



2026 Fund Changes

May 2026

Dear Participant,

RE: CALIFORNIA-NEVADA-HAWAII DISTRICT OF KIWANIS INTERNATIONAL

This notice is to inform you of changes in the designated investment alternatives (Funds) that will be offered under our qualified retirement plan's investment lineup. These changes are scheduled to take place in **July and August 2026**, subject to regulatory and other approvals. This notice is being provided to you to satisfy our regulatory requirement to notify you of these changes. You'll find a complete listing of these changes below.

Where to get more information

You can find additional details about the funds on the fund fact sheets on your retirement plan website at <https://myplan.iohnhancock.com>.

A full list of the existing funds, including applicable investment-related information—such as expenses and performance and redemption fees—is available on the Investment Comparative Chart that was previously provided to you and on the “Investment options” page of your retirement plan website.

Next steps

If you'd like your current investment in any of the affected funds to be invested in the new fund shown in the chart, no action is required on your part. You may also elect to transfer your assets among funds—including any of the affected funds—at any time, using the regular transfer procedures. If you have any questions or concerns about the changes to the plan's investment lineup, please feel free to contact me.

Sincerely,

Pete Horton

pete@cnhkiwanis.org

2026 fund change details

The following is a list of fund changes that impact the investment lineup for our plan and is based on information as of **March 20, 2026**.

Fund Name	Type	Current	New	Impact To Expense Ratio (as of 3/31/2026)	Effective Date of Change
T. Rowe Price Spectrum Income Fund	Fund Merger	T. Rowe Price Spectrum Income Fund	T. Rowe Price Retirement Income Bond CIT	Decrease of 0.07%	July 20, 2026
Vanguard Energy Fund	Fund Name Change	Vanguard Energy Fund	Vanguard Energy Opportunities Fund	N/A	August 10, 2026
International Equity Index Fund	Fund Manager Name Change	SSgA Funds Management, Inc.	State Street Investment Management	N/A	August 10, 2026
American Funds The Growth Fund of America	Share Class Change	R5	R4	Decrease of 0.01%	August 10, 2026

Please call 800-395-1113 to obtain the Fund Sheet for the group annuity investment option sub-accounts and/or to obtain a prospectus (or Offering Memorandum/Trust Document) for the sub-accounts' underlying fund, that are available on request. The prospectuses (or Offering Memorandum/Trust Documents) for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.

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