

Enclosed you will find the following important legal notices regarding the BioPlus Specialty Pharmacy Services, Inc. 401(k) Savings Plan and its transition into the CarepathRx 401(k) Plan with Prudential Retirement®.

- **Notice of Blackout Period and Mapping Notice:** There will be a period of time when you will be unable to make changes to your account. This is done to ensure the move to Prudential is accurate and completed in a timely manner. Your current investments will transfer to Prudential and will be invested in the designated funds. Read this notice for specific details on the blackout period, how your current investment options will transfer, and (details on plan administrative fees and charges that may be levied on your investments).
- **Your default investment option:** If you've never chosen investment options for your retirement plan account, you are invested in the plan's default investment option. Read this notice to learn more about the plan's default investment option.
- **Fund Fact Sheets:** Read the fund fact sheets to learn more about the investment options in your plan, including their objectives and key risks.

For questions regarding these documents, please contact Elin Johnson at (888) 292-0744.

This material is intended to provide information only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing this information, Prudential Retirement® is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

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TRANSITION OF THE BIOPLUS SPECIALTY PHARMACY SERVICES, INC. 401(K) SAVINGS PLAN INTO THE CAREPATHRX 401(K) PLAN AT PRUDENTIAL RETIREMENT: NOTICE OF BLACKOUT PERIOD AND INVESTMENT CHANGES

Your retirement savings plan, BioPlus Specialty Pharmacy Services, Inc. 401(k) Savings Plan, with Securian is merging into the CarepathRx 401(k) Plan, recordkept by Prudential Retirement®, to bring you the very best in retirement savings resources. This letter includes information about:

- A brief “blackout” period when you will be unable to perform most account transactions
- Changes to your investments that will take place when your account is transferred

BLACKOUT PERIOD

To enable us to transfer your account balance and other information to Prudential Retirement completely and accurately, you will be unable to perform most account transactions during a brief “blackout” period. During the blackout period, you will be temporarily unable to exercise rights otherwise available under the plan, such as **directing or diversifying investments in your individual account, obtaining a loan, or receiving a distribution from the plan.** 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, as well as your overall financial plan.

The blackout will begin at **4 p.m. ET on January 15, 2021** and is expected to end **on or about February 8, 2021.**

Some of the account transactions in your plan will have separate blackout dates as follows:

- Contribution and Investment changes blackout will begin on December 31, 2020
- Withdrawal and loan blackout will begin on **January 15, 2021**

REVIEW YOUR CURRENT INVESTMENT ALLOCATIONS

It is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period.

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 and any fees.

30-DAY REQUIREMENT

We’re required to give you this notice at least 30 days before the blackout period starts. This gives you time to review your account and financial plans and, if you wish, initiate transactions you will not be able to make during the blackout.

INVESTMENT CHANGES

On **January 28, 2021**, Securian will sell your investments. The proceeds will then be wired to Prudential Retirement, where the proceeds will be “mapped” to (invested in) the same or similar funds as shown in the chart below. Your assets will be out of the market for at least one business day. There is a possibility this process can take more than one business day if trades take longer to settle or there is a need for additional reconciliation of Securian’s data.

| Old Fund Asset Class | From: Investment Option Name | New Fund Asset Class | To: Investment Option Name | New Gross Expense Ratio |
|---------------------------------|--|-------------------------------|---|--------------------------------|
| SECTOR - TECHNOLOGY | ALLIANZGI TECHNOLOGY FUND CLASS A (RAGTX)* | LARGE CAP - BLEND | STATE STREET S&P 500 INDEX SEC LEND SER II | 0.01% |
| SECTOR - DOMESTIC REAL ESTATE | IVY SECURIAN REAL ESTATE SECURITIES FUND CLASS Y (IRSYX)* | SECTOR - DOMESTIC REAL ESTATE | REAL ESTATE / COHEN & STEERS FUND | 0.60% |
| SECTOR - HEALTH | VANGUARD HEALTH CARE FUND ADMIRAL SHARES (VGHAX)* | LARGE CAP - BLEND | STATE STREET S&P 500 INDEX SEC LEND SER II | 0.01% |
| SECTOR - HEALTH | JANUS HENDERSON GLOBAL LIFE SCIENCES FUND CLASS I (JFNIX)* | | | |
| INTERNATIONAL - LARGE BLEND | TIAA-CREF INTERNATIONAL EQUITY INDEX FUND INSTITUTIONAL CLASS (TCIEX)* | INTERNATIONAL - LARGE BLEND | STATE STREET GLOBAL ALL CAP EQUITY-US IDX SEC FUND CLASS II | 0.05% |
| GLOBAL - VALUE | VANGUARD GLOBAL CAPITAL CYCLES FUND INVESTOR SHARES (VGPMX)* | INTERNATIONAL - LARGE BLEND | MFS INTERNATIONAL DIVERSIFICATION FUND CLASS R6 (MDIZX)* | 0.77% |
| GLOBAL - GROWTH | AMERICAN FUNDS NEW PERSPECTIVE FUND® CLASS R-6 (RNPGX)* | | | |
| INTERNATIONAL - EMERGING MARKET | VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES (VEMAX)* | | | |
| | FIDELITY® EMERGING MARKETS INDEX FUND (FPADX)* | | | |
| | AMERICAN FUNDS NEW WORLD FUND® CLASS R-6 (RNWGX)* | | | |
| INTERNATIONAL - LARGE GROWTH | INVESCO INTERNATIONAL GROWTH FUND R5 CLASS (AIEVX)* | | | |
| INTERNATIONAL - LARGE BLEND | AMERICAN FUNDS INTERNATIONAL GROWTH AND INCOME FUND CLASS R-6 (RIGGX)* | | | |
| INTERNATIONAL - LARGE VALUE | DFA INTERNATIONAL VALUE PORTFOLIO INSTITUTIONAL CLASS (DFIVX)* | | | |
| SMALL CAP - GROWTH | VANGUARD SMALL-CAP GROWTH INDEX FUND ADMIRAL SHARES (VSGAX)* | SMALL CAP - GROWTH | VANGUARD EXPLORER FUND ADMIRAL SHARES (VEXRX)* | 0.34% |
| | CLEARBRIDGE VARIABLE SMALL CAP GROWTH I | | | |

| Old Fund Asset Class | <u>From:</u> Investment Option Name | New Fund Asset Class | <u>To:</u> Investment Option Name | New Gross Expense Ratio |
|-----------------------------|---|-----------------------------|--|--------------------------------|
| SMALL CAP - BLEND | VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES (VSMAX)* | SMALL CAP - BLEND | STATE STREET RUSSELL SMALL CAP® INDEX SEC LEND II | 0.02% |
| SMALL CAP - VALUE | VANGUARD SMALL CAP VALUE INDEX FUND ADMIRAL SHARES (VSIAX)* | SMALL CAP - VALUE | DELAWARE SMALL CAP VALUE FUND CLASS R (DVZRX)* | 0.72% |
| | DFA U.S. TARGETED VALUE PORTFOLIO INSTITUTIONAL CLASS (DFFVX)* | | | |
| | DFA U.S. SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS (DFSVX)* | | | |
| MID CAP - GROWTH | VANGUARD MID-CAP GROWTH INDEX FUND ADMIRAL SHARES (VMGMX)* | MID CAP - GROWTH | BLACKROCK MID-CAP GROWTH EQUITY PORTFOLIO CLASS K (BMGKX)* | 0.76% |
| | VANGUARD MID-CAP GROWTH FUND INVESTOR SHARES (VMGRX)* | | | |
| MID CAP - BLEND | VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES (VIMAX)* | MID CAP - BLEND | STATE STREET S&P MIDCAP® 400 INDEX SEC LEND FUND XIV | 0.04% |
| MID CAP - VALUE | VANGUARD MID-CAP VALUE INDEX FUND ADMIRAL SHARES (VMVAX)* | MID CAP - VALUE | MFS MID CAP VALUE FUND CLASS R6 (MVCKX)* | 0.68% |
| LARGE CAP - GROWTH | VANGUARD GROWTH INDEX FUND ADMIRAL SHARES (VIGAX)* | LARGE CAP - GROWTH | LARGE CAP GROWTH I FUND (MANAGED BY T. ROWE PRICE) | 0.52% |
| | INTECH US CORE | | | |
| LARGE CAP - BLEND | VANGUARD TOTAL STOCK MARKET INDEX FUND ADMIRAL SHARES (VTSAX)* | LARGE CAP - BLEND | STATE STREET S&P 500 INDEX SEC LEND SER II | 0.04% |
| | VANGUARD 500 INDEX FUND ADMIRAL SHARES (VFIAAX)* | | | |
| | COLUMBIA CONTRARIAN CORE | | | |
| LARGE CAP - VALUE | VANGUARD VALUE INDEX FUND ADMIRAL SHARES (VVIAX)* | LARGE CAP - VALUE | AMERICAN CENTURY EQUITY INCOME FUND R6 CLASS (AEUDX)* | 0.57% |
| | T. ROWE PRICE LARGE CAP VALUE | | | |

| Old Fund Asset Class | <u>From:</u> Investment Option Name | New Fund Asset Class | <u>To:</u> <u>Investment Option Name</u> | New Gross Expense Ratio |
|--|--|--|---|--------------------------------|
| FIXED INCOME - INFLATION PROTECTED BOND | DFA INFLATION-PROTECTED SECURITIES PORTFOLIO INSTITUTIONAL CLASS (DIP SX)* | FIXED INCOME - MULTISECTOR BOND | PIMCO INCOME FUND INSTITUTIONAL CLASS (PIMIX)* | 1.09% |
| FIXED INCOME - GLOBAL BOND | AMERICAN FUNDS CAPITAL WORLD BOND FUND® CLASS R-6 (RCWGX)* | | | |
| FIXED INCOME - HIGH YIELD BOND | COLUMBIA HIGH YIELD BOND FUND ADVISOR CLASS (CYLRX)* | | | |
| FIXED INCOME - INTERMEDIATE CORE-PLUS BOND | VOYA INTERMEDIATE BOND FUND CLASS I (IICIX)* | FIXED INCOME - INTERMEDIATE CORE-PLUS BOND | PGIM TOTAL RETURN BOND FUND -CLASS R6 (PTRQX)* | 0.41% |
| FIXED INCOME - INTERMEDIATE CORE BOND | VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES (VBTLX)* | | | |
| FIXED INCOME - INTERMEDIATE CORE BOND | VANGUARD INTERMEDIATE-TERM BOND INDEX FUND ADMIRAL SHARES (VBILX)* | | | |
| INTERMEDIATE CORE BOND | SECURIAN AM CORE BOND | | | |
| STABLE VALUE | MINNESOTA LIFE GUARANTEED RETURN ACCOUNT | STABLE VALUE | GUARANTEED INCOME FUND | 0.00% |

BLACKROCK LIFEPATH DYNAMIC FUND CLASS K SHARES funds are target date funds. The target-date is the approximate date when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income.

A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals.

The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Your investment options once your plan transfers to Prudential Retirement:

| Investment Category | Fund Name |
|--|---|
| ALLOCATION - TARGET-DATE 2060+ | BLACKROCK LIFEPAATH DYNAMIC 2065 FUND CLASS K SHARES (LPWKX)* |
| ALLOCATION - TARGET-DATE 2060+ | BLACKROCK LIFEPAATH DYNAMIC 2060 FUND CLASS K SHARES (LPDKX)* |
| ALLOCATION - TARGET-DATE 2055 | BLACKROCK LIFEPAATH DYNAMIC 2055 FUND CLASS K SHARES (LPVKX)* |
| ALLOCATION - TARGET-DATE 2050 | BLACKROCK LIFEPAATH DYNAMIC 2050 FUND CLASS K SHARES (LPSGX)* |
| ALLOCATION - TARGET-DATE 2045 | BLACKROCK LIFEPAATH DYNAMIC 2045 FUND CLASS K SHARES (LPHKX) |
| ALLOCATION - TARGET-DATE 2040 | BLACKROCK LIFEPAATH DYNAMIC 2040 FUND CLASS K SHARES (LPSFX)* |
| ALLOCATION - TARGET-DATE 2035 | BLACKROCK LIFEPAATH DYNAMIC 2035 FUND CLASS K SHARES (LPJKX)* |
| ALLOCATION - TARGET-DATE 2030 | BLACKROCK LIFEPAATH DYNAMIC 2030 FUND CLASS K SHARES (LPSDX)* |
| ALLOCATION - TARGET-DATE 2025 | BLACKROCK LIFEPAATH DYNAMIC 2025 FUND CLASS K SHARES (LPBKX)* |
| ALLOCATION - TARGET-DATE RETIREMENT INCOME | BLACKROCK LIFEPAATH DYNAMIC RETIREMENT FUND CLASS K SHARES (LPSAX)* |
| STABLE VALUE | GUARANTEED INCOME FUND |
| FIXED INCOME - INTERMEDIATE CORE-PLUS BOND | PGIM TOTAL RETURN BOND FUND -CLASS R6 (PTRQX)* |
| FIXED INCOME - MULTISECTOR BOND | PIMCO INCOME FUND INSTITUTIONAL CLASS (PIMIX)* |
| LARGE CAP - VALUE | AMERICAN CENTURY EQUITY INCOME FUND R6 CLASS (AEUDX)* |
| LARGE CAP - BLEND | STATE STREET S&P 500 INDEX SEC LEND SER II |
| LARGE CAP - GROWTH | LARGE CAP GROWTH I FUND (MANAGED BY T. ROWE PRICE) |
| MID CAP - VALUE | MFS MID CAP VALUE FUND CLASS R6 (MVCKX)* |
| MID CAP - BLEND | STATE STREET S&P MIDCAP® 400 INDEX SEC LEND FUND XIV |
| MID CAP - GROWTH | BLACKROCK MID-CAP GROWTH EQUITY PORTFOLIO CLASS K (BMGKX)* |
| SMALL CAP - VALUE | DELAWARE SMALL CAP VALUE FUND CLASS R (DVZRX)* |
| SMALL CAP - BLEND | STATE STREET RUSSELL SMALL CAP® INDEX SEC LEND II |
| SMALL CAP - GROWTH | VANGUARD EXPLORER FUND ADMIRAL SHARES (VEXRX)* |
| INTERNATIONAL - LARGE BLEND | MFS INTERNATIONAL DIVERSIFICATION FUND CLASS R6 (MDIZX)* |
| INTERNATIONAL - LARGE BLEND | STATE STREET GLOBAL ALL CAP EQUITY-US IDX SEC FUND CLASS II |
| SECTOR - DOMESTIC REAL ESTATE | REAL ESTATE / COHEN & STEERS FUND |

Available fund fact sheets are enclosed for your review. Visit www.prudential.com/online/retirement to view the most current fund fact sheets and expense ratios for funds available in your plan.

FEES

Below are fees and expenses for general plan administrative services and individual expenses that may apply to your account:

| Fee Type | Fee Amount | Frequency |
|----------------------------------|-------------------|----------------------------------|
| Express Mail Fee | \$25.00 | Per Applicable Transaction |
| Loan Origination Fee | \$95.00 | Per Applicable Transaction |
| Loan Maintenance Fee | \$50.00 | Annual Amount Deducted Quarterly |
| Distributions | \$50.00 | Per Applicable Transaction |
| Hardships/In-Service Withdrawals | \$50.00 | Per Applicable Transaction |
| Installment fee | \$5.00 | Per Applicable Transaction |
| DSO Account Maintenance Fee | \$65.00 | Per Applicable Transaction |
| DSO Transaction Fee | \$50.00 | Per Applicable Transaction |
| QDRO Fee | \$750.00 | Per Applicable Transaction |
| Recordkeeping Fee | \$65.00 | Annual Amount Deducted Quarterly |
| Asset Based Participant Fee | 0.20% | Annual Amount Deducted Quarterly |

ADDITIONAL INVESTMENT INFORMATION AND PRODUCTS AVAILABLE TO YOU

IMPORTANT TAX INFORMATION

Federal and State Tax withholding elections on applicable reoccurring payments will continue after the transition. You may update tax withholding information by contacting Prudential via the phone number below.

If Federal or State tax withholding elections are not available, the standard defaults will apply. The standard default for state withholding varies by your state of residence. These default withholding elections will remain in effect until you contact Prudential Retirement® to change them.

RESTRICTIONS ON FREQUENT TRADING

If you make excessive transfers into and out of (or out of and into) the same investment fund, your ability to make investment transfers involving those funds may be restricted. "Excessive trading" is:

- One or more round-trip trades (transfers into and out of the same fund) within a 30-day period where each buy or sell in the transaction is more than \$25,000
- The trading pattern did not result from automatic or system-driven transactions such as payroll contributions or loan repayments, re-mapping transactions, hardship withdrawals, regularly scheduled or periodic distributions, or periodic rebalancing through a systematic rebalancing program that is not initiated by the Plan.

Certain investment options may not be subject to these restrictions. Funds may also have their own market timing policy, and Prudential Retirement will take action, as directed by the investment provider, to enforce that provider's rule or policy.

To obtain a copy of the complete Market Timing Policy, please contact Prudential.

DESIGNATED INVESTMENT MANAGERS

A "designated investment manager" is a party designated by the plan to manage all or a portion of the assets held in or contributed to participant accounts. To determine whether your plan offers this service, please contact your plan sponsor.

VOTING RIGHTS

If you invest in a mutual fund, it is your plan sponsor's right to vote for members of the fund company's board of directors and other matters of corporate policy, such as the issuance of senior securities, stock splits, and substantial changes in operations.

If you invest in employer stock, it is your right to vote for members of the board of directors and other matters of corporate policy, such as the issuance of senior securities, stock splits and substantial changes in operations.

QUESTIONS?

Please contact Elin Johnson, at **1-888-292-0744**, or call Prudential at **1-877-778-2100**, Monday through Friday, 8 a.m. to 9 p.m. ET with questions.

*Registered mutual fund

Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus and, if available, the summary prospectus, contain complete information about the investment options available through your plan. Please call 1-877-778-2100 for a free prospectus and, if available, a summary prospectus that contain this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. It is possible to lose money when investing in securities.

Shares of the registered mutual funds are offered by Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company. Prudential Retirement is a Prudential Financial business.

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

This material is intended to provide information only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing this information, Prudential Retirement® is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.

All investing involves various risks including the possible loss of principal. **It is possible to lose money by investing in securities.**

The Guaranteed Income Fund (GIF) is a group annuity product issued by **Prudential Retirement Insurance and Annuity Company (PRIAC)**, Hartford, CT 06103. Amounts contributed to the contract are deposited in PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PRIAC. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PRIAC are not insured by the FDIC or any other federal governmental agency. Contract form # GA-2020-IA-0805 or state variation thereof.

Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Prudential Retirement may earn fee revenue in addition to the foregoing compensation if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant recordkeeping and distribution services. For some plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If Prudential Retirement's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss.

Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

The STATE STREET S&P 500 INDEX SEC LEND SER II, STATE STREET S&P MIDCAP® 400 INDEX SEC LEND FUND XIV, STATE STREET RUSSELL SMALL CAP® INDEX SEC LEND II and STATE STREET GLOBAL ALL CAP EQUITY-US IDX SEC FUND CLASS II are collective investment trusts maintained by State Street Global Advisors Trust Company. State Street Global Advisors Trust Company is not affiliated with Prudential Financial or its affiliates. Collective Investment Trusts (CITs) are bank administered trusts, subject to regulation under applicable banking laws, that hold commingled assets that invest for a specific style, such as Growth. CITs are not registered with the Securities and Exchange Commission and available only to qualified retirement plans, such as 401(k) plans, or eligible government plans, and their participants.

Prudential Retirement's separate accounts are available under group variable annuity contracts issued by **Prudential Retirement Insurance and Annuity Company (PRIAC)**, Hartford, CT. PRIAC is a Prudential Financial company.

Amounts withdrawn, except for qualified withdrawals from a Roth 401(k), are generally taxed at ordinary income tax rates. Amounts withdrawn before age 59 1/2 may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

In order for distributions to be made from a Roth 401(k) free of penalties and federal income taxes, your Roth 401(k) must have been established at least five tax years before the withdrawal and your distribution must be: a) made on or after the date you attain age 59½; b) made to your beneficiary or your estate after your death; c) attributable to your being disabled; or d) taken because you are a qualified first-time home buyer (lifetime limit of \$10,000).

Expense ratios are subject to change at any time without notice. The Plan Sponsor acknowledges that it is the Plan Sponsor's responsibility to review the expense ratios for each investment option.

Investment vehicles sponsored or managed by a Prudential Retirement affiliate generate more revenue for the Prudential enterprise than non-proprietary investment vehicles.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates.

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CarepathRx 401(k) Plan QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

This is an annual notice and only applies to the Plan Year beginning on January 1, 2021.

Right to direct investment/default investment. You have the right to direct the investment of elected deferrals and other accounts allowed by your Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment is:

Name of Investment: Age-appropriate BLACKROCK LIFEPATH DYNAMIC FUND CLASS K SHARES fund

Investment objectives: See Fund Fact Sheet

Risk and return characteristics (if applicable): See Fund Fact Sheet

Fees and expenses: See Addendum and Fund Fact Sheet

Right to alternative investment. If the Plan invests some or all of your elected deferrals and other accounts in the default investment, then you have the continuing right to direct the investment of your elected deferrals and other accounts allowed by your Plan in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

No transfer fees or expenses will be charged if you elect an alternative investment within 90 days after first being subject to the default investment. However, your account will be adjusted for any investment gains or losses.

Where to go for further investment information.

You can change your contribution level, change your investments, get daily investment performance information, and perform many other transactions at www.prudential.com/online/retirement, or by calling Prudential's toll-free phone number **1-877-PRU-2100** (1-877-778-2100) Monday through Friday from 8 a.m. to 9 p.m., ET. You can also find out more about the Plan in the Plan's SPD.

To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can contact the Plan Administrator at:

Contact: CarePath Rx Midco Inc.
 Address: 7525 SE 24th Street, Suite 330
Mercer Island, Washington 98040

**Carepath Rx 401(k) Plan (referred to as the “Plan”)
QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (“QDIA”) ADDENDUM**

If you have not chosen your investments prior to the Black Out Period, this QDIA notice will apply to you.

THE “BLACK OUT” PERIOD

The Plan Sponsor has selected Prudential Retirement as the new recordkeeper for the Plan. In order for the Plan Sponsor to transfer electronic records from the prior recordkeeper to Prudential, there will be a period during which you will not be able to make any changes to your Plan investments. This is known as the “Black Out” period and is described in detail in the Black Out Notice.

If you want your existing Plan account balance to be invested in specific investments at the end of the Black Out period (as described in the Black Out Notice), then you must make those specific investment choices before the Black Out Period begins.

Effective **January 1, 2021**, the plan is changing its QDIA from an age-appropriate Securian Asset Allocation Models fund to an age-appropriate BLACKROCK LIFEPATH DYNAMIC FUND CLASS K SHARES fund.

If you do not have investment allocations on file for future contributions, you will need to make such an election if you wish to stop the transfer of your existing account balance to this QDIA. This applies even if you may no longer make future contributions to the Plan or had previously made an investment allocation in the past but may no longer have one on file. This also applies to terminated participants, alternate payees, and beneficiaries who have no investment allocations on file. Please confirm investment elections for your account on the participant website.

THE PLAN’S QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (“QDIA”)

The Plan Sponsor has designated an age-appropriate BLACKROCK LIFEPATH DYNAMIC FUND CLASS K SHARES fund as the QDIA for the Plan. This notice provides information about this default investment fund. Included with this notice is a description of this fund’s underlying investment objectives, risk and return characteristics, and fees and expenses.

Your future contributions and your existing account balance will be invested in this default investment fund unless you make a different investment choice. If you do not want any portion of your account balance to be invested in this fund, you must select a different investment choice for your future contributions prior to the Effective Date indicated above.

Your investment returns are reduced by various fees and expenses. The expense ratios for the funds in your plan’s QDIA are listed below. Please see the attached user’s guide for a detailed description of an expense ratio. The expense ratios included in this notice reflect the expenses specific to your Plan.

| Birth Year Range | | Fund | Net Expense Ratio |
|------------------|------|---|-------------------|
| 1957 or before | | BLACKROCK LIFEPATH DYNAMIC RETIREMENT FUND CLASS K SHARES | 0.40% |
| 1958 | 1962 | BLACKROCK LIFEPATH DYNAMIC 2025 FUND CLASS K SHARES | 0.40% |
| 1963 | 1967 | BLACKROCK LIFEPATH DYNAMIC 2030 FUND CLASS K SHARES | 0.40% |
| 1968 | 1972 | BLACKROCK LIFEPATH DYNAMIC 2035 FUND CLASS K SHARES | 0.40% |
| 1973 | 1977 | BLACKROCK LIFEPATH DYNAMIC 2040 FUND CLASS K SHARES | 0.40% |
| 1978 | 1982 | BLACKROCK LIFEPATH DYNAMIC 2045 FUND CLASS K SHARES | 0.40% |
| 1983 | 1987 | BLACKROCK LIFEPATH DYNAMIC 2050 FUND CLASS K SHARES | 0.40% |
| 1988 | 1992 | BLACKROCK LIFEPATH DYNAMIC 2055 FUND CLASS K SHARES | 0.40% |
| 1993 | 1997 | BLACKROCK LIFEPATH DYNAMIC 2060 FUND CLASS K SHARES | 0.40% |
| 1998 or after | | BLACKROCK LIFEPATH DYNAMIC 2065 FUND CLASS K SHARES | 0.40% |

Available fund fact sheets are enclosed for your review. Visit www.prudential.com/online/retirement to view the most current fund fact sheets and expense ratios for funds available in your plan.