth R (09/00)	Large-Cap Growth Stocks	1.20% G 1.20% N	\$12.00 G \$12.00 N	36.75%	14.70%	14.30%
Index: Russell® 1000 Growth Index				33.36%	18.96%	16.78%
Vanguard Small Cap Value Index Adm (05/98)	Small-Cap Value Stocks	0.07% G 0.07% N	\$0.70 G \$0.70 N	12.39%	9.90%	8.67%
Index: MSCI US Small Cap Value Index				9.65%	8.86%	7.97%

Shareholder Type Fees/Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Transamerica International Equity R (12/92)	World/Foreign Stocks	1.26% G 1.26% N	\$12.60 G \$12.60 N	3.16%	4.09%	4.31%
Index: MSCI All-Country World Ex-US Index				6.09%	4.61%	5.31%

Multi-Asset/Other

Transamerica Balanced II R (07/94)	Balanced	1.11% G 1.10% N	\$11.10 G \$11.00 N	12.85%	8.34%	7.83%
Index: Bloomberg Aggregate Bond Index				1.25%	-0.33%	1.35%
Index: S&P 500 Index				25.02%	14.53%	13.10%
Transamerica Partners Calvert Subaccount (09/86)	Balanced	1.74% G 1.74% N	\$17.40 G \$17.40 N	18.32%	8.23%	7.26%
Index: Bloomberg Aggregate Bond Index				1.25%	-0.33%	1.35%
Index: S&P 500 Index				25.02%	14.53%	13.10%
Transamerica Asset Allocation Short Horizon R (09/00)	Asset Allocation	1.12% G 1.10% N	\$11.20 G \$11.00 N	4.00%	1.54%	2.31%
Index: Bloomberg Aggregate Bond Index				1.25%	-0.33%	1.35%
Index: S&P 500 Index				25.02%	14.53%	13.10%
Transamerica Asset Allocation Intermediate Horizon R (09/00)	Asset Allocation	1.22% G 1.20% N	\$12.20 G \$12.00 N	10.12%	5.47%	5.49%
Index: Bloomberg Aggregate Bond Index				1.25%	-0.33%	1.35%
Index: S&P 500 Index				25.02%	14.53%	13.10%
Transamerica Asset Allocation Long Horizon R (09/00)	Asset Allocation	1.31% G 1.29% N	\$13.10 G \$12.90 N	15.09%	8.53%	7.99%
Index: Bloomberg Aggregate Bond Index				1.25%	-0.33%	1.35%
Index: S&P 500 Index				25.02%	14.53%	13.10%

Table 2 below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance.

Table 2 - Fixed Options

Fund Name/Type of Option	Credited Rate	Term	Other
TFLIC Stable Fund Stable Value	3.50%	04/01/2025 - 06/30/2025	The rate applies to all contract assets, and the rate does not change during the term. The rate will not fall below a guaranteed minimum rate of 3.50%, during the term noted. Current rate information is available at the option's Web site.
Shareholder Type Fees/Comments:			