

A decorative graphic consisting of two parallel, slightly offset horizontal bars. The top bar is a vibrant lime green, and the bottom bar is a slightly darker shade of green. They are positioned horizontally across the middle of the page, with a small gap between them.

Nightwing 401(k) Plan

FAQ

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Effective October 1, 2026, Fidelity Investments® (Fidelity) will become the administrative service provider and trustee for the Nightwing 401(k) Plan.

Nightwing recently completed a review of retirement Plan providers and is excited to share that the Nightwing 401(k) Plan is moving to Fidelity. Fidelity's NetBenefits® website offers online planning tools, videos and workshops as well as a mobile app to easily manage your account.

Below are answers to some of the most common questions about the changes taking place.

Account Transfer

What is changing?

Effective October 1, 2026, the provider of recordkeeping services will change from Alight to Fidelity. In addition, a few of the plan features will be modified or eliminated:

- Flat dollar contributions will no longer be available under the Plan. All contributions need to be made as a % of pay.
- Contribution elections can now be made as a fractional percentage point (e.g. 1.23%). Currently, you can only make contribution elections as a whole percentage point.
- Nightwing is introducing a new installment distribution option, allowing participants to receive their account balance through scheduled payments rather than a lump-sum distribution. Participants may elect to receive payments over a specified number of years, over their life expectancy, or as a fixed percentage of their account balance.

All contribution elections on record with Alight will automatically transfer to Fidelity. All investment options will remain the same as today. Your investment elections and beneficiary designations will also transfer to Fidelity. All other Plan features will remain with Fidelity, including:

- The ability to make catch-up elections on pre-tax or ROTH basis if you are at least age 50;
- The ability to convert pre-tax or after-tax contributions to ROTH;
 - Elections to convert after-tax contributions to ROTH currently in the Alight system **will not** transfer to Fidelity.
 - To set up new elections, you will have to contact Fidelity by phone after the blackout period has ended. Please note that any election to convert after-tax contributions to ROTH may trigger taxation of earnings on those contributions and it is recommended you consult with a tax advisor before making such an election;
- The ability to decide whether pre-tax or ROTH elections automatically convert to after-tax contributions once the annual contribution limit is met
 - Any election to automatically convert pre-tax or ROTH contributions to after-tax contributions once the annual contribution limit is met in the Alight system **will** transfer to Fidelity; and
- The year-end true-up employer match calculation based on full year compensation and contributions, in the event that you did not receive full employer match during the year.

Nightwing is not anticipating a change in service provider for Health & Welfare benefit enrollment and administration. Nightwing will remain with Alight for 2027 benefits enrollment.

What is the *blackout period*, and what does that mean?

The blackout period for self-directed brokerage investment election changes will begin at 4:00 P.M. ET on September 21, 2026. The blackout period for all other transactions will begin at 4:00 P.M. ET on September 28, 2026. Blackout is expected to end the week of October 25, 2026.

To ensure that all information is transferred accurately from your current Plan account at Alight to your new Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a loan or distribution from the Plan.

This time, during which you will be unable to exercise your rights otherwise available under the Plan, is called a “blackout period.” The blackout period will begin at 4 p.m. Eastern Time on September 28, 2026, and is expected to end the week of October 25, 2026. During this time, you can determine whether the blackout period has started by contacting Alight by calling 1-800-964-8817.

Because you will be unable to direct or diversify your Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. 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 your assets, income and investments.

You should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

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 and your overall financial plan.

If you have any questions concerning this notice, you should contact Fidelity by calling (800) 835-5095.

Payroll contributions will continue to be made to the Plan during the blackout period and will be reflected in your account at the end of the blackout period.

Will my assets continue to be invested during the blackout period?

Your assets will remain invested in the funds you have selected during the blackout period. Any gains or losses during the blackout period will be posted to your account at the end of the period.

Can I rollover my Alight account to an IRA or other qualified account instead of Fidelity?

No. All assets in the Nightwing 401(k) Plan as of the beginning of the blackout period will transfer to Fidelity. Once the transfer is completed and the blackout period has ended, employees who are

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eligible for an in-service distribution can rollover part or all of their account balance to an external account in accordance with the rules of the Plan.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Can I opt to have my Plan accounts remain at Alight and not transfer to Fidelity?

No. All accounts in the Plan will transfer to Fidelity.

I currently have a flat dollar contribution election. What will happen to my election?

Effective October 1, flat dollar contribution elections will no longer be possible. If you currently contribute a specific dollar amount to the Plan, it is recommended you contact Alight and change your dollar contribution amount to a percentage before September 28, 2026. If you don't take action, your dollar contribution will be updated to a comparable percentage contribution rate at the time of transition.

How can I access my 401(k) account after the transfer is complete?

You may access your 401(k) account in multiple ways:

- You can access NetBenefits through the Single Sign-On (SSO) link which is on the Okta page. The SSO link will now give you access to your 401(k) account in addition to any HSA, FSA or commuter account you may have with Fidelity.
- You can access NetBenefits directly through the following link: www.NetBenefits.com or by calling the following phone number: (800) 835-5095
- You can view 401(k) and other accounts through the NetBenefits app which is available on the Apple or Android app store.

If I have other accounts at Fidelity, will I be able to see and access all my accounts through the same NetBenefits userID and password?

Yes. When you log in, your Nightwing accounts will be listed at the top and any other 401(k), HSA, IRA or other accounts will also display on the same page.

If I have a 401K balance in another plan at Fidelity and want to roll that over to my Nightwing 401(k) plan account is there a simple way to do that given both accounts are at Fidelity?

Yes. Fidelity has a process in place to facilitate a "checkless" rollover transaction without the participant having to be the intermediary or handling physical checks. In some cases, the employee may be required to complete and send forms to Fidelity through the mail, but the asset transfer would be handled electronically.

Investments

Is Nightwing removing existing funds or just adding new funds to the current investment choices?

The investment options available in the Plan **will not** be changing as part of the transition. Your investments as of September 30, 2026, will transfer to the same investments at Fidelity (called a "reregistration," or "in-kind transfer") and will remain invested in the market during the transition.

Is my self-directed brokerage account at Alight transferring?

Account balances and future contributions held in self-directed brokerage will transfer to Fidelity BrokerageLink® on or about October 1, 2026. Employees who currently have assets held in self-directed brokerage will receive additional information about BrokerageLink® before the end of the blackout period.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

Does Fidelity have a managed account solution?

Nightwing teamed up with Fidelity to offer a managed account service. It's a new way to help you get, and stay, on course toward your retirement goals. With Fidelity® Personalized Planning & Advice (PP&A), you get active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

I currently have assets in Alight's managed account solution. Will I automatically be transferred to Fidelity Personalized Planning & Advice?

If you are currently enrolled in Alight Financial Advisors (AFA) through the Professional Management Program, your existing investment elections and future contribution investment elections will transfer to Fidelity and be invested according to the corresponding underlying investment options, as described above.

Nightwing has worked with Fidelity to offer a managed account service through Fidelity® Personalized Planning & Advice, which will be available for enrollment beginning October 15, 2026.

Participants who enroll within the first 70 days of availability will receive a 50% discount on advisory service fees for the first 180 days of service.

Loans

What happens to my outstanding Plan loan during the transition?

Any outstanding loan balances in the Plan will be transferred to Fidelity. If you are currently an active participant, you will continue to repay your loans in the same manner as you have with Alight, through payroll deduction. The transition will not affect the terms or length of your loans.

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Additional Information

Will there be a change in recordkeeping and other transaction fees because of the transition to Fidelity?

The base administration will remain the same but will now be charged on a quarterly basis instead of monthly. Instead of being charged \$1.83 per month, you will now be charged \$5.50 per quarter at the end of each quarter.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the Participant Disclosure Notice.

Where can I find additional information on the transition?

Fidelity's Transition Guide will detail key dates, information how your assets will transfer, funds and Plan changes. These details will be emailed to your workplace email address, if no email address is on record, you will receive a print copy. You can also learn more at the Plan's transition website: <http://www.myfidelitysite.com/Nightwing>

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who use the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following services or transactions, the fees outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Base administration fee	\$5.50 per quarter
Loan Setup Fee	\$75 per loan
Loan Maintenance Fee	\$25 per year per loan, deducted quarterly
In-Service Withdrawal Fee	\$25 per transaction
Return of Excess Contribution Fee	\$25 per transaction
Qualified Domestic Relations Order (QDRO) Fee	\$300 per standard Fidelity web-generated order, \$1,200 per modified Fidelity web-generated or custom order, or \$1,800 per order covering more than one plan
Fidelity® Personalized Planning & Advice	If you use this service, the advisory fee is estimated not to exceed .46% per year of your average daily managed account balance and is deducted quarterly.
Full Withdrawal Fee	\$25

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Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Nightwing 401(k) Plan, and the Plan document will govern in the event of any discrepancies.

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