

Important Notice Concerning Your Rights Under the Associated Eye Care 401(k) Plan

04/22/2019

This notice is to inform you that the Associated Eye Care 401(k) Plan will be changing recordkeepers from DST, the prior recordkeeper, to Empower Retirement™ (Empower). As a result of this change, you will temporarily be unable to:

- direct or diversify investments in your individual accounts with the prior recordkeeper;
- direct or diversify only your individual accounts transferring from prior recordkeeper for the initial implementation at Empower;
- direct or diversify loan repayments in your individual accounts; and
- obtain a loan or any distribution from the Plan.

This period, during which you will be unable to exercise these rights otherwise available under the Plan, is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The blackout periods for the plan are as follows:

- begin on 05/28/2019 and end 06/28/2019 for your ability to direct or diversify your loan repayments made at Empower;
- begin on 05/28/2019 and end 06/28/2019 for your ability to obtain distribution or withdraw any individual account balances from the Plan; and
- begin on 05/28/2019 and end 06/28/2019 for your ability to direct or diversify only your transferring accounts.

Please note: The blackout period beginning and end dates are subject to market hours on these dates.

During the blackout period, you will be unable to direct or diversify the assets held in your individual account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period at your prior recordkeeper. For your long-term retirement security, you should consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. You should be aware that there is a risk to holding substantial portions of your assets in one investment option. Please be aware that until the end of the blackout period, but no later than 06/28/2019 your account assets will be held in “mapped” investments.

With the prior recordkeeper, you may have been permitted to set up different investment selections for ongoing before- and after-tax/Roth contributions. This option is not available with Empower; therefore, the investment mapping will follow only those options you have set up for your ongoing pre-tax contributions. If you do not have an ongoing pre-tax investment elections or the investment elections do not equal 100% with the prior recordkeeper, those investment elections will be allocated 100% to the default fund. For this reason, it is very important that you review and consider the current setup of your investment elections at your prior recordkeeper prior to the start of the blackout period.

If you have any questions concerning this notice, you should contact Tammy Falzone, 1000 Regency Ct Suite 100, Toledo, OH, 43623, 567-661-0466.

Access to the automated voice response unit and the Web site may be limited or unavailable during periods of peak demand, market volatility, system upgrades/maintenance, or other reasons.

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