

**ANNUAL DEFAULT INVESTMENT ALTERNATIVE NOTICE**

**DATE:** November 16, 2020  
**TO:** All Eligible Employees  
**FROM:** Plan Administrator  
**RE:** Atrium Staffing 401(k) Plan

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The purpose of this notice is to remind you about important information relating to your Plan. The notice covers these points:

- How your Plan account will be invested in the absence of an affirmative election; and
- How you can make investment elections under the Plan.

You can find out more about the Plan in another document, the Plan’s Summary Plan Description (“SPD”) as well.

**1. Does the Plan’s Qualified Default Investment Alternative Apply to Me?**

The Plan lets you invest your account in a number of different investment funds. Unless you choose a different investment fund or funds, your Plan account will be invested in the Plan’s qualified default investment alternative (the “Default Fund”). The Default Fund is described in more detail below. If more than one fund is listed below, your Plan account will be invested in the Default Fund in the appropriate target date retirement fund based on your date of birth and retirement age 65, unless you choose a different investment fund or funds.

Name of Default Fund	Ticker	Investment Objectives (including risk and return characteristics, if applicable)	Fees and Expenses (Expense Ratio - Gross) As of 3/31/2020
American Funds 2015 Trgt Date Retire R6	RFJTX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.31%
American Funds 2020 Trgt Date Retire R6	RRCTX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.31%
American Funds 2025 Trgt Date Retire R6	RFDTX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.33%

Name of Default Fund	Ticker	Investment Objectives (including risk and return characteristics, if applicable)	Fees and Expenses (Expense Ratio - Gross) As of 3/31/2020
American Funds 2030 Trgt Date Retire R6	RFETX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.35%
American Funds 2035 Trgt Date Retire R6	RFFTX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.37%
American Funds 2040 Trgt Date Retire R6	RFGTX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.38%
American Funds 2045 Trgt Date Retire R6	RFHTX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.38%
American Funds 2050 Trgt Date Retire R6	RFITX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.39%
American Funds 2055 Trgt Date Retire R6	RFKTX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.40%

Name of Default Fund	Ticker	Investment Objectives (including risk and return characteristics, if applicable)	Fees and Expenses (Expense Ratio - Gross) As of 3/31/2020
American Funds 2060 Trgt Date Retire R6	RFUTX	Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.	0.41%

This fund/these funds are also available for investors who actively manage their accounts under the Plan.

The Plan's Default Fund will only apply to the portion(s) of your Plan account for which you have not made an affirmative investment election. If some or all of your account has been invested in the Default Fund, you may elect to reallocate those amounts to one or more different investment options offered under the Plan, and you may further elect to change how future Plan contributions on your behalf are invested.

## 2. How Can I Change My Investments?

You may make changes to your existing and/or future investments on a daily basis without penalty (subject to the Plan's standard restrictions on frequent trading or "market timing" transactions and any investment-related charges).

You can change how your Plan account is invested, among the Plan's offered investment funds. To change your investments, or to obtain copies of prospectuses or other investment information, you may visit [www.newgroup.com](http://www.newgroup.com) or contact the Newport Retirement Center at 844-749-9981 and ask to speak to a Customer Service Representative (Monday through Friday, excluding New York Stock Exchange holidays) between 8:00 am and 8:00 pm E.T. You may also contact the Plan Administrator. To learn more about the Plan's investments and procedures for changing how your Plan account is invested, please also review the Plan's SPD.

When deciding how to invest your account balance under the Plan, and to help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

## 3. Where Can I Find More Information?

If you have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please access [www.newgroup.com](http://www.newgroup.com) or call the Newport Retirement Center at 844-749-9981.