

**Aon Savings Plan (090241)
Fee Disclosure - Notice of Changes**

Federal regulations require your plan to give you information about plan fees and investments to help you manage your savings plan account as it moves to Vanguard. To help your plan meet this requirement, Vanguard has collected, consolidated, and given you the information in this notice.

Plan administrative expenses

The following fees will be charged to your plan account for administration of the plan. Please also review your quarterly account statement to see the dollar amount charged to your account for these services and a description of the services related to these fees.

The fees listed in the following table are automatically deducted from your account balance.

Fee	Paid by	Amount
Annual plan recordkeeping fee	Each plan participant (including active and terminated)	\$23
General plan administrative expenses, such as legal, accounting, and Trustee fees	Each plan participant on a prorated/per capita basis; dollar amount disclosed on quarterly account statements	Variable

Individual transaction expenses

Your account may be subject to additional fees if you select one of the following plan services. Please also review your quarterly account statement for a detailed disclosure of the dollar amount charged to your account for these services and a description of the services related to these fees.

Loan origination fee	Amount
For each loan requested through vanguard.com	\$0
For each loan requested through VOICE®	\$0
For each loan requested with personal assistance from a Vanguard associate	\$0

Annual loan maintenance fee	Amount
For each loan from your account	\$0
For each loan transferred to your account from another qualified retirement plan	\$0

Miscellaneous fees	Amount
Beneficiary determination service fee (for transferring an account to a beneficiary)	\$0
Hardship withdrawal fee	\$0
In-service withdrawals (per withdrawal)	\$0
Termination distributions (per distribution)	\$0

Qualified domestic relations order (QDRO) fee	Amount
Determination fee	\$350

Self-Directed Brokerage Fund fees	Amount
Annual account maintenance fee (deducted from your non-brokerage investments)	\$50

No changes to investment fees; new investment option being added

While there are no changes to your investment fees when the plan moves to Vanguard, you will have an additional investment choice after **July 1, 2024**. As a part of the move to Vanguard, the Target Date 2065 Portfolio investment will become part of your plan’s investment lineup.

Fund name	Expense ratio as a %	Sales charge	Redemption fee
Target Date 2065 Portfolio	0.20	None	None

Target-date investments are subject to the risks of their underlying funds. The year in the investment’s name refers to the approximate year (the target date) when an investor would retire and leave the workforce. The investment will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A target-date investment is not guaranteed at any time, including on or after the target date.

Frequent-trading policy for Vanguard Capital Opportunity Fund

Because excessive transactions can disrupt the management of an investment and increase its transaction costs, limits are placed on exchanges and other transactions. If you move money out of Vanguard Capital Opportunity Fund, you cannot move money back into Vanguard Capital Opportunity Fund for 30 days. Please note that the 30-day clock restarts after every exchange out of the investment.

The frequent-trading policy does not apply to the following:

- Exchange requests submitted by mail to Vanguard. (Exchange requests submitted by fax, if otherwise permitted, are not mail requests and are subject to the policy.)
- Exchanges of shares purchased with participant payroll or employer contributions or loan payments.
- Exchanges of shares purchased with reinvested dividend or capital gains distributions.
- Distributions, loans, and in-service withdrawals from the plan.
- Redemptions of shares as part of a plan termination or at the direction of the plan.
- Redemptions of shares to pay fund or account fees.
- Share or asset transfers or rollovers.
- Re-registrations of shares within the same fund.
- Conversions of shares from one share class to another in the same fund.

Note that your plan and the issuers of your plan’s investments reserve the right to revise or terminate the exchange privilege (your ability to move money between funds), limit the amount of any exchange, or reject any exchange at any time, without notice.

Whenever you invest, there’s a chance you could lose the money.

Before you invest, get the details. Consider the fund’s objective, risks, charges, and expenses. The fund’s prospectus (or summary prospectus, if available) will tell you these important facts and more. So read it carefully. To get one for any Vanguard fund, call Vanguard at 800-523-1188. Or you can find one at vanguard.com. For information on all other funds, contact the investment providers directly.

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