

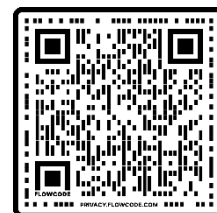
## Important information about your new Brightli Retirement Savings Plan

December 2023

Burrell-Preferred, Inc. is teaming up with Voya Financial® to bring you an enhanced experience with your retirement savings. This notice is to inform you of important information regarding the transfer of your Plan account from One America<sup>1</sup> to Voya®.

### What you need to know

- Your account details, including your investments, deferral elections, beneficiaries, and loan payments, will transfer to Voya automatically. You are **not required** to take any action. However, there may be some actions that you can take to ensure a smooth transition of your account. Read below for an important legal notice concerning the blackout period.
- Visit **[brightli.beready2retire.com](https://brightli.beready2retire.com)** or scan the QR code to receive additional details about the Plan transition and learn more about Voya Financial, including their state-of-the-art retirement readiness tools and resources.



### Understanding the blackout period

The transition from One America to Voya will begin at **4 p.m., ET on December 29, 2023**, and is expected to be completed the week of January 29, 2023. During this time, you will be temporarily unable to direct or diversify investments or request a distribution in your individual account under the Brightli Retirement Savings Plan. This period, during which you will be unable to exercise these rights otherwise available under the Brightli Retirement Savings Plan, is called a “blackout” period. Whether or not you are planning to retire 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 plan.

By the week of January 29, 2023, you can determine whether the blackout period has ended by visiting **[brightli.beready2retire.com](https://brightli.beready2retire.com)** or by calling **800-584-6001**. You can also access the Plan online at **[voyaretirementplans.com](https://voyaretirementplans.com)**.

During the blackout period, you will be unable to direct or diversify the investments held in your Brightli Retirement Savings Plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments considering your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

***You only have one retirement. Make it extraordinary.***



This is a brief, non-technical description of certain provisions of the Plan. It is not intended to be a complete statement of Plan provisions. If a description in this letter differs from the Plan documents, the Plan documents prevail. For additional information regarding the Plan, please refer to the Summary Plan Description (SPD).

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

<sup>1</sup>One American is a separate entity and not a corporate affiliate of Voya Financial.