

Take **action** on your retirement plan

Tower Imaging, LLC 401(k) Plan Highlights

Your Tower Imaging, LLC 401(k) Plan can help you save money for a secure retirement.

This is not your plan document or your Summary Plan Description. The administration of each plan is governed by the actual plan document. If discrepancies arise between this summary and the plan document, the plan document will govern.

Advantages include:

- Pre-tax and Roth after-tax contributions through payroll deduction
- Lower current taxable income due to pretax contributions
- Opportunity for tax-deferred growth
- Employer match contributions

Eligibility

As a new team member, you are eligible to participate in the Plan if you are at least age 21 and have completed at least three months of service. If you are covered under a collective bargaining agreement, are a non-resident alien receiving no U.S. earned income, or a leased employee, you are not eligible to participate. If you do not select investment choices, your contributions will be invested in one of the T. Rowe Price Retirement Target Date Funds* based on a projected retirement age of 65.

Consider enrolling in the Plan and contribute as much as you can up to the Plan limits! Here's how...

Decide how much you want to save, how you want to invest your contributions and choose from these methods.

- **Online** – Visit tgh.corebridgefinancial.com and follow the prompts.
- **By phone** – Call our Enrollment Center at 1.888.569.7055 between 8:30 a.m. and 8:00 p.m. (ET).
- **Financial professional** – Contact one of the financial professionals listed on page 4 who can meet with you in person, by phone, Microsoft Teams or FaceTime, and walk you through the process.

Beneficiary designations

Make sure to designate your beneficiaries for your 401(k) Plan by logging on to tgh.corebridgefinancial.com. Don't forget to update it when there's a major change in your life – like a marriage, new child, divorce or death.

Your contributions

Generally, you may contribute on a pre-tax basis, Roth after-tax basis, or a combination up to 75% of your annual includible compensation up to the annual contribution limits set by the Internal Revenue Service. You may be able to contribute additional funds if you are age 50 or older. Visit corebridgefinancial.com/rs/contributionlimits to see the maximum amount you can contribute to your retirement plan(s). You can increase or decrease your contribution amount at any time.

Employer match contributions (As of January 1, 2025)

As of January 1, 2025, the employer matching contribution has changed. Tower Imaging, LLC will make a safe harbor matching contribution of 100% of the amount you contribute to the plan for the first 3% of compensation plus 50% of the amount you contribute between 3% and 5% of plan compensation. Employer safe harbor contributions will be contributed to participant accounts after each payroll.

If you are making salary deferrals to the Plan, you are eligible to receive the safe harbor matching contribution once you have completed one year of service, reached at least age 21 and worked at least 1,000 hours in the 12-month period following your date of hire or any subsequent Plan Year.

Discretionary matching contributions

In order to receive the discretionary matching contributions under the Plan, you must be an eligible team member who is at least age 21, work for at least a three-month period, and are making salary deferrals to the Plan. Matching contributions will be contributed to your account under the Plan at such time as deemed appropriate by Tower

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Imaging, LLC. Matching contributions may be contributed during the Plan Year or after the Plan Year ends. The matching contribution is discretionary and Tower Imaging, LLC has discretion whether to make this contribution to the Plan. Each year, Tower Imaging, LLC decides how much, if any, is made and is determined as a percentage of any salary deferrals you make during the Plan year.

Discretionary employer contributions (Prior to January 1, 2025)

In order to receive the discretionary employer contributions under the Plan, you must be an eligible team member who is at least age 21, completed two years of service, and is making salary deferrals to the Plan. Employer contributions will be contributed to your account under the Plan at such time as deemed appropriate by Tower Imaging, LLC.

Employer contributions may be contributed during the Plan Year or after the Plan Year ends. The employer contribution is discretionary and Tower Imaging, LLC has discretion whether to make this contribution to the Plan. Each year, Tower Imaging, LLC decides how much, if any, is made and is determined as a percentage or dollar amount of any salary deferrals you make during the Plan year. Additionally, Tower Imaging, LLC may decide to give a different contribution to each eligible participant under the Plan.

Fee disclosure information

Obtain specific fee disclosure and fund performance information by visiting tgh.corebridgefinancial.com and clicking on "Fee Disclosure" at the bottom of the screen.

Vesting

You are always 100% vested in your own contributions. You are also immediately vested in any matching contributions and any employer contributions.

Account consolidation

You might be able to transfer your vested retirement account balance from a prior employer's plan to your Tower Imaging, LLC 401(k) Plan with Corebridge Financial. This may be a way to simplify your financial profile and to ensure your overall investments are suitably diversified and consistent with your investment preferences. However, before moving funds, check with your other provider to determine if your account has any restrictions or imposes a withdrawal penalty or charges.

Investment flexibility

You decide how to invest all contributions among a wide variety of mutual funds and the Corebridge Fixed

Account** offered under the Tower Imaging, LLC 401(k) Plan. For a complete list of the investments available in the plan, including performance, descriptions, fees and other information, log on to tgh.corebridgefinancial.com.

Investment values of the mutual funds you choose will fluctuate, and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than the original cost. Investing involves risk, including possible loss of principal. Fund Annual Operating Expenses apply depending on the mutual funds chosen and are described in the prospectus.

** Policy Form GFUA-315, a group fixed annuity issued by The Variable Annuity Life Insurance Company.

Corebridge Fixed Account transfer restrictions

Generally, participants may transfer assets from the Corebridge Fixed Account into equity options at any time –and, after 90 days, from equity options into another fixed-income option such as a money market fund, a stable value fund or certain short-term bond funds, if such "competing options" are allowed in the plan.

Guided Portfolio Services®

Guided Portfolio Services (GPS) is an optional service that offers two approaches to help you achieve your retirement goals. One approach is for do-it-yourselfers. The other is great for those who prefer to have someone else do it for them. Both approaches deliver objective advice from independent financial expert, Morningstar Investment Management LLC, including how much to save, which investments to choose and how much to invest in each.

GPS is offered through VALIC Financial Advisors, Inc. and is available for an additional fee. For more information, contact your local financial professional.

Loans

Loans make it possible for you to access your account, subject to certain limitations, without permanently reducing your account balance. You may have two active loans at any given time. A one-time fee of \$50 will be charged as an initial setup cost, with a \$30 annual fee assessed for administration of each loan. Defaulted loan amounts (not repaid on time) will be taxed as ordinary income and may be subject to a 10% federal early withdrawal tax penalty if you are under age 59½.

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Withdrawal options

Your plan was established to encourage long-term savings. You can generally withdraw your vested account balance if you meet one of the following requirements:

- Normal retirement at age 65
- Retirement or severance from employment
- Your death or total disability
- Financial hardship

In addition, you must begin taking distributions once you reach the Required Minimum Distribution (RMD) age, or you retire, whichever is later.

- Age 73 if you were born January 1, 1951, or later (The RMD eligible age will increase to age 75 after December 31, 2032)
- Age 72 if you were born after June 30, 1949, and before January 1, 1951 (For individuals turning age 72 in 2023, no RMD payment is required in 2023)
- Age 70½ if you were born before July 1, 1949.

Withdrawals prior to age 59½ might be subject to federal restrictions and a 10% federal early withdrawal tax penalty.

Distribution options

Corebridge offers many distribution options, allowing you to tailor your benefits to meet your individual needs. Your withdrawal options include:

- Transferring or rolling over your vested account balance to another tax-advantaged plan that accepts transfers of rollovers
- Electing systematic or partial withdrawals
- Taking a lump-sum distribution
- Choosing one of the many annuity options available from Corebridge
- Deferring distributions until you reach your RMD eligible age

Generally, income taxes must be paid on all amounts you withdraw from your plan. A 10% federal early withdrawal tax penalty may apply to distributions taken prior to age 59½.

Qualified distributions from a Roth account are tax-free. Generally, a qualified Roth distribution is a distribution that (1) is withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (2) is after reaching age 59½, death or disability.

Consult your financial professional for more specific information.

Administrative fee

Tower Imaging, LLC will employ a method to allocate plan administrative expenses equitably to all plan participants. The annual plan administration fee is assessed quarterly to participants' accounts. Each participant will see an "Administrative Fee" on quarterly statements, and that fee will be the same for all plan participants. The total Plan assets in the Tampa General Hospital Retirement Plans and the Tower Imaging 401(k) Plan are aggregated for purposes of determining this administrative fee. Currently, the administrative fee is 0.08% based on total plan assets and is subject to change over time.

In addition, as you may be aware, each mutual fund investment option available in the Plan has an associated expense ratio or management fee. Often, all or part of administrative expenses are paid for in revenue-sharing dollars embedded in the plan's mutual fund investment options. When participants choose investments with revenue-sharing agreements, they may in effect be paying more of the plan's expenses than those participants who choose investments without revenue-sharing agreements. Investments with revenue-sharing agreements provide mutual fund reimbursements to Corebridge Financial for services performed on behalf of the investment company. When this occurs, Corebridge Financial will credit this money each quarter back to participants invested in the option that generated the reimbursement during the quarter.

The amount credited to a participant's account is based on the participant's daily average balance in those mutual funds. Reimbursements are credited quarterly and administrative fees are charged quarterly. Therefore, you may see a credit for applicable revenue sharing and a charge for agreed-upon administrative fees.

Account access

You can access your account information and perform certain transactions, 24 hours a day, seven days a week from anywhere at any time.

- **Online** – tgh.corebridgefinancial.com

- **By phone** –1.800.448.2542

Access account information on your mobile device.

- Corebridge Mobile for iPad®, iPhone® or Android™-based phones

Financial professionals

Joy Fowke

Financial Advisor
Cell: 813.557.3299
joy.fowke@corebridgefinancial.com

Regina Davis

Senior Financial Advisor
Cell: 904.306.6804
regina.davis@corebridgefinancial.com

Philip Jones

Client Experience Advisor
(Available virtually or by phone only)
Office: 281.878.3018
philip.jones@corebridgefinancial.com

tgh.corebridgefinancial.com 1.800.448.2542

We're here to help you take action

You can reach out directly to your financial professional.

Important considerations before deciding to move funds either into or out of a Corebridge retirement services account

There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

* The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses and if available, the summary prospectus contain important information, which can be obtained from your financial professional, at tgh.corebridgefinancial.com or by calling 1.800.428.2542 and following the prompts Please read carefully..

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Annuities are issued by **The Variable Annuity Life Insurance Company (VALIC)**, Houston, TX or **The United States Life Insurance Company in the City of New York (USL)**, New York, NY. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Beginning January 1, 2026, USL will be Corebridge Financial's sole authorized issuer of new annuities in New York.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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