# BLACKOUT PERIOD NOTICE

## Important notice concerning your rights under the Becket Academy 403(b) DC Plan and/or Mountain Valley Treatment Center 403(b) Plan

September 13, 2024

This notice is to inform you that your account balance in the Becket Academy 403(b) DC Plan or the Mountain Valley Treatment Center 403(b) Plan will merge into the FlexPEP(b) Pooled Employer 403(b) Plan as adopted by Moosilauke Visions Inc. at Lincoln Financial Group effective October 11, 2024. Your current 403(b) account with Future Planning will automatically transfer to the FlexPEP(b) Pooled Employer 403(b) Plan as adopted by Moosilauke Visions Inc.

During the process of transferring your account, you will be unable to direct or diversify assets credited to your plan account or obtain distributions from the plan. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a “blackout period.”

Please note the following key dates related to FlexPEP(b) Pooled Employer 403(b) Plan as adopted by Moosilauke Visions Inc.’s blackout period.

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| **Key Date** | Details |
| October 14, 2024 | Blackout period begins at Future Planning  You will be unable to direct or diversify assets credited to your plan account or obtain distributions from the plan. |
| No later than the week of November 3, 2024 | Blackout period ends. |

We encourage you to consider carefully how this blackout period may affect your retirement planning, as well as your overall financial plan. 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.

As part of the transition to Lincoln, Moosilauke Visions Inc. has directed that your account balance and future contributions in your Future Planning account will automatically transfer into the plan’s Qualified Default Investment Alternative (QDIA). The QDIA for the FlexPEP(b) Pooled Employer 403(b) Plan as adopted by Moosilauke Visions Inc. is the YourPath iShares Moderate with the year that most closely aligns with a normal retirement age of 65.

Your current salary deferral election(s) will transfer over to Lincoln.

**AFTER THE BLACKOUT PERIOD**

Please note that when you register for account access or change your email address, there is a two-business-day waiting period before you can request a distribution. A five-business-day waiting period for distributions applies when you change your mailing address or change your email address and mailing address at the same time. This is a security measure that allows time for you to receive confirmation from Lincoln that your account has been registered and/or your address information has changed, and for you to notify Lincoln if this action was taken by someone other than you.

You will need to designate your beneficiaries online after the blackout period ends, as your current beneficiary information will not transfer from Future Planning. If you do not name a beneficiary for your account, your beneficiary will be determined based on the default hierarchy under the plan which is (1) Spouse (2) Surviving Children in equal shares (3) Estate.

Questions regarding your current Future Planning account should be directed to Future Planning at (802) 857-0686. If you have any other questions concerning this notice, please contact Jennifer Bless, Benefits Administrator at 603-236-6182 or jennifer.bless@becket.org.

## Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should carefully consider the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions, so that upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the *Lincoln Alliance*® program are available at 800-234-3500.

The *Lincoln Alliance*® program includes certain services provided by Lincoln Retirement Services Company, LLC and Lincoln Financial Group Trust Company, Inc. with wholesale marketing and distribution services provided by Lincoln Financial Distributors, Inc. (LFD), a wholesale broker-dealer (member FINRA). All entities listed are affiliates of Lincoln Financial Group, the marketing name for Lincoln National Corporation. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates, including Lincoln Retirement Services Company, LLC. Affiliates are separately responsible for their own financial and contractual obligations.

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