

DETAILS ABOUT OUR PLAN'S TRANSITION TO JOHN HANCOCK

INFORMATION CONCERNING YOUR PARTICIPATION IN THE Heritage Ministries 401(k) Profit Sharing Plan

We will be changing the service provider for your retirement Plan from Definiti to John Hancock Retirement Plan Services (John Hancock). Your account balance in the Plan will be transferred to John Hancock as part of this process. Your contract number at John Hancock is: 803686

Note: If you are not currently enrolled, are not eligible to contribute and/or do not have an account balance in your Plan, parts of the information on the following pages may not pertain to you.

YOUR PLAN'S TRANSITION DETAILS

To facilitate the transition of the Plan's assets to John Hancock, there will be a temporary period of time during which you will be unable to access your account. Known as the "blackout period," this is a necessary step in moving the Plan assets and setting up the Plan with John Hancock.

The blackout period is expected to begin at **November 10, 2025** and will end on **November 28, 2025**. During this time:

- Your existing account balance will be transferred to one or more investment options as outlined under the "Details for the Transfer of Your Account Balance" section of this notice.
- Website access may be limited to registration and educational information about the Plan and enrollment.
- New investment options may be added to the Plan.

Whether or not you are planning to retire in the near future, we encourage you to carefully consider how this blackout period may affect your current retirement planning as well as your overall financial plan. Since you will not be able to direct or diversify the assets held in your Plan account 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. Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.

WHY YOU ARE RECEIVING THIS INFORMATION

Federal law generally requires that you be provided notice of a blackout period at least 30 days in advance of the last day immediately before the commencement of any blackout period so you have sufficient time to consider the effect of the blackout period on your retirement and financial plans

If have any questions about this transfer, or would like more information regarding this transfer, contact:

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