

INVESTMENT CHANGES TO T & M ASSOCIATES RETIREMENT AND SAVINGS INCENTIVE PLAN

Effective date for changes to your plan – May 2, 2022

Effective May 2, 2022 the new investment option(s) listed below are being added to the plan and effective May 2, 2022 certain investment options in the plan will be discontinued and transferred as displayed below. If you have monies invested in options that are being discontinued and you do not want to have your account invested in the replacement options, you can transfer your account to one of the Plan's other investment options before the effective date of the change. To change your investment options for future contributions, or transfer existing balances between investment options log on to the participant website at www.retiresmart.com or call 1-800-743-5274.

INVESTMENT OPTIONS

Fund Name	Variable Return Investment											
	Average Annual Total Return as of 2/28/2022			Benchmark			Name of Benchmark	Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		Investment Close/ Open/ Freeze Date
	1Year	5Year	10Year or *Since Fund Inception if less than 10 Years	1Year	5Year	10Year or *Since Fund Inception if less than 10 Years		As a %	Per \$1000	As a %	Per \$1000	
American Funds Grth Fund of America (MF-GW) www.MassMutual.com/FF/rgaex.pdf Inception Date: 06/01/1986	1.83%	15.86%	14.93%	12.55%	20.24%	16.98%	Russell 1000® Growth Index	0.65%	\$6.50	0.65%	\$6.50	This investment will be closing as of 5/2/2022
MM S&P Mid Cap Index Fund (Nrrn Tr) (MF-CBT) www.MassMutual.com/FF/10238.PDF Inception Date: 08/01/2012	7.79%	10.51%	12.99%	7.99%	10.71%	12.26%	S&P MidCap 400	0.18%	\$1.80	0.18%	\$1.80	This investment will be closing as of 5/2/2022
American Funds Grth Fund of America (MF-OM) www.MassMutual.com/FF/rgafx.pdf Inception Date: 11/01/1987	2.15%	16.21%	15.27%	12.55%	20.24%	16.98%	Russell 1000® Growth Index	0.35%	\$3.50	0.35%	\$3.50	This investment will be available as of 5/2/2022
BlackRock Equity Dividend Fund (MF-CBE) www.MassMutual.com/FF/madvx.pdf	15.98%	10.94%	11.33%	14.99%	9.45%	11.71%	Russell 1000® Value Idx	0.71%	\$7.10	0.71%	\$7.10	This investment will be available as of 5/2/2022

Inception Date: 01/01/2000											
Vanguard Mid Cap Index Fund (MF-2070) www.MassMutual.com/FF/vimax.PDF	8.49%	12.40%	12.86%	7.07%	12.01%	12.82%	Russell Mid Cap Idx	0.05%	\$0.50	0.05%	\$0.50
Inception Date: 01/01/2004											This investment will be available as of 5/2/2022
BlackRock Equity Dividend Fund (MF-JQA) www.MassMutual.com/FF/mddvx.pdf	15.70%	10.65%	11.05%	14.99%	9.45%	11.71%	Russell 1000® Value Idx	0.96%	\$9.60	0.96%	\$9.60
Inception Date: 01/02/1997											This investment will be closing as of 5/2/2022

*The benchmark since inception return is calculated from the month-end of the investment's inception.

**The Net Total Annual Operating Expenses include any investment expense waiver/reimbursement arrangements documented in the investment's prospectus and may be lower than the Gross Total Annual Operating Expenses due to the indicated expense waivers or reimbursements, which may be subject to expiration. Additional information regarding investment expense waivers specific to each investment is included in this document, if available, including whether the waiver is contractual or voluntary and its date of expiration. All available information about investment expense waivers is current and complete as of the date of this report. If information regarding the waivers is incomplete, it is because our third-party data provider was unable to make the information available. For some investments, the Net Total Annual Operating Expense ratio figure reflects the subtraction of interest expense, which results from an investment's use of certain other investments. This expense is required to be treated as an investment expense for accounting purposes, but is not payable to the investment adviser or subadvisor (if applicable). For more information, please see the investment profile or the prospectus that corresponds to the investment, which are both available from Empower. Contact the Empower Participant Information Center at 1-888-606-7343.

Discontinued Investment Option	New Investment Option
American Funds Grth Fund of America (MF-GW)	American Funds Grth Fund of America (MF-OM)
BlackRock Equity Dividend Fund (MF-JQA)	BlackRock Equity Dividend Fund (MF-CBE)
MM S&P Mid Cap Index Fund (Nrtn Tr) (MF-CBT)	Vanguard Mid Cap Index Fund (MF-2070)

If you would like to change your investment percentages or are not currently participating in the plan and wish to enroll*, please visit the participant website at www.retiresmart.com or call 1-800-743-5274 for information or assistance. If your plan requires paper forms, please contact your Benefits Department to obtain the correct forms. If you do not wish to enroll at this time, you may disregard this change notice.

Looking for additional information?

In light of these changes, this may be a good time to review your investments. Empower offers retirement planning educational tools and information to help you make investment decisions and manage your retirement savings. Visit our participant website at www.retiresmart.com to find the information you need. You may also call our automated phone line at 1-800-743-5274 to access account information anytime. Customer Service Representatives are available via the automated phone line, Monday-Friday 8 a.m. to 8 p.m. ET to answer your questions and guide you through transactions.

The expense ratios for your existing investment options are decreasing. These changes are the result of a change in the investment option's share classes.

Expense ratios are as of 3/14/22 and are subject to change without notice.

The decreases in expense ratios affect only the expenses associated with these investment options. The investment options will maintain their current style, strategy, managers and objectives.

Following the conversion, the number of units/shares and the unit values/share values for the affected investment options will change. If you have money invested in these investment options, when you check your account information after the conversion is complete you will see a new number of units/shares credited to your account and a different unit value/share value for the investment options. The number of units/shares is calculated by dividing your account balance in each investment option by the unit value/share value of that option. For example, if the unit value/share value of the options that your balance is being transferred to is greater than the existing investment options, you will have a smaller number of units/shares after the conversion.

Following is an example of how this conversion may alter the units/shares and unit values/share values in your account:

Before Conversion		After Conversion Investment	
Investment Option A		Option A (New Share Class)	
Ending Balance	\$1,000	Starting Balance	\$1,000
Unit Value/Share Value	121.199493	Unit Value/Share Value	123.521225
Units/Shares	8.25	Units/Shares	8.10
Expense Ratio:	0.90%	Expense Ratio:	0.71%

This change will be reflected on the web site, the automated voice responses system and your next quarterly statement.

***Receipt of this communication does not imply eligibility for participation in the plan. For questions regarding eligibility, please contact your plan's sponsor.**

This notice describes changes being made by your plan sponsor to the Plan's investment options. As a result, these changes will alter how your account is invested after the effective date of the change. The new investment options that were selected to replace the existing investment options have characteristics, including level of risk and rate of return, that are reasonably similar to the characteristics of the existing investment options. With information previously or concurrently provided to you regarding the plan's existing and new investment options, you may consider whether you want to have the existing investments in your account automatically transferred to the new investment options. If you do not want to invest in the comparable new investment options, then you can make changes to the investment of your account prior to the transition as described in this notice. If you have previously exercised discretion over the investment of your account and you do not provide affirmative investment instructions contrary to the change prior to the effective date of the change, you will be treated as having affirmatively elected to invest your account in the new investment options. | Please consider an investment option's objectives, risks, fees and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses or summary prospectuses, if any, or fact sheets for the investment options listed, which are available from your Plan sponsor, the participant web site at www.retiresmart.com, or by contacting our Participant Information Center at 1-800-743-5274 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Please read them carefully before investing. | RISK DISCLOSURES FOR CERTAIN ASSET CATEGORIES – PLEASE NOTE THAT YOUR PLAN MAY NOT OFFER ALL OF THE INVESTMENT OPTIONS DISCUSSED BELOW. | If a retirement plan fully or partially terminates its investment in the Guaranteed Interest Account (GIA), SF Guaranteed, Fixed Interest Account or SAGIC investment options, the plan receives the liquidation value of its investment, which may either be more or less than the book value of its investment. As a result of this adjustment, a participant's account balance may be either increased or decreased if the plan fully or partially terminates the contract with Empower. | Money market investments are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although these investments seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market option. | Risks of investing in inflation-protected bond investments include credit risk and interest rate risk. Neither the bond investment nor its yield is guaranteed by the U.S. Government. | High yield bond investments are generally subject to greater market fluctuations and risk of loss of income and principal than lower yielding debt securities investments. | Investment option(s) that track a benchmark index are professionally managed investments. However, the benchmark index itself is unmanaged and does not incur fees or expenses and cannot be purchased directly for investment. | Investments in companies with small or mid-market capitalization ("small caps" or "mid caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility. | International/global investing can involve special risks, such as political changes and currency fluctuations. These risks are heightened in emerging markets. Participants must submit purchase transactions for global and international investment options before 2:30 p.m. ET in order to receive that day's price. Other trading restrictions may apply. Please see the investment's prospectus for more details. | A significant percentage of the underlying investments in aggressive asset allocation portfolio options have a higher than average risk exposure. Investors should consider their risk tolerance carefully before choosing such a strategy. | An investment option with underlying investments (multi-investment options, which may include RetireSMART Target Date funds and any other offered proprietary or non-proprietary asset-allocation, lifestyle, lifecycle or custom blended options) may be subject to the expenses of those underlying investments in addition to those of the investment option itself. | Investments may reside in the specialty category due to 1) allowable investment flexibility that precludes classification in standard asset categories and/or 2) investment concentration in a limited group of securities or industry sectors. Investments in this category may be more volatile than less-flexible and/or less-concentrated investments and may be appropriate as only a minor component in an investor's overall portfolio. | Participants with a large ownership interest in a company or employer stock investment option may have the potential to manipulate the value of units of this investment option through their trading practices. As a result, special transfer restrictions may apply. This type of investment option presents a higher degree of risk than diversified investment options under the plan because it invests in the securities of a single company. | Investments that invest more of their assets in a single issuer or industry sector (such as company stock or sector investments) involve additional risks, including unit price fluctuations, because of the increased concentration of investments. | A participant will be prohibited from transferring into most mutual funds and similar investment options if they have transferred into and out of the same option within the previous 60 days. Certain stable value, guaranteed interest, fixed income and other investment options are not subject to this rule. This rule does not prohibit participants from transferring out of any option at any time.

On December 31, 2020, Empower Retirement ("Empower") acquired the retirement plan and group insurance business of Massachusetts Mutual Life Insurance Company ("MassMutual"). Following an initial transition period, Empower Retirement will become the sole administrator of the retirement business acquired from MassMutual. Through this transaction, group insurance business written by MassMutual is reinsured by Great-West Life & Annuity Insurance Company ("GWLA"), and in New York by Great-West Life & Annuity Insurance Company of New York ("GWLANY"). Concurrently, MassMutual retroceded to GWLA and GWLANY similar group insurance business it reinsures from a cedent, which MassMutual assumed in a previous transaction. Empower Retirement refers to the products and services offered by GWLA and its subsidiaries, including Empower Retirement, LLC; GWFS Equities, Inc.; and registered investment advisers Advised Assets Group, LLC and Personal Capital Advisors Corporation. GWFS Equities, Inc. is the distributor of the MassMutual insurance products sold on Empower's platform. Empower Retirement is not affiliated with MassMutual or its affiliates.