

**DISCLOSURE & COMPARATIVE CHART**  
**Premiere Building Maintenance Corporation 401(k) Profit Sharing Plan & Trust (Plan)**  
**IMPORTANT INFORMATION REGARDING YOUR PLAN**  
**August 1, 2024**

A retirement plan offers a convenient way to save for retirement and often provides unique features and benefits not available elsewhere. Individuals have the opportunity to make the plan work harder for them by committing to consistent savings early, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding how the plan works, including plan investment choices and fees. This document was prepared to aid you in that understanding.

<b>General Plan Information</b>	
<b>Investment Vehicle</b>	A Group Annuity Contract with separate account and general account investments (Investment Choices) issued by Transamerica Life Insurance Company, 6400 C Street SW, Cedar Rapids, Iowa 52499 (Transamerica).
<b>How to Direct Your Investments and Make Allocation Changes</b>	<p><u>Direction of investments</u>: You may direct the investment of your Plan account.</p> <p><u>Timing for making investment allocation changes</u>: On any business day.</p> <p>To change investment allocations Transamerica participants may go to: <a href="https://transamerica.com/portal">transamerica.com/portal</a> or call 1-800-401-8726.</p> <p>For a complete description of investment direction rights, limitations, or restrictions under your Plan, refer to your Plan's Summary Plan Description (SPD), or similar document provided.</p>
<b>Transfer Restrictions</b>	Some Investment Choices may have transfer restrictions (See Table 1 for details, if applicable).
<b>Voting, Tender and Similar Rights and Restrictions</b>	For the Investment Choices in the Group Annuity Contract, the proxies are voted by the Plan Sponsor as the owner of the underlying shares. You do not participate in any proxy voting.
<b>List of Investment Choices</b>	For the listing of the Investment Choices active under your Plan, please see the section titled "Comparative Chart" under Table 1 and Table 2.

**Potential General Administrative Fees**

Potential General Administrative Fees	
<b>Plan Fees</b>	<p>Plan Fees which may be paid directly by your employer or deducted from individual participant accounts include, but are not limited to:</p> <ul style="list-style-type: none"> <li>Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; 3) the processing of outside assets, when applicable; and 4) directed trustee and custody services when applicable. Additionally, when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing.</li> <li>Fees charged for the services provided by the Third Party Administrator (TPA), ERISA Services, Inc., selected by the plan sponsor/Plan Administrator. A TPA is an independent company that may be engaged by the plan sponsor to perform such tasks as plan administration, plan consulting, document services and nondiscrimination testing.</li> <li>Fees directed by the plan sponsor to be allocated to participants, including auditor fees, and legal fees, when applicable, and as permitted to be charged to the plan.</li> </ul> <p>At this time, the Plan sponsor/sponsoring entity/plan administrator has authorized payment to a third party ERISA 3(21) service provider in an annual amount of 0.02%, The amount deducted, will be reported on the quarterly participant statement.</p> <p>The fees described above may be paid by your employer, or from: an expense account established for the plan; a deduction from each participant account on a pro-rata or per capita basis, or expenses collected from each investment choices selected for the plan. For those fees deducted from each participant account, the actual amount deducted, as well as a description of the services to which the fee relates, will be reported on the quarterly participant statement.</p> <p><b>Refer to Exhibit A to see details regarding any base and per participant fees applicable to your Plan.</b></p>
<b>Transaction Fees</b>	Transaction fees which may be charged against individual participant accounts include:

Potential General Administrative Fees	
	<ul style="list-style-type: none"> <li>Transaction Fees may be charged by Transamerica for providing services related to the establishment and maintenance of loans, distributions and withdrawals. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee.</li> <li>Transaction Fees may be charged for the services provided by a TPA selected by the plan sponsor/Plan Administrator. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee.</li> </ul> <p><b>Refer to Exhibit A to see a list of the Transaction Fees applicable to your Plan.</b></p>
<b>Asset-Based Fees</b>	<p><u>Contract Asset Charges.</u> Depending on the demographics of the Plan, a Contract Asset Charge (CAC) and/or other asset-based fees may apply. The CAC is expressed as a percentage of the assets held in each Investment Choice on a pro-rata basis. Other asset-based fees may be expressed as a percentage of the assets held in each Investment Choice on a pro-rata basis, or as a specified dollar amount charged to the Plan. Asset-based fees are used to subsidize costs for plan-related recordkeeping, administration, payment to financial advisors, and other retirement plan services that would otherwise be charged separately. A negative CAC represents a credit to the assets under the Contract. The actual dollar amounts are reported on your quarterly participant statement.</p> <p><b>Refer to Exhibit A to see a description of the Asset-Based Fees applicable to your Plan.</b></p>

Investment Information
<p>The information below is provided to help you compare the Investment Choices under your Plan. Total Annual Operating Expenses reduce the rate of return of each Investment Choice.</p> <p>If you want additional information about your Investment Choices, including principal risks, current investment performance and a glossary of terms, Transamerica participants may go to: <a href="https://transamerica.com/portal">transamerica.com/portal</a> or call 1-800-401-8726.</p>

**Table 1** below focuses on Investment Choices that do not have a fixed or stated rate of return, and shows fee and expense information, as well as investment performance for each choice and an appropriate benchmark performance (shown in *italics*). Past performance does not guarantee how the Investment Choice will perform in the future. Your investment in these choices could lose money.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [A Look at 401\(k\) Plan Fees \(dol.gov\)](https://www.dol.gov/eopas/401k/401kfees.html).

Fees and expenses are only one of many factors to consider when you decide to invest. You may also want to think about whether investing in a particular Investment Choice will help you achieve your financial goals.

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2024			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
PIMCO Low Duration Ret Opt <i>Bloomberg US Government/Credit 1-3 Yr</i>	Short Bonds/Stable /MMkt	Short-Term Bonds	1.23%	\$12.30	5.12% 4.87%	0.34% 1.25%	0.56% 1.35%	N/A
Aegon US Core Plus Ret Opt <i>Bloomberg US Universal</i>	Interm./Long-Term Bond	Intermediate -Term Bonds	1.08%	\$10.80	3.62% 3.47%	0.06% 0.11%	1.20% 1.63%	N/A
Loomis Sayles Investment Grade Bond Ret Opt <i>Bloomberg US Universal</i>	Interm./Long-Term Bond	Intermediate -Term Bonds	0.94%	\$9.40	4.58% 3.47%	1.26% 0.11%	2.12% 1.63%	N/A
American Century Government Bond Ret Opt <i>Bloomberg US Govt/Mortgage</i>	Interm./Long-Term Bond	Government Bonds	0.97%	\$9.70	0.76% 1.80%	-1.37% -0.66%	0.09% 0.92%	N/A
Aegon US High Yield Ret Opt <i>Bloomberg US High Yield 2% Issuer Cap</i>	Aggressive Bonds	High Yield Bonds	1.17%	\$11.70	7.76% 10.43%	1.87% 3.90%	2.61% 4.30%	N/A
Templeton Global Bond Ret Opt <i>FTSE WGBI</i>	Aggressive Bonds	World/Foreign Bonds	1.22%	\$12.20	-5.96% -0.63%	-5.14% -3.20%	-2.13% -1.20%	N/A
American Century Value Ret Opt <i>Russell 1000 Value</i>	Large-Cap Stocks	Large-Cap Value Stocks	1.40%	\$14.00	8.45% 13.06%	8.66% 9.01%	7.23% 8.23%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2024			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
Lord Abbett Fundamental Equity Ret Opt <i>Russell 1000 Value</i>	Large-Cap Stocks	Large-Cap Value Stocks	1.34%	\$13.40	18.99% 13.06%	9.80% 9.01%	7.88% 8.23%	N/A
American Funds Washington Mutual Investors Ret Opt <i>S&amp;P 500</i>	Large-Cap Stocks	Large-Cap Blend Stocks	0.90%	\$9.00	20.78% 24.56%	12.21% 15.05%	10.72% 12.86%	N/A
American Funds AMCAP Ret Opt <i>S&amp;P 500</i>	Large-Cap Stocks	Large-Cap Growth Stocks	0.99%	\$9.90	23.77% 24.56%	11.18% 15.05%	10.09% 12.86%	N/A
American Century Mid Cap Value Ret Opt <i>Russell Mid Cap Value</i>	Small/Mid-Cap Stocks	Mid-Cap Value Stocks	1.38%	\$13.80	3.73% 11.98%	7.29% 8.49%	7.31% 7.60%	N/A
Invesco Main Street Mid Cap Ret Opt <i>S&amp;P 500</i>	Small/Mid-Cap Stocks	Mid-Cap Blend Stocks	1.32%	\$13.20	8.67% 24.56%	8.23% 15.05%	6.89% 12.86%	See Type C note below for transfer restrictions
Franklin Small-Mid Cap Growth Ret Opt <i>Russell Mid Cap Growth</i>	Small/Mid-Cap Stocks	Mid-Cap Growth Stocks	1.17%	\$11.66	13.13% 15.05%	7.94% 9.93%	8.66% 10.51%	N/A
Transamerica Small Cap Growth Ret Opt <i>Russell 2000 Growth</i>	Small/Mid-Cap Stocks	Small-Cap Growth Stocks	1.43%	\$14.30	6.44% 9.14%	8.07% 6.17%	6.28% 7.39%	See Type B note below for transfer restrictions
American Funds New Perspective Ret Opt <i>MSCI ACWI</i>	International Stocks	World/Foreign Stocks	1.07%	\$10.70	18.22% 19.38%	11.74% 10.76%	10.22% 8.43%	N/A
Invesco Global Ret Opt <i>MSCI ACWI Growth</i>	International Stocks	World/Foreign Stocks	1.23%	\$12.30	23.92% 24.70%	10.33% 13.85%	8.90% 11.15%	See Type C note below for transfer restrictions
Templeton Foreign Ret Opt <i>MSCI ACWI Ex USA</i>	International Stocks	World/Foreign Stocks	1.33%	\$13.26	9.08% 12.17%	4.39% 6.05%	1.39% 4.34%	N/A
Thornburg International Equity Ret Opt <i>MSCI ACWI Ex USA</i>	International Stocks	World/Foreign Stocks	1.40%	\$14.00	15.58% 11.62%	8.10% 5.55%	5.81% 3.84%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2024			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
Invesco Developing Markets Ret Opt <i>MSCI EM</i>	International Stocks	Emerging Market Stocks	1.51%	\$15.10	2.51% 12.55%	-0.37% 3.10%	0.86% 2.79%	See Type C note below for transfer restrictions
American Funds Balanced Ret Opt <i>Bloomberg US Aggregate Bond</i>	Multi-Asset/Other	Balanced	0.85%	\$8.50	15.72% 2.63%	8.17% -0.23%	7.63% 1.35%	N/A
BlackRock Global Allocation Ret Opt <i>FTSE World Index</i>	Multi-Asset/Other	Balanced	1.34%	\$13.40	11.35% 20.38%	6.18% 11.97%	4.54% 9.37%	N/A
Transamerica Balanced Ret Opt <i>S&amp;P Target Risk Growth</i>	Multi-Asset/Other	Balanced	0.95%	\$9.50	14.96% 12.44%	8.30% 6.63%	7.83% 6.06%	N/A
American Century One Choice In Retirement Ret Opt <i>S&amp;P Target Date Retirement Income</i>	Multi-Asset/Other	Target Date Investment Choices	1.15%	\$11.50	8.07% 8.22%	4.36% 3.91%	4.10% 3.92%	N/A
American Century One Choice 2025 Ret Opt <i>Morningstar Lifetime Allocation Moderate 2025</i>	Multi-Asset/Other	Target Date Investment Choices	1.17%	\$11.70	8.13% 9.03%	4.58% 4.93%	4.47% 5.12%	N/A
American Century One Choice 2030 Ret Opt <i>S&amp;P Target Date To 2030</i>	Multi-Asset/Other	Target Date Investment Choices	1.19%	\$11.90	8.68% 11.00%	5.02% 6.60%	4.87% 6.00%	N/A
American Century One Choice 2035 Ret Opt <i>Morningstar Lifetime Allocation Moderate 2035</i>	Multi-Asset/Other	Target Date Investment Choices	1.23%	\$12.30	9.17% 11.60%	5.50% 6.58%	5.29% 6.34%	N/A
American Century One Choice 2040 Ret Opt <i>S&amp;P Target Date To 2040</i>	Multi-Asset/Other	Target Date Investment Choices	1.25%	\$12.50	9.96% 14.22%	6.03% 8.46%	5.72% 7.22%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ <i>Benchmark</i>	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2024			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
American Century One Choice 2045 Ret Opt <i>Morningstar Lifetime Allocation Moderate 2045</i>	Multi-Asset/Other	Target Date Investment Choices	1.28%	\$12.80	10.66% 14.61%	6.60% 8.19%	6.19% 7.22%	N/A
American Century One Choice 2050 Ret Opt <i>S&amp;P Target Date To 2050</i>	Multi-Asset/Other	Target Date Investment Choices	1.30%	\$13.00	11.34% 16.32%	7.25% 9.54%	6.63% 7.89%	N/A
American Century One Choice 2055 Portfolio Ret Opt <i>S&amp;P Target Date To 2055</i>	Multi-Asset/Other	Target Date Investment Choices	1.30%	\$13.00	12.06% 16.19%	7.65% 9.53%	6.87% 7.93%	N/A
American Century One Choice 2060 Ret Opt (09/2015) <i>Morningstar Lifetime Allocation Moderate 2060</i>	Multi-Asset/Other	Target Date Investment Choices	1.30%	\$13.00	12.40% 15.12%	7.88% 8.33%	8.40% 9.36%	N/A

\*This is the cost of each Investment Choice for a 12-month period of time.

Note Type B: Participants who exchange shares out of an investment choice will not be permitted to exchange shares into the same investment choice for 60 calendar days. The policy will not prevent regular employer or participant contributions into an investment choice, nor will it prevent a participant from exchanging out of an investment choice at any time. Reallocation and rebalancing transactions completed systematically or directly by participants will not be exempt from the frequent-trading policy.

Note Type C: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

**Table 2** below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance. The table below shows no Annual Operating Expenses, as the interest rate is net of any operating expenses.

Comparative Chart - Table 2 – Fixed Choices				
Name of Investment Choice	Return/Credited Rate	Term	Other (Explanation of Term)	Shareholder-Type Fees/Comments
Transamerica Stable Value Core Option	1.65%	Semi-Annual	Interest rates are reset semi-annually and apply to all assets.	General account stable value investments may be subject to withdrawal or transfer restrictions at the Plan level under specific circumstances. Fees and charges under the group annuity contract or applicable service agreement may change if the Contractholder/Sponsor directs Transamerica to remove the Stable Value Investment Choice from the available Investment Choices for the Plan. Contact your Transamerica Representative for more information. Hold and withdrawal restrictions do not typically apply to participants.

#### Exhibit A – Summary of Plan Fees and Transaction Fees

- Generally, transaction fees are paid by participants.
- Plan fees may be paid by your employer or divided up among all participants.
- Under certain circumstances, service fee discounts, recordkeeping fee waivers, or the use of plan forfeitures may cover or reduce the fees stated below.
- TPA Charges are administration fees charged by ERISA Services, Inc. a Third Party Administrator (TPA), an independent company that your employer has selected to provide these services. The TPA's services may include consulting, compliance, document services, or other plan administration activities.

Type of Service, Feature or Benefit	Transamerica Charges (Expressed in \$)	TPA Charges (Expressed in \$)	Basis
<b>Fees</b>			
▪ Terminated Participant Fee	\$10	\$0	Per Participant Per Year
▪ Terminations / Lump Sum Distribution**	\$50	\$50	Per distribution
▪ Death Benefits	\$50	\$50	Per distribution
▪ Disability Benefits	\$50	\$50	Per distribution
▪ QDRO Distribution Fee	\$50	\$300	Per distribution
▪ Installments	\$0		Per distribution
▪ Loan Setup Fee	\$75		Per Loan

▪ Loan Maintenance Fee	\$50	\$25	Annually
▪ Hardship Withdrawal	\$50	\$50	Per distribution
▪ In-Service/Child Birth/Adoption Withdrawal	\$50	\$50	Per distribution
▪ Manual Processing Fee Participants may be charged a transaction fee for transactions in the amount shown for transactions not completed online or over the phone.	\$50		Each occurrence
<b>Plan Fees</b>			
<b>Participant Charges</b>			
▪ 1 - 24	\$0	\$39	Per Participant
▪ 25 - 49	\$20	\$39	Per Participant
▪ 50 - 249	\$15	\$39	Per Participant
▪ 250 - 499	\$13	\$39	Per Participant
▪ 500 - 999999	\$11	\$39	Per Participant
<b>Base Fees</b>			
▪ 1 - 24	\$500		Per Year
▪ 25 - 999999	\$0		Per Year
**May include Required Minimum Distributions			

**Contract Asset Charges:** CACs are calculated based on the total assets in the Plan and the actual amount deducted from, or credited to, a participant's account is based on the total account balance for the Plan. These charges may be used to subsidize costs for plan-related recordkeeping, administration, payment to financial advisors, and other retirement plan services that would otherwise be charged separately.

The annual CAC percentage is assessed on a Monthly basis. As of July 15, 2024, the annual CAC percentage was 1.09% based on the total assets in the Plan as of the date shown above. As the value of the assets in the Plan change, the CAC may decrease or increase on a Monthly basis according to the rate schedule in the Contract anywhere between 1.09% - 2.25%. For specific information, please contact your Plan Administrator.

**Surrender Charges:** Depending on the specific underwriting of the Contract, upon total or partial discontinuance of the Contract, an asset-based surrender/discontinuance charge may apply for a limited number of deposit years. Please contact the Participant Call Center at 1-800-401-8726 for specific details.

# Premiere Building Maintenance Corporation 401(k) Profit Sharing Plan & Trust

## Supplement to 404(a)(5) Participant Fee Disclosure Notice

2025 Annual Notice

Effective January 1, 2025

This information relates to ERISA Services, Inc. which serves as the Third Party Administrator for the retirement plan referenced above. This notice supplement updates the cost information contained in the 404(a)(5) Notice. The following additional expenses may be charged to a Plan Participant:

Associated Costs	Amount	How Charged
Annual Per Participant Cost	\$ 39	Per Capita #
Participant Distributions / Withdrawals	\$ 85	Per Distribution at issuance
Participant Qualified Domestic Relations Order Review (QDRO) *	\$ 500	Per QDRO at review

The Plan may pay outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the Plan Sponsor / Employer elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services may fluctuate each year based on a variety of factors. If not specified otherwise, these expenses are allocated to participant accounts on a pro-rata basis. For a \$1,000 legal expense, this means that if the Plan's assets total \$1,000,000 and your account balance is \$10,000, you would pay \$10 in legal expenses, and a participant with a \$20,000 account balance would pay \$20. A Plan expense allocated on a per-capita basis charges each participant's account the expense. For example, if the annual expense is \$25, each Plan year, the Plan would deduct the \$25 from each participant's account.

The Plan may impose certain charges against individual participant's accounts, rather than against the Plan as a whole, when individual participants incur the charges. The determination to pass an expense to you is made at the discretion of the Plan Sponsor / Employer. These charges may arise based on your use of a feature available under the Plan (e.g., a participant distribution), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce, QDRO).

It is possible PenChecks will be utilized for various participant distribution services. The PenChecks fees are dependent on the specific service provided and range from \$15 to \$125. These fees are charged on a per transaction basis to the participant impacted.

For employees who have terminated service with the company and have less than \$7,000 (excluding rollover monies) vested assets in their account, the employer may choose to distribute those funds to the employee at any time. In that event, an additional cost of \$ 125 may be charged to the participant's account before liquidation by the third party administrator (ERISA Services) to cover the additional time and work related to the distribution.

\* Additional charges may apply in the case of a contested Qualified Domestic Relations Order (QDRO) requiring outside counsel.

# See your investment statement for detailed information during the year.