



Important Notice to Plan Participants Concerning Your Rights Under the Reflection Window & Wall, LLC 401(k) Plan

June 13, 2024

The Reflection Window & Wall, LLC 401(k) Plan (“the Plan”) is making changes to your retirement plan in Summer 2024. What do these changes mean to you?

- **New Participant Advisor, Discretionary Trustee & Investment Manager: Busey Wealth Management**
 - Get investment advice, help with retirement planning and more
 - A new menu of investment options will become available within the Plan
- **New provider for account access: EPIC Retirement Plan Services (EPIC)**
 - New website for account access, including a free mobile app, a helpline and more
- New statement format beginning with the 2024 3rd Quarter statements
 - Use both statements to compare amount transferred from Newport Group to EPIC
- Your 401(k) account will be **temporarily restricted** from **July 19, 2024, until August 23, 2024**. This timeframe is otherwise known as a “blackout period” while the Plan’s assets transfer to EPIC’s recordkeeping system and allows them to carefully review and reconcile accounts. EPIC’s goal is to bring you out of the blackout period as soon as administratively possible.
- Between **July 1st – July 12th**, on EPIC’s GoRetire site, you will be able to choose your new investment options, establish your designated beneficiary’s information and potentially change your authorized contribution amount that will apply toward future payrolls processed.
- If you do not establish an investment election on GoRetire by **July 12, 2024**, your account balance will be transfer into the Qualified Default Investment Alternative (see enclosed QDIA Notice).

How Will the Blackout Period Affect Me?

From July 19, 2024, until the blackout period ends on, or before, August 23, 2024, you will be unable to:

- Change your contribution rate / amount online through Paychex
- Change your existing or future investments online with Paychex
- Take a distribution or new participant loan from the Plan

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial well-being. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all of your assets, income and investments.


What Happens to My Contributions & Investments?

Your current contribution rate will remain the same throughout this transitional period unless you make a change on the new GoRetire website before **July 12, 2024**. You will need to choose investments and add beneficiaries by **July 12, 2024**. If you do not choose investment options by **July 12, 2024**, you will be invested in the Qualified Default Investment Alternative (see enclosed QDIA Notice). For a comprehensive list of available investment options, please see the enclosed fee disclosure (Investment & Fee Notice). See “What Should I Do Next?” for how to access your account and make changes.



What Should I Do Next?

Access and set up your account between **July 1st – July 12th**. You'll be prompted to enter a contribution rate (leave this blank if you do not want to change your current 401(k) deferral rate or update it if you want to by making an entry), choose your investments and add your beneficiaries. Getting started is easy! Download the app or visit the URL below.

-  mobile app in the App Store or Google Play
- <https://go-retire.com/Busey>

Note: EPIC's Go Retire website and app require a new Username and Password.


- *Initial Username:* your Social Security Number (no dashes)
- *Initial Password:* your birth date (MMDDYYYY)

The system will require you to create a new Username and Password for all subsequent logins. For the highest online security, you will also establish multi-factor authentication when prompted during the online setup. For login assistance, call the **EPIC Participant Service Center at 800.716.3742** weekdays between 7am-7pm CT.

Where Can I Get More Information & Personalized Help?

Busey's Retirement Plan Participant Advisors are available to provide you with expert advice to help you make informed decisions specific to your needs and goals.



All available conversion information is conveniently located in one place at  or busey.com/rww including brief informational videos explaining these changes, what you need to do and how Busey can help.

- Still have questions after reading and viewing everything on busey.com/rww? Use the link on busey.com/rww to schedule a 30 minute 1:1 meeting with your Participant Advisor. Busey Wealth Management will answer your questions, render investment advice, help you enter your beneficiaries, assist you with retirement planning and more.
- Have a balance in the plan but no longer work for the company? Contact Busey to schedule an appointment.

If you have questions regarding this notice or the blackout period, please contact Eric Smith, your Busey Retirement Plan Participant Advisor at 847.832.0964 or Eric.Smith@Busey.com.

Difficulty logging in? Call the EPIC Participant Service Center at 800.716.3742 weekdays between 7am-7pm CT.

Reflection Window & Wall, LLC 401(k) Plan Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact your Plan Administrator: Reflection Window Company, LLC dba Reflection Window, 2525 N. Elston Avenue, Suite D240, Chicago, IL 60647.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by Reflection Window Company, LLC dba Reflection Window & Wall, LLC and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, legal, accounting, custodial, trustee, investment advisory, participant education and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Recordkeeping/Admin Fees

Annual fee to the plan is:

Participant Fee - Flat Fee - Participating - \$30.00 Per Participant

Asset Based Administration Fee - 0.14%

Investment Service Fees

Annual fee to the plan is:

Asset Based Advisor Fee (Scheduled):

Discretionary Trustee and Investment Management Fee- 60bps

Tier	Assets Under Management	Rate
1	All Assets	0.60%

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$75.00 lump sum distribution fee.
- A \$75.00 in-service distribution fee.
- A \$75.00 hardship distribution fee.
- A \$75.00 required minimum distribution fee.
- A \$150.00 loan setup fee for each new loan.
- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.
- A \$150.00 In Plan Roth Conversion †

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

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Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

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The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio As of	Trade Rest	Shareholder Fee
	1 YR	5 YR	10 YR	Incept			
Busey Aggressive Managed Port (Fund ID EN0KZR6)					4/30/24		
Busey Balanced Managed Port (Fund ID EN0KZS4)					4/30/24		
Busey Conservative Managed Por (Fund ID EN0KZT2)					4/30/24		
Busey Growth Managed Port (Fund ID EN0KZU9)					4/30/24		
Busey Moderate Managed Port (Fund ID EN0KZV7)					4/30/24		
AQR Emerging Multi Style II (Fund ID QTERX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	14.33% 9.88%	2.76% 1.89%		2.73% 2.96%	4/30/24	0.68%	6.80
AMERICAN FDS EUROPACIFIC GRWTH (Fund ID RERGX) idx:MSCI EAFE NR USD US Fund Foreign Large Growth	9.28% 9.28%	5.70% 6.18%	5.31% 4.38%	7.97%	4/30/24	0.47%	4.70
DODGE & COX INT'L STOCK (Fund ID DODFX) idx:MSCI EAFE NR USD US Fund Foreign Large Value	9.17% 9.28%	6.14% 6.18%	3.76% 4.38%	6.87%	4/30/24	0.62%	6.20
DOUBLELINE CORE FIXED INC (Fund ID DBLFX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	-0.32% -1.47%	-0.04% -0.16%	1.55% 1.20%	3.18%	4/30/24	0.51%	5.10
VANGUARD 500 INDEX (Fund ID VFIAX) idx:S&P 500 TR USD US Fund Large Blend	22.61% 22.66%	13.15% 13.19%	12.37% 12.41%	7.78%	4/30/24	0.04%	0.40 *
AMERICAN FDS GROWTH FD OF AMER (Fund ID RGAGX) idx:S&P 500 Growth TR USD US Fund Large Growth	32.29% 26.70%	13.14% 13.97%	13.05% 14.07%	14.46%	4/30/24	0.30%	3.00
DODGE & COX STOCK (Fund ID DODGX) idx:S&P 500 Value TR USD US Fund Large Value	19.97% 18.16%	11.76% 11.36%	10.76% 10.00%	11.16%	4/30/24	0.51%	5.10
VANGUARD MID CAP INDEX (Fund ID VIMAX) idx:S&P MidCap 400 TR US Fund Mid-Cap Blend	15.58% 16.82%	9.05% 9.47%	9.44% 9.48%	9.81%	4/30/24	0.05%	0.50 *

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PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
CONGRESS MID CAP GROWTH (Fund ID IMIDX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	11.12%	9.75%	10.59%	12.17%	4/30/24	0.79%	7.90		
AMERICAN CENTURY MID CAP VALUE (Fund ID AMDVX) idx:S&P MidCap 400 Value TR USD US Fund Mid-Cap Value	5.97%	7.87%	8.77%	9.28%	4/30/24	0.63%	6.30		
VANGUARD SMALL CAP INDEX (Fund ID VSMAX) idx:S&P SmallCap 600 TR USD US Fund Small Blend	15.85%	7.74%	8.46%	8.91%	4/30/24	0.05%	0.50	*	
DFA US TARGETED VALUE (Fund ID DFFVX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	18.81%	10.74%	8.28%	10.89%	4/30/24	0.30%	3.00		
T Rowe Price Retirement 2020 (Fund ID TRDBX) idx:S&P Target Date 2020 TR USD US Fund Target-Date 2020	9.75%	5.83%	6.05%	9.32%	4/30/24	0.37%	3.70		
T Rowe Price Retirement 2025 (Fund ID TREHX) idx:S&P Target Date 2025 TR USD US Fund Target-Date 2025	10.64%	6.44%	6.64%	10.07%	4/30/24	0.38%	3.80		
T Rowe Price Retirement 2030 (Fund ID TRFHX) idx:S&P Target Date 2030 TR USD US Fund Target-Date 2030	12.34%	7.11%	7.24%	11.29%	4/30/24	0.40%	4.00		
T Rowe Price Retirement 2035 (Fund ID TRFJX) idx:S&P Target Date 2035 TR USD US Fund Target-Date 2035	14.31%	7.87%	7.79%	12.59%	4/30/24	0.42%	4.20		
T Rowe Price Retirement 2040 (Fund ID TRHDX) idx:S&P Target Date 2040 TR USD US Fund Target-Date 2040	16.02%	8.51%	8.26%	13.68%	4/30/24	0.43%	4.30		
T Rowe Price Retirement 2045 (Fund ID TRIKX) idx:S&P Target Date 2045 TR USD US Fund Target-Date 2045	17.16%	8.98%	8.56%	14.39%	4/30/24	0.44%	4.40		
T Rowe Price Retirement 2050 (Fund ID TRJLX) idx:S&P Target Date 2050 TR USD US Fund Target-Date 2050	17.45%	9.08%	8.61%	14.54%	4/30/24	0.45%	4.50		
T Rowe Price Retirement 2055 (Fund ID TRJMX) idx:S&P Target Date 2055 TR USD US Fund Target-Date 2055	17.54%	9.04%	8.58%	14.67%	4/30/24	0.46%	4.60		
T Rowe Price Retirement 2060 (Fund ID TRLNX) idx:S&P Target Date 2060 TR USD US Fund Target-Date 2060	17.63%	9.05%		14.67%	4/30/24	0.46%	4.60		

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PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
T Rowe Price Retirement 2065 (Fund ID TRMOX) idx:S&P Target Date 2065+ TR USD US Fund Target-Date 2065+	17.50%			14.55%	4/30/24	0.46%	4.60		
Federated Hermes Ultrashort Bd (Fund ID FULIX) idx:Bloomberg Short-term Gov/Corp TR USD US Fund Ultrashort Bond	5.66%	2.25%	1.87%	2.55%	4/30/24	0.43%	4.30		

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Please visit <https://rec-files.epicrps.com/funds/> for additional information about each of the designated investment alternative. Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information.

Schwab Bank Savings

Name	Interest Rate	Yield	As of
SCHWAB BANK SAVINGS	1.98%	2.00%	03/31/2024

The Annual Percentage Yield (APY) shown is effective as of the date shown above, unless otherwise noted. Rate is subject to change without notice.

Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA") established by your Plan at Charles Schwab Bank ("Schwab Bank"). The portion of your Plan account that you allocate to SBS is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to \$250,000 subject to the FDIC rules concerning aggregation of deposit accounts you hold in the same capacity with Schwab Bank. You are responsible for monitoring the total amount of deposits you maintain directly with Schwab Bank in an individual retirement account or self-directed employee benefit plan account. Because the deposit insurance rules are complex, you may want to contact the FDIC's online tool, Electronic Deposit Estimator (<https://fdic.gov/edie/>), to estimate your total coverage. (0515-2591)

Schwab Bank Savings ("SBS") is a capital preservation option that is not subject to market risk and bears a stated interest rate set on a monthly basis, which remains in effect at least until the last Business Day of the month. Schwab Bank may adjust the rate prospectively on the day following the last Business Day of the month. A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday.

Interest compounds daily and is credited monthly on the last Business Day of each month. The annual percentage yield ("APY") is the percentage that reflects the total amount of interest paid on an account, based on the annual percentage rate ("APR") and compounding frequency for a 365-day period. Current rate and yield information may be obtained by logging into your participant account. There are no operating expenses, shareholder-type fees, or restrictions applied to your holdings in Schwab Bank Savings. (0515-2591)

Reflection Window & Wall, LLC 401(k) Plan
Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below.

Name	Gross Annual Expense Ratio	As of
T Rowe Price Retirement 2020	0.37 %	04/30/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2025	0.38 %	04/30/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2025) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2030	0.40 %	04/30/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2035	0.42 %	04/30/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2035) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2040	0.43 %	04/30/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2045	0.44 %	04/30/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2050	0.45 %	04/30/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2055	0.46 %	04/30/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65.		

T Rowe Price Retirement 2060

0.46 %

04/30/2024

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65.

T Rowe Price Retirement 2065

0.46 %

04/30/2024

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2065) included in its name and assumes a retirement age of 65.

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

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