Fund Changes

In addition, as part of these enhancements to the plan, several fund changes will be made effective January 2, 2025. These fund changes will be made to ensure that NuVasive Inc. is offering a competitive and best in class investment lineup to plan participants.

Effective January 2, 2025, the following changes will occur within the plan:

Current Investment	Expense Ratio	Maps To	New Fund	Expense Ratio
TRwPr Retirement 2015 Fund I	0.35%	→	MyCompass Index Moderate Retirement Fund Fee Class R6 CIT	0.11%
TRwPr Retirement 2020 Fund I	0.37%	→	MyCompass Index Moderate 2025 Fund Fee Class R6 CIT	0.11%
TRwPr Retirement 2025 Fund I	0.38%	>	MyCompass Index Moderate 2025 Fund Fee Class R6 CIT	0.11%
TRwPr Retirement 2030 Fund I	0.40%	→	MyCompass Index Moderate 2035 Fund Fee Class R6 CIT	0.12%
TRwPr Retirement 2035 Fund I	0.42%	→	MyCompass Index Moderate 2035 Fund Fee Class R6 CIT	0.12%
TRwPr Retirement 2040 Fund I	0.43%	→	MyCompass Index Moderate 2045 Fund Fee Class R6 CIT	0.12%
TRwPr Retirement 2045 Fund I	0.44%	→	MyCompass Index Moderate 2045 Fund Fee Class R6 CIT	0.12%
TRwPr Retirement 2050 Fund I	0.45%	→	MyCompass Index Moderate 2055 Fund Fee Class R6 CIT	0.12%
TRwPr Retirement 2055 Fund I	0.46%	→	MyCompass Index Moderate 2055 Fund Fee Class R6 CIT	0.12%
TRwPr Retirement 2060 Fund I	0.46%	>	MyCompass Index Moderate 2065 Fund Fee Class R6 CIT	0.12%
TRwPr Retirement 2065 Fund I	0.46%	→	MyCompass Index Moderate 2065 Fund Fee Class R6 CIT	0.12%
American Funds Am Balanced R6	0.25%	→	American Funds American Balanced Fund® - Class R-6	0.25%
PIMCO Income Fund Ins	0.62%	→	PIMCO Income Fund - Institutional Class	0.62%
Vangrd Tot Bd Mkt Ind Fd Ins	0.04%	→	Fidelity® U.S. Bond Index Fund	0.03%
American Funds EuroPacific Grw R6	0.47%	→	American Funds EuroPacific Growth Fund® - Class R-6	0.47%
American Funds New World R6	0.57%	→	American Funds New World Fund® - Class R-6	0.57%
Vangrd Tot Int Stk In F Ins	0.09%	→	Fidelity® Total International Index Fund	0.06%
Vangrd Growth Index Fund Ins	0.04%	→	Fidelity® Large Cap Growth Index Fund	0.04%
Vangrd Instit Index Fnd Ins	0.04%	→	Fidelity® 500 Index Fund	0.02%
Vangrd Value Index Fund Ins	0.04%	→	Fidelity® Large Cap Value Index Fund	0.04%
Vangrd Mid-Cap Index Fund Ins	0.04%	>	Fidelity® Mid Cap Index Fund	0.03%
Vangrd Small-Cap Index Fd Ins	0.04%	→	Fidelity® Small Cap Index Fund	0.03%
Voya Fixed Account (4062)	0.00%	→	Voya Fixed Account (4062)	0.00%

Generally speaking, Target Date Funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date Fund is not guaranteed at any time, including on or after the target date.

Each diversified portfolio starts with an asset allocation considered appropriate for its years from retirement and risk tolerance. Then each portfolio gets more conversative over time as it gets closer and closer to its retirement date. The objective is to achieve the highest possible returns while minimizing potential risks. (Please note: there is no guarantee this objective will be met).

MyCompass Index are Collective Investment Trusts available only to qualified plans. They are not mutual funds and are not registered with the Securities and Exchange Commission.