FROEDTERT HEALTH INC 401A RETIREMENT PLAN

Plan Code: FRDT-004
Product name: *Lincoln Alliance*® program

The purpose of this document is to provide you with important information regarding the FROEDTERT HEALTH INC 401A RETIREMENT PLAN and the plan's designated investment alternatives under the *Lincoln Alliance*® program, including fee and expense information, to help you compare investment options in accordance with Department of Labor (DOL) Regulation section 2550.404a-5 ("404(a) participant fee disclosure").

Information presented throughout this entire document is specific to the plan's designated investment alternatives only under the *Lincoln Alliance* program. Please contact your retirement plan administrator for more information.

If you would like additional information regarding your plan's designated investment alternatives, you may visit the specific website addresses shown throughout this document or you may contact your retirement plan administrator at 414–777–1986 or PERSONAL AND CONFIDENTIAL, 400 WOODLAND PRIME STE 302, N74W12501 LEATHERWOOD CT, MENOMONEE FALLS, WI 53051. A free paper copy of the information may be obtained by contacting your retirement plan administrator at 414–777–1986.

Every effort has been made to ensure that this disclosure is as thorough and accurate as possible to reflect the legal documents, laws, and regulations that govern the operation of the plan. In the event of any conflict, the terms of the plan document, investment arrangements, applicable laws, and regulations will govern.

Document summary
There are several sections that comprise the 404(a) participant fee disclosure:

- **General plan information section** provides general information regarding plan features and designated investment alternatives, such as an explanation of how to give investment instructions, if applicable.
- **Plan fees and expenses**
  - **General administrative expenses section** provides an explanation of any fees and expenses for general plan administrative services that may be charged to or deducted from all participants' retirement accounts. Examples include fees and expenses for legal, accounting, and recordkeeping services.
  - **Individual participant fees section** provides an explanation of any fees and expenses that may be charged to or deducted from your retirement account based on the actions taken by you. Examples may include fees and expenses for plan loans and for processing surrender charges, if applicable.
- **Comparative charts** provide a current list of the investment options with performance and fee information for designated investment alternatives in comparative chart format.

General plan information

To direct your designated investment alternatives for the plan:

For initial enrollment, you may enroll by following the enrollment process established for your plan or by completing the materials and returning them as indicated on the documents provided during the enrollment process.

Existing participants may update elections by:
- Visiting LincolnFinancial.com, or
- Calling the Lincoln Customer Contact Center at 800–234–3500

You may change your elections at any time; transfers are effective the same business day provided the markets are open and instructions are received before 4:00 p.m. Eastern Time.

The *Lincoln Alliance* program may restrict the number of transfers you may make among designated investment alternatives within the product in a given time period. An investment option may apply a redemption fee or restrict certain transfers. However, transactions associated with market timing – such as frequent, large, or short-term transfers among investment options – can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Voting and tender rights associated with mutual fund shares offered under the plan are exercised by the plan sponsor, if applicable.

The designated investment alternatives available in the *Lincoln Alliance* program are those listed in the comparative charts. Please contact your retirement plan administrator for information regarding designated investment alternatives offered outside of the *Lincoln Alliance* program, if any (e.g., employer securities).

In addition to the designated investment alternatives available under your plan, you may invest in a self-directed brokerage account (SDBA) through the Schwab Personal Choice Retirement Account® ("PCRA"). Subject to plan restrictions, investing in a SDBA may provide you access to a broad range of investments that fit your investment goals such as individual stocks, bonds, CDs, ETFs, and more than 13,000 mutual funds, including more than 2,100 no-load, no-transaction-fee mutual funds. Please note that all 403(b) plans may only be invested in mutual funds.

It is important to note that a SDBA is not a designated investment alternative under the plan. The plan sponsor is not responsible for and does not review and evaluate each investment option made available through a SDBA to ensure each investment option is a prudent selection to be made available to plan participants. Therefore, before you invest in an investment fund through a SDBA, you should read the fund's prospectus and carefully consider the particular fund's investment objective, risks, charges, and expenses.

Investments made through a SDBA are subject to commission fees, service fees, transfer fees, and may include quarterly account fees. The Schwab Personal Choice Retirement Account pricing summary is delivered to you upon enrolling in the service and is posted on their participant website at https://www.schwab.com/resource/pcra-pricing-summary.

Generally, there is no minimum balance needed to open a SDBA, but certain investments may require a minimum initial investment. In addition to applicable fees, investments in a SDBA may be subject to trading restrictions and limitations. For more information regarding investment restrictions or fees, please contact Schwab at 1-888-393-PCRA or visit https://www.schwab.com.

To establish a SDBA, please call the Lincoln Customer Contact Center at 800-234-3500.

Plan fees and expenses

This section provides an explanation of fees and expenses for general plan administrative services, if any, that may be charged to or deducted from all individual accounts and are not reflected in the total annual operating expenses of any designated investment alternative. For example, the plan may incur general administrative expenses each year to cover services related to the operation of the plan (e.g., legal, accounting, recordkeeping, trustee fees, and Registered Investment Advisor fees). Where applicable, the plan may charge a portion of these expenses to participant accounts if the expenses are not paid by the plan sponsor or from revenue sharing payments the plan receives from plan investment options. These expenses will appear on your quarterly retirement statement, if applicable.

Additionally, an explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant based on the actions taken by that person are described below. The dollar amount of fees and expenses that are actually charged to a participant's account during the preceding quarter will be reflected on the participant's quarterly retirement statement.

General administrative expenses

Retirement plans have expenses associated with them. Here is a list of administrative fees associated with this plan.

Administrative fees	Description	Fee/Frequency
Plan Level Wrap Fee	Fee charged to cover expenses incurred in the administration of the plan. These expenses may include, but are not limited to the receipt and processing of deposits, processing of withdrawals, call center operations, website development and maintenance, and certain marketing and distribution expenses. The fee will be deducted from your account on a pro rata basis. A credit may then be applied against the fee if the fee is paid in part by the plan sponsor or if it is offset from revenue sharing payments the plan receives from plan investment options.	$6.50 / quarterly

Individual participant fees

The plan applies fees to individual participant accounts. These charges apply only to participants who use specific features of the plan. Here is a list of individual participant fees associated with this plan:

Individual fees	Description	Fee/Frequency
QDRO Distribution	A fee deducted from a participant's account for researching and processing withdrawals under a Qualified Domestic Relations Order (QDRO).	$500.00 / set up
Loan Maintenance Fee	Fee may be deducted from a participant's account while the loan is outstanding.	$6.25 / quarterly
Loan Setup Fee	A fee that may be deducted from the participant's account on the date the loan is processed.	$75.00 / set up
YourPath® Portfolios	A fee that may apply for Morningstar Investment Management 3(38) fiduciary services and portfolio administrative services provided by Mid Atlantic Trust Company and Lincoln. The fee is included in the net expense ratio of the *YourPath®* portfolios.	0.075% / annually

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Product name: *Lincoln Alliance*® program
Investment options, performance history, and fees and expenses as of December 31, 2025.

Comparative chart summary
This section is comprised of three charts:

Chart 1
• Variable return investments chart
- comprised of performance information for plan investment options
- illustrates the past performance of the investments with the benchmark field

Chart 2
• Fixed return investments chart
- displays those funds with a fixed rate of return

Chart 3
• Fees and expenses chart
- displays the fees and expenses you will pay if you invest in a particular option

FROEDTERT HEALTH INC 401A RETIREMENT PLAN investment options comparative chart

Chart 1 – Variable return investments
Chart 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. The chart illustrates how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information regarding an option's principal risks is available at LincolnFinancial.com.

Chart 1 - Variable return investments				
Investment options	Average annual total return as of December 31, 2025			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds				
American Funds EUPAC R6 (05/09) Morningstar Gbl xUS Growth TME NR USD www.LincolnFinancial.com	29.18 24.58	4.59 3.97	8.46 7.61	8.83
American Funds Fundamental Invs R6 (05/09) Morningstar US Large-Mid TR USD www.LincolnFinancial.com	24.66 17.71	14.82 13.71	14.44 14.66	14.73
DFA International Small Company I (09/96) Morningstar Gbl xUS SMID NR USD www.LincolnFinancial.com	36.33 29.46	8.92 6.44	8.73 7.49	7.42
Dodge & Cox International Stock X (05/22) Morningstar Gbl xUS Val TME NR USD www.LincolnFinancial.com	38.83 39.74	11.78 12.18	9.18 9.32	14.99

Chart 1 - Variable return investments				
Investment options	Average annual total return as of December 31, 2025			
	1-yr.	5-yr.	10-yr.	Since inception
Fidelity Contrafund K6 (05/17) Morningstar US LM Brd Growth TR USD www.LincolnFinancial.com	22.21 16.67	15.56 13.44	--- 16.49	17.25
Janus Henderson Enterprise N (07/12) Morningstar US Mid Broad Growth TR USD www.LincolnFinancial.com	7.75 6.78	7.72 6.07	12.79 11.88	13.71
JPMorgan Equity Income R6 (01/12) Morningstar US LM Brd Value TR USD www.LincolnFinancial.com	14.87 18.83	10.92 13.38	11.12 12.50	11.70
JPMorgan Mid Cap Value R6 (09/16) Morningstar US Mid Broad Value TR USD www.LincolnFinancial.com	5.09 13.39	9.89 11.45	8.90 10.79	8.72
Oakmark R6 (12/20) Morningstar US LM Brd Value TR USD www.LincolnFinancial.com	14.43 18.83	15.35 13.38	13.87 12.50	15.64
Vanguard Institutional Index Instl Pl (07/97) Morningstar US Large-Mid TR USD www.LincolnFinancial.com	17.86 17.71	14.40 13.71	14.80 14.66	9.33
Vanguard Small Cap Growth Index I (05/00) Morningstar US Small Brd Grt Ext TR USD www.LincolnFinancial.com	8.43 13.12	3.03 4.22	10.26 9.92	9.19
Vanguard Small Cap Value Index I (12/99) Morningstar US Small Brd Val Ext TR USD www.LincolnFinancial.com	9.10 10.48	10.57 10.32	10.16 9.50	9.95
Vanguard Total Intl Stock Index I (11/10) Morningstar Global xUS TME NR USD www.LincolnFinancial.com	32.23 31.87	7.97 8.05	8.54 8.54	6.53
Vanguard Total Stock Market Idx I (07/97) Morningstar US Large-Mid TR USD www.LincolnFinancial.com	17.13 17.71	13.07 13.71	14.25 14.66	9.39
Bond funds				
Dodge & Cox Income Fund Class X (05/22) Morningstar US Core Plus Bd TR USD www.LincolnFinancial.com	8.45 7.19	1.12 -0.18	3.39 2.22	4.37
JPMorgan Core Plus Bond R6 (02/05) Morningstar US Core Plus Bd TR USD www.LincolnFinancial.com	8.06 7.19	0.63 -0.18	2.79 2.22	4.05

Chart 1 - Variable return investments				
Investment options	**Average annual total return as of December 31, 2025**			
	1-yr.	**5-yr.**	**10-yr.**	**Since inception**
Vanguard Total Bond Market Index I (09/95) Morningstar US Core Bd TR USD www.LincolnFinancial.com	7.17 7.12	-0.41 -0.43	2.00 1.96	4.27
Other				
American Funds American Balanced R6 (05/09) Morningstar Mod Tgt Risk TR USD www.LincolnFinancial.com	18.85 15.95	9.92 5.95	10.14 7.83	11.21

Chart 2 – Fixed return investments

Chart 2 focuses on the performance of investment options that have a fixed or stated rate of return. The chart displays the credited rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Chart 2 - Fixed return investments			
Investment options	**Rate Type**	**Return**	**Term**
Lincoln Stable Value Account -Z168			
	New money rate	---	Quarterly
	Portfolio rate	3.05	Quarterly
	Guaranteed minimum interest rate	1.50	1 - 99 yrs

Lincoln reserves the right to adjust the fixed or stated rate of return prospectively during the term of the contract or agreement. The most current rate of return is available at 800-234-3500.

If the Guaranteed Minimum Interest Rate listed above is higher than the Portfolio rate and/or the New money rate, Lincoln's Guaranteed Minimum Interest Rate will be the actual rate credited to your account.

Chart 3 – Fee and expense information

Chart 3 displays fee and expense information for the investment options listed in the prior two charts (Chart 1 and Chart 2). It indicates the total annual operating expenses of the options in Chart 1. Total annual operating expenses are expenses that reduce the rate of return of the investment option. This chart also shows shareholder-type fees, if applicable. These fees are in addition to total annual operating expenses.

Chart 3 - Fees and expenses					
Investment option	**Total annual operating expenses**		**Net operating expenses**		**Shareholder-type fees and transfer-type restrictions**
	As a %	**Per $1000**	**As a %**	**Per $1000**	
Equity funds					
American Funds EUPAC R6	0.47%	$4.70	0.47%	$4.70	---

Chart 3 - Fees and expenses					
Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees and transfer-type restrictions
	As a %	Per $1000	As a %	Per $1000	
American Funds Fundamental Invs R6	0.28%	$2.80	0.28%	$2.80	---
DFA International Small Company I	0.39%	$3.90	0.39%	$3.90	---
Dodge & Cox International Stock X	0.57%	$5.70	0.52%	$5.20	---
Fidelity Contrafund K6	0.45%	$4.50	0.45%	$4.50	---
Janus Henderson Enterprise N	0.66%	$6.60	0.66%	$6.60	---
JPMorgan Equity Income R6	0.45%	$4.50	0.45%	$4.50	---
JPMorgan Mid Cap Value R6	0.70%	$7.00	0.60%	$6.00	---
Oakmark R6	0.62%	$6.20	0.62%	$6.20	---
Vanguard Institutional Index Instl Pl	0.02%	$0.20	0.02%	$0.20	---
Vanguard Small Cap Growth Index I	0.06%	$0.60	0.06%	$0.60	---
Vanguard Small Cap Value Index I	0.06%	$0.60	0.06%	$0.60	---
Vanguard Total Intl Stock Index I	0.06%	$0.60	0.06%	$0.60	---
Vanguard Total Stock Market Idx I	0.03%	$0.30	0.03%	$0.30	---
Bond funds					
Dodge & Cox Income Fund Class X	0.36%	$3.60	0.33%	$3.30	---
JPMorgan Core Plus Bond R6	0.40%	$4.00	0.38%	$3.80	---
Vanguard Total Bond Market Index I	0.03%	$0.25	0.03%	$0.25	---
Other					
American Funds American Balanced R6	0.25%	$2.50	0.25%	$2.50	---
Fixed return investments					
Lincoln Stable Value Account -Z168	0.00%	$0.00	0.00%	$0.00	Transfers from this investment option to competing funds may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to competing funds within 90 days.

Frequent trading policy: Transactions associated with market timing – such as frequent, large, or short-term transfers among investment options – can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Total annual operating expense: Expenses that reduce the rate of return of the investment option.

Net Operating Expense: Total annual operating expense net of any applicable fund company waivers/reimbursements.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to consider whether an investment in a particular option, along with your other investments, may help you achieve your financial goals.

Please visit LincolnFinancial.com for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand the terms used in this document.

Important Disclosures. Please read.

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. The program includes 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, 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.
The stable value option may be offered as a Fixed Annuity through Lincoln Financial affiliates or as a collective trust through independent third-party trust companies.

Morningstar Investment Management LLC’s investment lineups are subject to change. The investment options within a lineup do involve risk and will not always be profitable. Morningstar Investment Management does not guarantee that negative returns can or will be avoided in the lineups. An investment made in an investment option may differ substantially from its historical performance and, as a result, your plan participant may incur a loss. Past performance is no guarantee of future results.

The Morningstar Insight Series is not an investment option. It is a series of fund lineups chosen by Morningstar Investment Management LLC from the universe of investment options available in the *Lincoln Alliance*® program. Morningstar Investment Management LLC is a registered investment advisor and subsidiary of Morningstar, Inc. Neither Morningstar Investment Management nor Morningstar, Inc. is affiliated with Lincoln Financial. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management LLC, 22 W. Washington Street, Chicago, IL 60602.

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