



Your 401(k) plan is on the move!

The Middle River Aerostructure Systems Salaried Savings Plan (MRAS salaried plan) is moving to Empower effective October 1, 2026

This change is designed to provide a more streamlined experience, with enhanced tools to help you manage your account and stay on track for retirement. This guide explains what to expect before, during, and after the transition, including key dates, actions you may need to take, and how your account may be affected. Please review it carefully. Note that effective with the transition, the plan name will change to STE MRAS, LLC Salaried 401(k) Plan.

Not currently employed by ST Engineering MRAS?

You're receiving this guide because you have a balance in the plan that will transfer to Empower. Even though you're no longer contributing to the plan, you still have access to the plan's features and resources.

¿Preguntas?

Si el inglés no es su idioma principal, Empower cuenta con representantes del centro de servicio que hablan español y que podrán ayudarlo. Llama a Empower al **877-582-4015**.



Important dates

Early investment election period

Choose how your transferred balance and future contributions will be invested. If no election is made, your balance will be invested in the plan's default option. See the following page.

September 14, 2026 –
September 20, 2026

Visit empower.com/stena:

- Select *Register*, and follow the steps on the *I do not have a PIN* tab.
- Create your username and password.
- Select *Custom enrollment* to provide your investment elections.

You can also call Empower at **877-582-4015** to speak with a representative.

September 16, 2026

This is the last day to submit paperwork for hardship withdrawal or residential loan.

September 23, 2026,
by 4 p.m. Eastern time

Deadline for all account changes

Last day to contact Ascensus to request account transactions, including contribution or investment changes, loans, or withdrawals.

Contact Ascensus at myaccount.ascensus.com or 888-706-9886

September 23, 2026,
at 4 p.m. Eastern time

Blackout period begins

You will not be able to access your plan account or make changes. This “blackout period” allows time to transfer your plan's administrative records to Empower.

September 30, 2026

Asset transfer date

Accounts are valued as of 4 p.m. Eastern time and the transition to Empower begins.

Week of
October 19, 2026

Blackout period ends at Empower

Fully access your account at empower.com/stena or on the Empower mobile app.

Contact Empower at **877-582-4015**

Payroll deductions, including loan repayments, will continue during and after the blackout period and will be reflected in your account once the transition is complete.

Do you have questions?

Visit BenefitPlace or scan this QR code to review frequently asked questions about the transition.



How your account will transfer

Your deferral elections, beneficiary elections, and outstanding loans will transfer automatically. As part of your plan's move to Empower, your account balance (except for the Reliance MetLife Series 25053 CI 0; see the following page) will be liquidated and initially invested in a temporary holding fund — the Dreyfus Government Cash Management Fund (DGCXX). Your balance will remain invested in the temporary holding fund and will reflect that fund's investment performance until final records are received from Ascensus and reconciled. Once the reconciliation is complete, your account balance will be invested based on your elections made during the early election period.

If you do not make an active investment election by September 20, 2026, your account balance and future payroll contributions (if applicable) will be invested in the plan's qualified default investment alternative (QDIA), a Fidelity Freedom Index Institutional Premium Class fund based on your date of birth as outlined below and in the accompanying **QDIA notice**. Any earnings that accumulate in the temporary fund during the interim period will be allocated based on your investment elections on file, or if no election is made, to the applicable default fund.

Following the transition, you can transfer your funds to any investment options in the plan. You can find the full investment lineup at **empower.com/stena** and in the provided **Notice of Investment Returns & Fee Comparison**.

Investment option	Birth-date range
Fidelity Freedom Index Retirement Instl Prem (FFGZX)	1941 and earlier
Fidelity Freedom Index 2010 Instl Prem (FFWTX)	January 1, 1942 — December 31, 1947
Fidelity Freedom Index 2015 Instl Prem (FIWFEX)	January 1, 1948 — December 31, 1952
Fidelity Freedom Index 2020 Instl Prem (FIWTX)	January 1, 1953 — December 31, 1957
Fidelity Freedom Index 2025 Instl Prem (FFEDX)	January 1, 1958 — December 31, 1962
Fidelity Freedom Index 2030 Instl Prem (FFEGX)	January 1, 1963 — December 31, 1967
Fidelity Freedom Index 2035 Instl Prem (FFEZX)	January 1, 1968 — December 31, 1972
Fidelity Freedom Index 2040 Instl Prem (FFIZX)	January 1, 1973 — December 31, 1977
Fidelity Freedom Index 2045 Instl Prem (FFOLX)	January 1, 1978 — December 31, 1982
Fidelity Freedom Index 2050 Instl Prem (FFOPX)	January 1, 1983 — December 31, 1987
Fidelity Freedom Index 2055 Instl Prem (FFLDX)	January 1, 1988 — December 31, 1992
Fidelity Freedom Index 2060 Instl Prem (FFLEX)	January 1, 1993 — December 31, 1997
Fidelity Freedom Index 2065 Instl Prem (FFIKX)	January 1, 1998 — December 31, 2002
Fidelity Freedom Index 2070 Instl Prem (FRBUX)	2003 and later

Investing involves risk, including possible loss of principal.

Rebalancing elections: Any previous elections to rebalance your account investments will not carry over when your account transitions to Empower. Following the transition, you may make a new rebalancing election online or by contacting Empower.

Information about the Reliance MetLife Series 25053 CI 0

Balances in the Reliance MetLife Series 25053 CI 0 will transfer and remain invested in that fund. You can transfer money out of the fund or request a withdrawal (as applicable), but you cannot direct any new money into the fund after the blackout.

Professional account management

Introducing My Total Retirement™ — a personalized investment approach designed and managed by financial professionals. This service is available to all plan participants and goes beyond the typical age-based model by considering your lifestyle, financial situation, and goals to build an investment plan tailored specifically to you.

Because your needs change over time, Empower's team regularly reviews and adjusts your account to help keep you on track. This approach provides a more tailored and comprehensive way to manage your retirement strategy, with ongoing professional support. There is an asset-based fee for managed accounts. For more information about the applicable fees for My Total Retirement, see the provided **Notice of Investment Returns & Fee Comparison**.

If you prefer to manage your own investments but would like some assistance, Online Advice generates personalized saving and investing suggestions at no extra cost to you. Find out more or get started at **empower.com/stena** after the transition.

Self-directed brokerage

If you're an experienced investor, you will now have the ability to invest beyond the mutual funds offered in the plan through a brokerage account that includes a broad array of stocks, bonds, mutual funds, and exchange-traded funds (ETFs). To get started, click *Enroll* on the Brokerage page of your plan website once the transition is complete.

The self-directed brokerage account (SDBA) is intended for knowledgeable investors who understand the risks associated with the SDBA.



Enhanced financial wellness tools

A new digital experience

After the transition, you will have access to the Empower personal dashboard, designed to help you manage your finances and plan for retirement.

- **View your financial picture in one place** – See your retirement account alongside other accounts in a single, consolidated view.
- **Identify areas to focus on** – Visual tools help highlight where you want to take action.
- **Access planning tools and guidance** – Get coaching insights and resources to support your financial goals, including retirement income estimates.



What's changing?

Effective with the transition to Empower, the following changes will take effect. More details can be found within the FAQ.

1. **Higher contribution limit:** You may now contribute up to the maximum percentage of eligible pay permitted under IRS rules, instead of the current 25% limit.
2. **Expanded in-service withdrawals:** In-service withdrawals will now be available from all contribution sources.
3. **New disability withdrawal:** Eligible participants may take a withdrawal due to disability, subject to plan terms.
4. **Expanded hardship withdrawal sources:** Hardship withdrawals may now be taken from all available contribution sources in the plan instead of employee deferrals only.

After the transition, here's what to do next



Register your account (if you haven't already) – Starting the week of October 19, 2026, you can access your plan account and start enjoying all the new features.

- Visit **empower.com/stena** or open the Empower app (available in the **App Store®** from **Apple®** or on **Google Play™**).
- When logging in for the first time, select the *Register* button and remain on the *I do not have a PIN* tab. Then follow the prompts to create a username and password.

If you're an active employee, you can also visit BenefitPlace, where you will be able to access your plan account directly. You will initially be guided to the Empower site to register and establish a username and password, if you have not already registered.

- If you need assistance, call **877-582-4015**. Empower representatives are available weekdays from 8 a.m. to 10 p.m. (excluding most financial market holidays) and Saturdays from 9 a.m. to 5:30 p.m. Eastern time.



Review or update your beneficiary – Your beneficiary information will transfer from Ascensus. After the transition, you should review and, if necessary, update it. This is an important step in ensuring your savings go to those who matter most to you.



Update your contact information – Review your contact information and personal preferences so you receive important account alerts. Be sure to add your preferred email to your account so you don't miss important updates, news, and education opportunities.



Learn more – Attend a webinar to learn more about the new website features. Use this QR code to sign up for a complimentary one-on-one session with an Empower retirement plan advisor,* who can:

- Walk you through the new tools and how to use them for retirement planning.
- Review your savings rate and help assess if you're on track to meet your long-term savings objectives.
- Answer questions about your broader financial picture.



* Point-in-time advice is provided by an Empower representative registered with Empower Financial Services, Inc. at no additional cost to account owners and may include savings, investment allocation, distribution, and rollover advice, including advice on consolidating outside retirement accounts. There is no guarantee provided by any party that use of the advice will result in a profit.

Important notice

Regarding your rights in the Middle River Aerostructure Systems Salaried Savings Plan

August 24, 2026

This notice is to inform you that your account in the Middle River Aerostructure Systems Salaried Savings Plan will transfer to Empower effective October 1, 2026.

As a result of this change, you will temporarily be unable to check your account balance and transfer or diversify your investments, or obtain a loan, withdrawal, or distribution. This period during which you will be unable to exercise these rights otherwise available under the plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 4 p.m. Eastern time on September 23, 2026, and is expected to end the week of October 19, 2026. Note that the last day to submit paperwork for a hardship withdrawal or residential loan is September 16, 2026. During this temporary blackout period, you will have no access to your account, and your investments will continue to gain and/or lose value depending on market conditions.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

To review your plan account before the blackout period begins, contact Ascensus (myaccount.ascensus.com or 888-706-9886) to access your account. If you have questions concerning this notice, please contact Empower at **877-582-4015**.

Once the blackout period ends, you will have full access to your account. If you would like to confirm the status of the blackout period, contact Empower at **877-582-4015**.

Empower is here to help you

Empower provides numerous resources to help you save and plan for your future. The website allows you to see your complete financial picture in one place where you can create a single, personalized dashboard that provides a real-time view of spending, savings, debt, and more.

Empower will reach out to you with the right message at the right time so you can take action when it's most relevant to your personal situation. Based on the tools and resources you use and your communication preferences, you may receive emails, app messages, text messages, or a call from an Empower representative. This approach creates a one-to-one experience based on your needs and the savings and investing choices you've made regarding your retirement strategy.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the fund's board has no current intention to impose a fee upon the sale of shares, the board reserves the ability to do so after providing at least 60 days' prior written notice to shareholders.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio while considering all your assets, income, and investments. Adjustments may be needed to realign the account with its desired investment strategy.

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Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser. Past performance is not indicative of future returns. You may lose money.

Securities available through Schwab Personal Choice Retirement Account (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling 888-393-7272. Charles Schwab & Co., Inc. and Empower Financial Services, Inc. are separate and unaffiliated.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The results may vary with each use and over time.

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