

IMPORTANT INFORMATION CONCERNING YOUR PLAN'S INVESTMENT OPTIONS

As of February 14, 2020, the investment option listed in the table below (under the Fund Being Terminated column) will no longer be offered under The Platinum 401(k) Retirement Savings Plan, and all money remaining in the old fund will automatically transfer to the new investment fund (under the Replacement Fund column) on or around that date. Unless you make a change, ongoing contributions you previously designated to be invested in the old fund will now go into its replacement.

Please note that you have the right to transfer your money out of the terminating fund prior to 02/14/2020, if you wish, or to move it out of the new fund at any time thereafter. All of the current investment funds not listed below will continue to be available to you. The decision on how to invest your 401(k) assets within the menu of available funds is yours.

When making investment decisions, it is important to review the Fund's objectives, fees and expenses as this information may vary from Fund to Fund. It's also important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile. The principal value of your investment in any Fund, as well as your potential rate of return, is not guaranteed at any time. Also, neither asset allocation nor diversification ensures a profit or protect against a loss. Funds can suffer losses at any time and there is no guarantee that any Fund will provide adequate income at and through your retirement. Also, past performance is no guarantee of future results.

The current fund being terminated and its replacement fund is as follows:

| Fund Being Terminated | | Replacement Fund |
|------------------------------|---|-------------------------------------|
| DFA U.S. Targeted Value Fund | ➔ | Wells Fargo Special Small Cap Value |

To learn more about the Funds available to the Plan, including information about the Fund(s) noted above, go to the "Investment Options" page of John Hancock's participant website, www.jhpensions.com. There, you'll have access to many resources to help you with your investment decisions, such as a listing of all the Funds available to the Plan, Fund sheets for each Fund listed, and other important fee and performance information. You may also call the John Hancock participant service center at 800-395-1113 (or 1-800-363-0530 for Spanish).

