Your retirement plan is moving

Make yourself at home with Vanguard.

AON SAVINGS PLAN

The Aon Savings Plan will soon move to Vanguard from Alight. Aon performed a thorough marketplace review to select a provider best positioned to support Aon's savings plan, deliver maximum value for the fees charged and to ensure Aon is delivering a market-leading colleague experience that will support retirement readiness and financial wellbeing. Aon chose Vanguard to help you manage your retirement plan savings.

While your account moves, there'll be a brief time when you can't make changes. Now is a good time to review your investments and other choices to make any changes before the blackout period begins. Otherwise, you'll need to wait until the blackout period is over to make changes to your account again.

Your transition timeline

Below you'll find key dates and activities for your plan's scheduled move. A complete list of dates can be found in the legal notices previously mailed to you and on **vanguard.com/aonmicrosite**.

June 21, 2024	This is the last day Alight will accept documents for: • Manual loan repayment checks. • Rollover contribution check(s) and documentation.
June 27, 2024 at 3 p.m., Central time	**The blackout period begins.** If you want to complete any of the following transactions, you must do so before 3 p.m. Central time. Access your account online, or contact Alight to: • Change your address. • Change your investments. • Move your money to new funds. • Take a distribution. • Take a loan. • Change the amount you contribute from each paycheck. • Enroll in the Aon Savings Plan.
June 28, 2024	Your 401(k) account will be moved to Vanguard from Alight. You will not be able to access your account online or make requests through Alight during this blackout period.
June 30, 2024	You will no longer be able to view your account on UPoint®.
Week of July 14, 2024	The move will be complete and the blackout period will end. You'll have full access to your account at Vanguard.

Important information about your brokerage account within the Aon Savings Plan
When the Aon Savings Plan moves to Vanguard, your brokerage account within the plan will move to Charles Schwab & Co., Inc. (Schwab). Vanguard will provide administrative and recordkeeping services for the plan, but the brokerage service will be available through Schwab. The brokerage service available through the plan is called the Schwab Personal Choice Retirement Account (PCRA).

How your brokerage account will move

Your brokerage account will transfer from Pershing to Schwab automatically. You don't have to do anything now.

Once your Schwab brokerage account is opened, you will receive a welcome packet and account verification kit from Schwab that includes your account number and instructions for registering your account at Schwab so that you can resume trading.

Following are the key dates for the brokerage transition:

June 13, 2024, before 3 p.m., Central time	Last day you can: • Close your plan brokerage account. • Take a qualified distribution from your brokerage account.
June 20, 2024, before 3 p.m., Central time	Last day you can: • Place trades in your plan brokerage account. • Move money between your brokerage account and the core investments in the Aon Savings Plan.
June 28, 2024, after 3 p.m., Central time	• Assets in your plan brokerage account are expected to transfer in-kind to Schwab. If there are any securities in your brokerage account that cannot be held at Schwab, those securities will be liquidated.
Week of July 21, 2024	• Blackout period ends. • You can now register your account at Schwab. • Resume all normal brokerage account activity after account registration is complete.


NEW
YORK

Give your investments one last look

Since you won't be able to change your investments, reallocate, or rebalance until the blackout period ends, now is a good time to make sure you're comfortable with your current investments.

Same great investment options

When your plan's move is complete, your investments that are moving to Vanguard will be the same. You will still have access to the Investment Guide once the move to Vanguard is complete.

Adding a new investment option for you

On July 1, 2024, the Target Date 2065 Portfolio will become a part of your plan's investment lineup.

Will my account auto-rebalance?

No. Any auto-rebalance you currently have set up at Alight will not transfer over to Vanguard. Please keep this in mind if you have an auto-rebalance set to occur anytime after June 28th. If you would like to set up auto-rebalance going forward please contact Vanguard after the blackout period is complete, the week of July 14. Log in to **vanguard.com/retirementplans** or call Vanguard at **800-523-1188**.

New feature

Good news! Once the move is complete, you'll be able to make both source specific payroll deductions and investment changes.

A note about risk

Whenever you invest, there's a chance you could lose the money. Investments in Target Retirement Funds/Trusts are subject to the risks of their underlying funds. The year in the fund/trust name refers to the approximate year (the target date) when an investor in the fund/trust would retire and leave the workforce. The fund/trust will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. [The Income Trust and the Income and Growth Trust have fixed investment allocations and are designed for investors who are already retired.] An investment in a Target Retirement Fund/Trust is not guaranteed at any time, including on or after the target date. Diversifying means having different types of investments. It doesn't guarantee you'll make a profit or that you won't lose money.

Before the move

- **Give your investments one last look.** It's a good idea to make sure you're comfortable with the investments you own. You won't be able to sell them until the move ends. **Note:** When the move is complete, you'll be able to choose different investments in your plan's lineup whenever you like.
- **Review your beneficiary information.** If you have a beneficiary on file, your choices will carry over to Vanguard. After the move, please take a minute to confirm that your choices are still accurate. We want to make sure that your beneficiary choices are honored.
- **Print out a copy of your current account statement.** You may want to print a copy of your current balance for your records. Keep in mind that your printed account balance will likely not match the exact online account balance you see at Vanguard in July. This is because it won't reflect payroll contributions, market gains, or losses that occurred during the transition.

After the move

- **Add your banking information.** When the freeze is lifted in July, you will need to add your banking information at Vanguard if you receive regular payments from your account by direct deposit. This will keep your installment payments or required minimum distributions paid by direct deposit. After the freeze, log in to **vanguard.com/retirementplans** or call Vanguard at **800-523-1188**. Until you set up direct deposit, you'll get your future installment payments and required minimum distributions by a check sent to your address on file.
- **Set up your federal tax withholding information.** This information won't carry over to your new plan at Vanguard. If you previously made changes to your federal tax withholding, your withholding will automatically reset to the IRS default. That means your withholding will change—unless you take action. Once your account is moved to the Aon plan at Vanguard, you can choose a different withholding amount by completing a new tax form. Watch for more information coming soon.
- **Set up your loan direct debit payment(s).** If you are currently repaying your loan using loan direct debit through Alight, when the blackout is lifted in July you will need to add your banking information at Vanguard to continue loan repayments by direct deposit. It is important to not let your loan go into default. After the blackout, log in to **vanguard.com/retirementplans** or call Vanguard at **800-523-1188**.
- **Access old account statements.** For active participants, account statements generated by Alight will be available in your UPoint secure mailbox up to 7 years from the date of posting. **Your final account statement** from Alight will be mailed to you or posted to your UPoint secure mailbox by August 15, 2024.

  Note: If you have paperwork or a rollover check that needs to reach Vanguard, please mail it to:

  Vanguard
  P.O. Box 982902
  El Paso, TX 79998-2902

Plan Features

Your plan will offer tools, resources, and experiences designed to help you along your financial path. Vanguard's **online education** is available to you now (no login required). For stress-free access, we've created a secure **single sign-on** feature. Once inside, you can explore your **Personalized Participant Journey** and **My Financial Wellness**. Yes, these tools and resources are just for you!

Online Education

Looking for simple answers to life's complex financial questions? Check out our online learning center—your new go-to destination for quick-hit, easy-to-understand education that will help you stay on top of your financial game!

Financial Planning

Learn the basics like joining your employer retirement plan, setting savings goals, managing your debt, and making a budget.

Savings for retirement

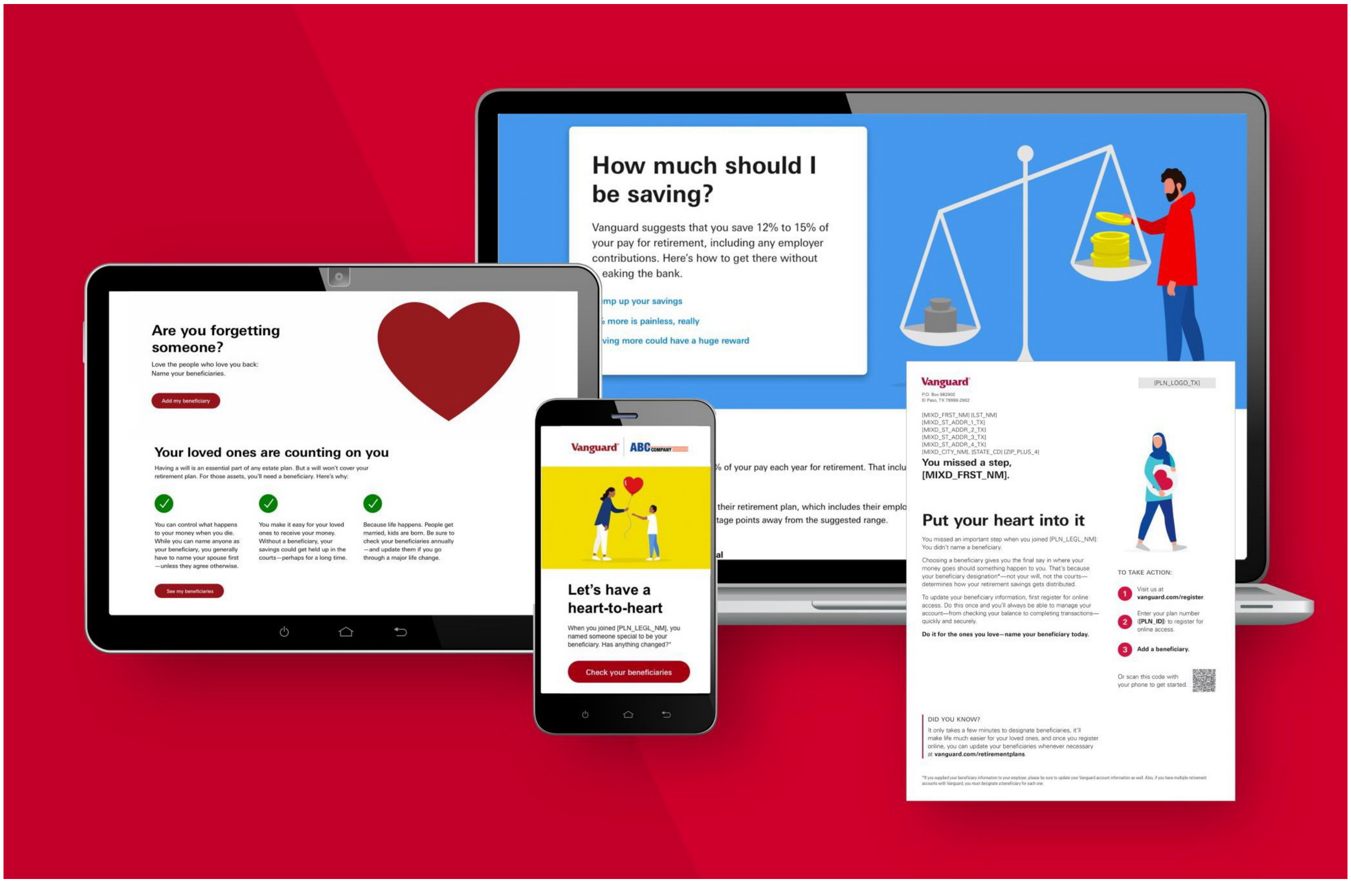
When you're saving for retirement, there's a lot to think about: choosing investments, Roth contributions, taxes, and more. Learn how to take your retirement savings to the next level.

Living in retirement

Find out how to turn your savings into income, the important dates to add to your retirement calendar, how to get the most from Social Security, and the secrets for a happy retirement.

Let's get started!

Scan the code to check out our online education or go to **vanguard.com/education.**



Personalized Participant Journeys

We believe the best way to improve your retirement outcomes is to meet you where you are, in moments that matter. That's why we walk you through your own Personalized Participant Journey (PPJ).

A PPJ is an AI-powered, highly individualized experience designed to inspire you to take positive steps toward achieving financial wellbeing.

It comes in a multichannel approach:

- Print.
- Emails.
- Digital nudges.
- Online education articles.

My Financial Wellness

My Financial Wellness is a free resource that can help you do all of the following—and more. Once logged in, you can:

Review your financial goals and set new ones.

Write down and prioritize your goals. This will help you achieve them—whether you're saving for a vacation or paying down credit card debt.

Make a budget.

Consider a budgeting app to set targets and track spending. In the end, the best budget is one that you'll follow.

Put your payments on autopay.

Set up your bill and loan payments now so you won't forget later.

Build your emergency savings.

Try our free emergency savings tool. It can show you how much you've saved so far and how much more you might need.

Pay down high-interest debt.

Check out our debt paydown strategy tool. Focusing on your high-interest debt can help you dig out of debt faster and save money over time.

Save more for retirement.

Learn how to boost your retirement savings by making the most of your benefits.

Check your portfolio.

Your life can change a lot in a year. So can the markets. See if your investment strategy still matches your goals.

Confirm or add beneficiaries.

You need to name beneficiaries in your retirement plan account—even if you have a will.

Once at Vanguard, you will be able to access additional tools for planning your retirement. In August, Vanguard will launch webinars to further explain the plan and those tools in greater detail.

Easy and secure online account access

Once the move is complete, you can log in to Vanguard's website to conveniently access and manage your Aon Savings Plan account at anytime using the single sign on feature at the UPoint site. At Vanguard, your security is important. If you have Vanguard accounts other than the Aon Savings Plan account, the single sign on feature is not available to you. You will be required to enter your username and password each time you access your accounts.

Get the app!

Access your account anytime from anywhere. Download the app and stay connected. **vanguard.com/bemobile**.

Need help?

If you have questions or want to make changes to your account before the move, please contact Alight at **855-625-5500** or **digital.alight.com/aon** Monday through Friday from 8:00 a.m. to 4:30 p.m., Central time.

After June 27, you can contact Vanguard at **800-523-1188** Monday through Friday from 7:30 a.m. to 8 p.m., Central time.

Once the move is complete, you can go to **vanguard.com/retirementplans** to access your account. You'll need your plan number: **090241**.

And welcome to Vanguard!
We're so glad you'll be here soon.

Connect with Vanguard®

vanguard.com/retirementplans • 800-523-1188

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. Call Vanguard at 800-523-1188 to get one. Or you can find one at vanguard.com.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

Brokerage services provided by Charles Schwab, member FINRA/SIPC.

Charles Schwab & Co., Inc. and Vanguard are not affiliated and are not responsible for the products and services provided by the other.

Collective trusts and separately managed accounts are special types of investments. They're offered only in retirement plans like yours. Before you invest in one, know its objective, risks, charges, and expenses. Consider these things carefully.

Vanguard Target Retirement Trusts are collective trusts, not mutual funds. These types of investments are offered only in retirement plans like yours. Before you invest, get the details. Know and carefully consider the objective, risks, charges, and expenses. Vanguard Fiduciary Trust Company manages the Vanguard collective trusts.

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