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DEVELOPMENT GROUP



November 23, 2022

Important Notice Concerning Your Rights Under the Manna Development Group, LLC 401(k) Plan

Dear Manna Development Group, LLC 401(k) Plan Participant:

Manna Development Group, LLC is pleased to announce changes to the Manna Development Group, LLC 401(k) Plan. These changes will offer you increased flexibility and greater convenience when managing your retirement plan account.

Over the next few months, we will be transitioning the investment, trustee, and recordkeeping services to Fidelity Investments®. This notice is to inform you of the change and provide you with the important information so that you can plan ahead for the transition to Fidelity.

As a result of these changes, there will be a period of time when you will temporarily be unable to access your account to direct or diversify your investments, obtain a loan from the plan or obtain a distribution from the plan. **This time, during which you will be unable to exercise these rights otherwise available under the plan, is called a "Blackout Period". The Blackout Period is expected to begin on 01/03/2023 and is expected to end on or before 03/06/2023.** 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 planning.

It is very important that you review and consider the appropriateness of your current investments in light of your inability to direct 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.

Contributions will continue to be invested in your account during the blackout period.

Federal law generally requires that you receive notice of a Blackout Period at least 30 calendar days in advance of the last date on which you can exercise your affected rights immediately before the commencement of any Blackout period in order to provide you with sufficient time to consider the effect of the Blackout Period on your retirement and financial plans.

If you have any questions concerning the blackout period described in this notice, you should contact:
Annetta Eidson
2211 Encinitas Blvd, Suite 100
Encinitas CA, 92024
(760) 944-1070

Again, I truly believe that this is an exciting and valuable change to the Manna Development Group, LLC 401(k) Plan. Please watch for more details on the plan change in the coming weeks.

Sincerely,
Jennifer Carosella

The effective date of the plan changes and the end of the Blackout Period depend upon the accurate, timely transfer of data. If this does not occur, the end of the Blackout Period could be delayed.

Please be sure you understand the tax consequences of any withdrawal from the plan.

Please be sure you understand the plan guidelines and impact of taking a loan before initiating a loan from your plan account.

This notice reflects Department of Labor guidance issued in October 2002.

Manna Development Group, LLC
2211 Encinitas Blvd
Suite 100
Encinitas, CA 92024



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PARTICIPANT DISCLOSURE IMPLEMENTATION CHANGE NOTICE

November 23, 2022

This Participant Disclosure Notice is being provided to you [as required by federal law] because you are or will be eligible to participate or have a balance in Manna Development Group, LLC 401(k) Plan (“the Plan”) and have the right to direct investments.

Inside, you will find:

- Information about managing your Plan account
- Certain Plan information including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account
- Various details about the Plan’s investment options, including short-term trading fee information.

Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan.

On or before March 6, 2022 you can go online at www.netbenefits.com or call 1-800-835-5097 to obtain additional information or to sign up for any of these new products and services available in your plan. Please refer back to this Important Plan Information on NetBenefits® when managing or monitoring your account.

Note: The first time you log on to www.netbenefits.com, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

Sincerely,

Jennifer Carosella

Manna Development Group, LLC
2211 Encinitas Blvd
Suite 100
Encinitas, CA 92024

Qualified Default Investment Notice

11-23-2022

Re: **Required Disclosure Information**

Dear Participant or Eligible Employee:

You are receiving this notice as a result of your Plan transitioning to Fidelity Investments. Under the Plan, any contributions for which you do not provide investment direction will be invested in the Plan's designated default option (the "Plan Designated Fund"). Please refer to your transition material for detailed information on all of your Plan's investment options, and details regarding the transition to Fidelity Investments.

You are required to receive this notice to inform you that any contributions which you do not provide investment direction will be invested in the Plan's designated fund option. Included is the Plan's Default Fund Information Sheet describing the Plan's designated default investment option(s) as well as applicable fee information.

If you are satisfied with your current investment elections, no action is required on your part. You do have the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election or the Plan Sponsor has not provided direction for a given contribution, it will be invested into the Plan's designated fund option. If your contributions are initially invested in the designated fund option, you have the right to transfer out of the designated fund option to another investment option.

To obtain information about other plan investment options, please log onto NetBenefits® at [NetBenefits.com](https://www.netbenefits.com) or call 800-835-5097 to speak to a representative. You may also make changes to your investment elections for future contributions and/or exchange all or a portion of your existing balance into other options available under the Plan via NetBenefits or by phone. We encourage you to review your investment mix and deferral percentage and update as appropriate.

Sincerely,

Jennifer Carosella

Default Fund Information Sheet

The funds used as the Plan Designated Fund(s) are based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your plan sponsor, to determine in which fund your future contributions will be directed, based on your date of birth at Fidelity Investments.

| Date of Birth | Fund Name | *Gross Expense Ratio |
|-------------------------|--|----------------------|
| On or before 12/31/1954 | flexFIT+ Conservative Retirement Fund Class R1 | 0.18% |
| 01/01/1955 - 12/31/1964 | flexFIT+ Moderate 2025 Fund Class R1 | 0.33% |
| 01/01/1965 - 12/31/1974 | flexFIT+ Moderate 2035 Fund Class R1 | 0.33% |
| 01/01/1975 - 12/31/1984 | flexFIT+ Moderate 2045 Fund Class R1 | 0.32% |
| 01/01/1985 - 12/31/1997 | flexFIT+ Moderate 2055 Fund Class R1 | 0.31% |
| On or after 01/01/1998 | flexFIT+ Moderate 2065 Fund Class R1 | 0.31% |

*Gross Expense Ratio is as of 11/10/2022.

flexFIT+ Conservative Retirement Fund Class R1

Fund Code: O2KZ

Objective: The flexFIT+ Conservative Series of Funds seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund.

Strategy: The flexFIT+ Conservative Series of Funds are designed to adjust their risk over time to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.

Risk: The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee Note: None

flexFIT+ Moderate 2025, 2035, 2045, 2055, 2065 Fund Class R1

Fund Code: O2KV, O2KW, O2KX, O2KY, O6R4

Objective: The flexFIT+ Moderate Series of Funds seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund.

Strategy: The flexFIT+ Moderate Series of Funds are designed to adjust their risk over time to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee Note: None

Footnotes: The investment option is a collective investment trust. It is managed by Wilmington Trust, N.A. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

In the event of a discrepancy between this notice and the terms of the Plan, the plan document will govern.

*An investment option's expense ratio is the total annual operating expenses (before waivers or reimbursements) paid by the investment option and stated as a percentage of the investment option's total net assets. The investment option's expense ratio information has been provided by the plan sponsor, the investment manager, or the trustee, each of whom may use their own calculation methodology to reflect the expense ratio information. When no ratio is shown for an option, it is because none was available; there may be fees and expenses associated with the option. Expense information changes periodically. Please consult NetBenefits.com for updates.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield RI 02917

630790.6.356

SAFE HARBOR MATCHING CONTRIBUTION NOTICE

Plan Name: Manna Development Group, LLC 401(k) Plan

(the "Plan")

Your employer has elected to make Safe Harbor Matching Contributions to eligible Participants in accordance with statutory requirements. This notice describes the Safe Harbor Matching Contribution and how you become eligible to receive this contribution.

Safe Harbor Matching Contributions will be made for the Plan Year beginning January 1, 2023, and will continue to be made unless the Plan is amended or terminated. Capitalized and certain other terms not defined within this notice may be defined or described in the Plan's Summary Plan Description (SPD).

Your employer *may* amend the Plan, at any time during the Plan Year, to reduce or eliminate the Safe Harbor Matching Contribution. If your employer amends the Plan to reduce or eliminate the Safe Harbor Matching Contribution during the Plan Year, then the Plan Administrator will provide a supplemental notice to participants and the suspension or reduction will not apply until at least 30 days after that notice is provided.

Safe Harbor Matching Contribution Eligibility

Your employer will make a Safe Harbor Matching Contribution to:

- all eligible Participants

To be eligible, you must also meet the Plan's age, Eligibility Service, and Entry Date requirements for making Deferral Contributions and be part of a class of Employees eligible to participate in the Plan. You will be entitled to receive the Safe Harbor Matching Contribution if you make Deferral Contributions to the Plan during the Plan Year.

Eligible Compensation for Safe Harbor Matching Contributions and Deferrals

Generally, Compensation for computing the Safe Harbor Matching Contribution is your taxable compensation for the Plan Year reportable by your employer on your IRS Form W-2, however, the following are excluded:

- Reimbursements or other expense allowances
- Fringe benefits
- Moving expenses
- Deferred compensation
- Welfare benefits

Compensation under the Plan is limited to the applicable dollar limit in effect for the Plan Year. Compensation for your first year of eligible Plan participation will be measured for the entire Plan Year.

You can elect to contribute a portion of your Compensation as a Deferral or Roth Deferral Contribution to the Plan by contacting Fidelity Investments. When you request a change to your Deferral election it is generally updated as soon as administratively feasible at the beginning of every payroll. In addition, you can suspend your Deferral Contributions at any time. The amount you defer is limited to the lesser of 75% of your compensation for the Plan Year or the annual IRS limit. If you will be age 50 or older during the taxable year, you may exceed these limitations to the extent allowed under your Plan.

Safe Harbor Matching Contribution Formula

Standard Matching Formula: Your employer will make a Matching Contribution to your Account based on your Deferral Contributions in an amount equal to 100% of the first 3% of your Compensation that you contribute to the Plan and 50% of the next 2% of your Compensation that you contribute to the Plan for each payroll period ("Contribution Period").

Example: Your Compensation for the Contribution Period is \$10,000 and you contribute 6% (\$600) of it to the Plan as Deferral Contributions. You will receive Safe Harbor Matching Contributions of \$400 calculated as follows:

| <u>Compensation Contributed to the Plan</u> | <u>Safe Harbor Matching Contribution Formula</u> | <u>Contribution Amount</u> |
|--|---|-----------------------------------|
| First 3% (\$10,000 x 3%) = \$300 | 100% | \$300 x 100% = \$300 |
| Next 2% (\$10,000 x 2%) = \$200 | 50% | \$200 x 50% = \$100 |
| Amount above 5%: (\$10,000 x 1%) = \$100 | 0% | \$100 x 0% = <u>\$ 0</u> |
| Total | | \$ 400 |

Vesting and Withdrawal of Safe Harbor Matching Contributions

Safe Harbor Matching Contributions are always 100% vested and non-forfeitable. They may only be withdrawn from your Account upon death, attainment of the Plan's normal retirement age (65), attainment of age 59 ½, termination of employment, or plan termination if no successor plan is established.

Additional Contributions Available Under the Plan

In addition to the Safe Harbor contributions described above, the Plan provides other contributions as described below. Generally contributions may be withdrawn upon death, attainment of the Plan's normal retirement age (65), termination of employment, or plan termination if no successor plan is established.

Deferral and Roth Deferral Contributions

Vesting Schedule Always 100% vested and non-forfeitable.

Employee Rollover Contributions

Vesting Schedule Rollover from another qualified retirement plan

Always 100% vested and non-forfeitable.

Qualified Nonelective Contributions

Vesting Schedule Always 100% vested and non-forfeitable.

Withdrawals Available Under the Plan

Generally contributions may be withdrawn upon death, attainment of the Plan's normal retirement age (65), termination of employment, or plan termination if no successor plan is established. Withdrawals from the plan while still employed may be available, if you qualify. Not all contribution types are available for all withdrawals, and certain withdrawals may incur a suspension period under which you may not contribute to the Plan. Further information about in-service withdrawals may be found in the In-Service Withdrawals Section of your SPD. Generally withdrawals made before age 59 ½ are subject to a 10% additional tax; you can learn more about the extra tax in IRS Publication 575, Pension and Annuity Income.

- **Age 59 ½ Withdrawal**: If you have reached 59 ½ years of age, you may withdraw all or a portion of your entire vested Account.
- **Rollover Contribution Withdrawal**: If you have made Rollover Contributions then you may elect to withdraw all or a portion of those Contributions. There is no limit on the number of withdrawals of this type.
- **Hardship withdrawal**: Hardship withdrawals must be for a specified need – for qualifying medical expenses, costs related to your principal residence (purchasing of, preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to such principal residence), qualifying post-secondary education expenses, qualifying burial or funeral expenses, or expenses and/or losses (including loss of income) for qualifying disasters. You must take other available withdrawals from all plans under the employer or any related employer before you can take a hardship. Please see the SPD or other available Plan information for additional details and requirements. Types of contributions available for hardship withdrawals are: Deferral and Roth Deferral.
- **Qualified Reservist Distribution**: If you have been called to active military duty for more than 179 days or for an indefinite period, you may elect to withdraw your Deferral Contributions. You may also elect to repay the distribution to an IRA within two years after the end of your active duty period.
- Loans from your vested Account balance may be available if you qualify. You can obtain more information about loans in the Plan's Loan Procedures supplied by the Plan Administrator.
- **Withdrawal for Participants Performing Qualified Military Service**: If you are performing Qualified Military Service, you may elect to withdraw during your active duty period. You will be suspended from making any contributions for 6 months following the distribution.

Other Information

More information about the contributions made pursuant to the Plan or a copy of the most current Summary Plan Description (SPD) can be obtained by contacting Fidelity or:

Annetta Eidson
(760)-944-1070

The information contained herein has been provided by the Plan Administrator.

► **Focus on your future**
with your workplace savings plan



Manna Development Group, LLC 401(k) Plan



We are pleased to announce that effective January 01, 2023, Fidelity Investments will become the new provider of recordkeeping and trustee services and investment options for the Manna Development Group, LLC 401(k) Plan.

As part of the transition related to your workplace savings plan, we have new and exciting benefits that can help you better manage your account and prepare for retirement readiness. Please carefully review this entire brochure for information regarding very important events that will be occurring.

Tax Savings – Once you make an election to defer some of your salary into the plan, your pretax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

Convenience – Your contributions are automatically deducted regularly from your paycheck.

Portability – You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company. See the Frequently Asked Questions section for additional details.

Investment Flexibility – You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Please see the following pages to learn more about important details, including Frequently Asked Questions, a look at the Fund Investment Options offered within your plan and a wealth of Fidelity Resources.



Transition Events: Current and Newly Eligible Plan Participants

Plan ahead for the transition.

In order to implement the transition, there will be a period of time when you will be unable to direct or diversify investments in your plan account that is being transitioned, obtain a loan from the plan, or process a distribution from the plan, and you may not be able to change your payroll deductions. Loan repayments will continue to be deducted accordingly. This period of time, during which you will be unable to exercise your rights otherwise available under the plan, is called a “blackout period” and begins on January 03, 2023, and is expected to end on or before March 06, 2023. Any exception to the blackout period is noted in the “Key Dates to Keep in Mind” section below. There is an additional notice that you will also receive regarding this timeframe. This additional notice is a more formal announcement, and is referred to as the Sarbanes-Oxley Act (SOA) notification.

For this reason, it is very important that you review and consider the appropriateness of your current investment options in light of your inability to direct 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 portfolio, taking into account all your assets, income and investments.

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 and your overall financial plan. Please review the calendar of events below to help you plan accordingly.

Key Dates to Keep in Mind*

| Key Date | Plan Activity |
|------------|---|
| 12/30/2022 | <p>This is the last day <u>before</u> the blackout period begins. The following activities will not be available during the blackout period:</p> <ul style="list-style-type: none">• Request exchanges between investment options• Request withdrawals• Request loans• Change your future contribution amount• Check account balances <p>Contributions, and loan repayments (as applicable), will continue to occur during the blackout period.</p> |
| 03/06/2023 | <p>Fidelity Online and Phone Access Availability</p> <ul style="list-style-type: none">• You will have access to choose and/or update your deferral percentage in accordance with your plan provisions, online via NetBenefits® or through a Fidelity representative at 1-800-835-5097.• Access to view and print fund prospectuses will also be available.• Designation of Beneficiary information should be completed via the NetBenefits® Internet site. |
| 01/01/2023 | <ul style="list-style-type: none">• All new 401(k) contributions and loan repayments (as applicable) will be sent to the new plan. |
| 03/06/2023 | <p>Blackout Period Scheduled to End on or Before</p> <ul style="list-style-type: none">• Around this date you will receive notification from your employer that your plan’s transition is complete, as well as information on how to access and manage your account online or by phone.• The Fidelity Retirement Benefits Line and NetBenefits® Internet site will be available for plan account services.• All activities that were not available during the blackout period will now resume. |

*The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Changes to Plan Investment Options

The following strategy details how your existing account balances (“converting assets”) will be transferred from your current investment options to new investment options through a process called *fund mapping*. The mapping strategy was selected and authorized by your employer. New contributions, and loan repayments (as applicable), will follow the same strategy. If some or all of your converting assets (as well as future contributions, if applicable) are going to map to any investments you do not want, you must take action before the blackout period begins.

| Money you have invested in these current investment options*: | | Will be transferred to these new investment options: | New investment option redemption fee % and holding period (if applicable): |
|--|---|---|---|
| Prin Life Time Hybrid 2030 CIT | ⇒ | flexFIT+ Moderate 2035 Fund Class R1 | |
| Lord Abbett High Yield Fund Class R6 | ⇒ | Lord Abbett High Yield Fund Class R6 | |
| Prin Life Time Hybrid 2045 CIT | ⇒ | flexFIT+ Moderate 2045 Fund Class R1 | |
| Templeton Global Bond R6 Fund | ⇒ | Templeton Global Bond Fund Class R6 | |
| Prin Life Time Hybrid 2060 CIT | ⇒ | flexFIT+ Moderate 2065 Fund Class R1 | |
| Prin Life Time Hybrid 2015 CIT | ⇒ | flexFIT+ Moderate 2025 Fund Class R1 | |
| MFS International New Discovery Fund Class R6 | ⇒ | MFS International New Discovery Fund Class R6 | |
| Vanguard Small-Cap Index Fund Admiral Shares | ⇒ | Fidelity® Small Cap Index Fund | |
| Prin Life Time Hybrid Inc CIT | ⇒ | flexFIT+ Moderate Retirement Fund Class R1 | |
| iShares U.S. Aggregate Bond Index Fund Class K | ⇒ | iShares U.S. Aggregate Bond Index Fund Class K | |
| DFA International Small Cap Value Portfolio Institutional Class | ⇒ | DFA International Small Cap Value Portfolio Institutional Class | |
| Vanguard Real Estate Index Fund Admiral Shares | ⇒ | Fidelity® Real Estate Index Fund | |
| Allspring Special Small Cap Value Fund - Class R6 | ⇒ | Allspring Special Small Cap Value Fund - Class R6 | |
| Prin Life Time Hybrid 2035 CIT | ⇒ | flexFIT+ Moderate 2035 Fund Class R1 | |
| Prin Life Time Hybrid 2020 CIT | ⇒ | flexFIT+ Moderate 2025 Fund Class R1 | |
| MFS Value Fund Class R6 | ⇒ | MFS Value Fund Class R6 | |
| T. Rowe Price Growth Stock Fund I Class | ⇒ | T. Rowe Price Growth Stock Fund I Class | |
| Columbia Overseas Value Fund Institutional 3 Class | ⇒ | Columbia Overseas Value Fund Institutional 3 Class | |
| Prin Life Time Hybrid 2050 CIT | ⇒ | flexFIT+ Moderate 2055 Fund Class R1 | |
| iShares Russell 1000 Large-Cap Index Fund Class K | ⇒ | iShares Russell 1000 Large-Cap Index Fund Class K | |
| Prin Life Time Hybrid 2025 CIT | ⇒ | flexFIT+ Moderate 2025 Fund Class R1 | |



| | | | |
|--|---|--|--|
| PIMCO CommoditiesPLUS® Strategy Fund Institutional Class | ⇒ | PIMCO CommoditiesPLUS® Strategy Fund Institutional Class | |
| Harbor Mid Cap Value Fund Institutional Class | ⇒ | Harbor Mid Cap Value Fund Institutional Class | |
| Prin Life Time Hybrid 2010 CIT | ⇒ | flexFIT+ Moderate 2025 Fund Class R1 | |
| Western Asset Core Plus Bond Fund Class I | ⇒ | Western Asset Core Plus Bond Fund Class I | |
| International Sm Cap Sep Acct | ⇒ | Fidelity® International Small Cap Fund | |
| Prin Life Time Hybrid 2065 CIT | ⇒ | flexFIT+ Moderate 2065 Fund Class R1 | |
| DFA International Core Equity Portfolio Institutional Class | ⇒ | DFA International Core Equity Portfolio Institutional Class | |
| Vanguard Mid-Cap Index Fund Admiral Shares | ⇒ | Fidelity® Mid Cap Index Fund | |
| American Century Emerging Markets Fund R6 Class | ⇒ | American Century Emerging Markets Fund R6 Class | |
| Vanguard International Growth Fund Admiral Shares | ⇒ | Fidelity® International Capital Appreciation Fund | |
| The Hartford MidCap Fund Class R6 | ⇒ | The Hartford MidCap Fund Class R6 | |
| DFA Inflation-Protected Securities Portfolio Institutional Class | ⇒ | DFA Inflation-Protected Securities Portfolio Institutional Class | |
| Janus Henderson Triton Fund Class N | ⇒ | Janus Henderson Triton Fund Class N | |
| Prin Life Time Hybrid 2055 CIT | ⇒ | flexFIT+ Moderate 2055 Fund Class R1 | |
| Prin Life Time Hybrid 2040 CIT | ⇒ | flexFIT+ Moderate 2045 Fund Class R1 | |
| PIMCO Short-Term Fund Institutional Class | ⇒ | PIMCO Short-Term Fund Institutional Class | |
| Pioneer Strategic Income K Fund | ⇒ | Pioneer Strategic Income Fund Class K | |

*Short-term redemption fees may apply.

If you have no valid investment election on file, your future contributions will be defaulted into the Wilmington Trust NA target date fund based on your date of birth as outlined in the chart below. New contributions will remain invested in the applicable fund until such time as you request a change.

| Fund Name | Date of Birth Year From | Date of Birth Year To* |
|--|-------------------------|------------------------|
| flexFIT+ Conservative Retirement Fund Class R1 | 1900 | 1954 |
| flexFIT+ Moderate 2025 Fund Class R1 | 1955 | 1964 |
| flexFIT+ Moderate 2035 Fund Class R1 | 1965 | 1974 |
| flexFIT+ Moderate 2045 Fund Class R1 | 1975 | 1984 |
| flexFIT+ Moderate 2055 Fund Class R1 | 1985 | 1997 |
| flexFIT+ Moderate 2065 Fund Class R1 | 1998 | 2099 |



*Date of Birth chart has been provided by the plan sponsor.

You will receive notification when the blackout period ends.



Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan during the transition.

What happens to my money during the plan transition?

To ensure that all information is transferred from your current provider to Fidelity Investments, there will be a period of time when you will be unable to direct or diversify investments in your plan account, obtain a loan from the plan or process a distribution from the plan. For more specific investment information regarding your plan's transition, please refer to the "Changes to Plan Investment Options" section of this guide.

Why isn't there an exact date for when the blackout period will end?

The effective date of Manna Development Group, LLC 401(k) Plan and the end of the blackout period depend on the accurate and timely transfer of data between your current service provider and Fidelity. Projecting completion within the week of March 06, 2023, allows some time for the plan information to be transferred, checked and tested before the plan reopens for transactions.

What happens if the stock market fluctuates during the blackout period when I won't have access to my account?

The blackout notice provides information regarding the timing of the plan conversion, so that you can consider whether to take any action regarding your plan account before the conversion begins.

I'm repaying a loan on my account. What happens during the blackout period?

Payments will continue to be deducted from your pay during the blackout period. These deductions will be invested in a fund selected by your Plan Sponsor. As soon as administratively feasible, the amount you repaid will be applied to your loan and accrued interest will be spread across your selected investment options according to your investment mix or the plan's designated default investment option if no election has been made. See the "How do I enroll/Do I need to enroll" section for additional information.

How do I access Fidelity NetBenefits® or a phone representative?

Once your plan transition is complete, log in to NetBenefits® at netbenefits.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097. If it's your first visit, you'll be prompted to set up a user name and password, which you'll use every time you contact Fidelity. Establishing a username and password give you instant access to your plan and personal account information.

How do I update my beneficiary information?

Once the blackout period is over, you can log in to our website, netbenefits.com, and go to the "Profile" section to review or update your beneficiary information on file.

How do I enroll? Do I need to enroll?

If you are already a participant in the plan, you do not need to enroll. However, please review the "Changes to Plan Investment Options" section to see if you need to take action regarding your investment elections. If you are newly eligible to enroll in the

Plan, log on to Fidelity NetBenefits® at netbenefits.com, and click on "Register Now." Follow the easy instructions to enroll online.

If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a(n) Wilmington Trust NA target date fund that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to select your own investments, please contact Fidelity by logging onto www.netbenefits.com and indicate your elections.

How do I manage my account once I am enrolled in the Plan?

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to netbenefits.com to get started. You can discover a wealth of resources to help you achieve your savings goals.

- Create an online statement
- Go to the NetBenefits® Learn section to set your financial goals for retirement and create a strategy to get there
- Attend online workshops

Fidelity® Personalized Planning & Advice is a retirement goal based managed account service with a team of portfolio managers who manage the investments in your workplace savings plan account. Based on your unique needs and goals, our team of professionals will create a plan that considers your total financial situation, put the plan into action, and work for you putting in the time, resources, and knowledge needed to keep you on track for retirement.

This includes:

- Regularly monitoring and rebalancing of your account through market up and downs
- Strategy refinement that supports you as your financial situation evolves
- Quarterly check-ins, which include your progress toward key milestones
- Personal planning dashboard that includes progress to retirement and other profile details

To see if Personalized Planning & Advice is right for you, talk to one of our financial representatives at 866-811-6041.

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Investment Options:

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the Plan, including fees and expenses, log on to Fidelity NetBenefits® at netbenefits.com.

More Conservative

Investment Options to the top have potentially more inflation risk and less investment risk

| Spectrum Category | Fund Name | | | | | |
|--|--|---|---|--|---|---|
| Money Market (or Short Term) | Government* | | Retail | | Institutional | |
| | <ul style="list-style-type: none"> Fidelity® Government Money Market Fund Class K6 | | | | | |
| Stable Value | <ul style="list-style-type: none"> Templeton Global Bond Fund Class R6 | | | | | |
| Bond | Government | Diversified | Municipal | Inflation-Protected | High Yield | International/Global |
| | | <ul style="list-style-type: none"> PIMCO Short-Term Fund Institutional Class iShares U.S. Aggregate Bond Index Fund Class K Pioneer Strategic Income Fund Class K Western Asset Core Plus Bond Fund Class I | | <ul style="list-style-type: none"> DFA Inflation-Protected Securities Portfolio Institutional Class | <ul style="list-style-type: none"> Lord Abbett High Yield Fund Class R6 | <ul style="list-style-type: none"> Templeton Global Bond Fund Class R6 |
| Balanced / Hybrid | Convertibles | | | International | | |
| | | | | | | |
| Domestic Equity | Large Value | | Large Blend | | Large Growth | |
| | <ul style="list-style-type: none"> MFS Value Fund Class R6 | | <ul style="list-style-type: none"> iShares Russell 1000 Large-Cap Index Fund Class K | | <ul style="list-style-type: none"> T. Rowe Price Growth Stock Fund I Class | |
| | Mid Value | | Mid Blend | | Mid Growth | |
| | <ul style="list-style-type: none"> Harbor Mid Cap Value Fund Institutional Class | | <ul style="list-style-type: none"> Fidelity® Mid Cap Index Fund | | <ul style="list-style-type: none"> The Hartford MidCap Fund Class R6 | |
| International / Global Equity | Small Value | | Small Blend | | Small Growth | |
| | <ul style="list-style-type: none"> Allspring Special Small Cap Value Fund - Class R6 | | <ul style="list-style-type: none"> Fidelity® Small Cap Index Fund | | <ul style="list-style-type: none"> Janus Henderson Triton Fund Class N | |
| | Diversified | Regional | Emerging Markets | | Specialty | |
| <ul style="list-style-type: none"> DFA International Core Equity Portfolio Institutional Class Columbia Overseas Value Fund Institutional 3 Class MFS International New Discovery Fund Class R6 DFA International Small Cap Value Portfolio Institutional Class Fidelity® International Small Cap Fund Fidelity® International Capital Appreciation Fund | | | <ul style="list-style-type: none"> American Century Emerging Markets Fund R6 Class | | | |
| Specialty | <ul style="list-style-type: none"> PIMCO CommoditiesPLUS® Strategy Fund Institutional Class Fidelity® Real Estate Index Fund | | | | | |
| | Long-Short | | | | | |



More Aggressive

Investment Options to the bottom have potentially less inflation risk and more investment risk

Company Stock

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

****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. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.***

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.



Investment Options:

Target Date Funds

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name.

| More Conservative Investment Options to the left have potentially more inflation risk and less investment risk | More Aggressive Investment Options to the right have potentially less inflation risk and more investment risk | |
|--|--|--|
| flexFIT+ Aggressive 2025 Fund Class R1 flexFIT+ Aggressive Retirement Fund Class R1 flexFIT+ Conservative 2025 Fund Class R1 flexFIT+ Conservative Retirement Fund Class R1 flexFIT+ Moderate 2025 Fund Class R1 flexFIT+ Moderate Retirement Fund Class R1 | flexFIT+ Aggressive 2035 Fund Class R1 flexFIT+ Conservative 2035 Fund Class R1 flexFIT+ Moderate 2035 Fund Class R1 | flexFIT+ Aggressive 2045 Fund Class R1 flexFIT+ Aggressive 2055 Fund Class R1 flexFIT+ Aggressive 2065 Fund Class R1 flexFIT+ Conservative 2045 Fund Class R1 flexFIT+ Conservative 2055 Fund Class R1 flexFIT+ Conservative 2065 Fund Class R1 flexFIT+ Moderate 2045 Fund Class R1 flexFIT+ Moderate 2055 Fund Class R1 flexFIT+ Moderate 2065 Fund Class R1 |

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.



Access Your Account During the Transition to Fidelity

Go to netbenefits.com and click on [Register Now](#) when logging in for the first time.

- If you are newly eligible to participate in the plan:
 - Click on [Enroll Today](#) and follow the simple instructions
- If you are currently a participant in the plan and would like to change the amount that is being deducted from your paycheck:
 - Click on the [Contribution Amount](#) link from the left hand menu

Once the transition to Fidelity is complete, connect with your plan online virtually 24/7 through Fidelity NetBenefits® at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097, 8:30 a.m. to 8:00 p.m. Eastern Time any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.

Get all the support you need to:

- Enroll in your plan
- Adjust your contribution amount
- Obtain current account information
- Change your current or future investments
- Request a loan or withdrawal from your account

Besides access to online transactions and account information, your plan's website provides a wealth of planning resources. Visit netbenefits.com for:

- Details on all your investment options, including current prices and historical performance.
- Online account statements covering any time period you specify – up to 24 months and featuring your personal rate of return.
- Online tutorials: NetBenefits provides you access to a full range of online education topics, covering everything from investing basics to retirement income planning. There are self guided modules you take at your own pace. These convenient tutorials can help make plan participation a more rewarding experience and you a more educated investor.
- The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might want to contribute on a pretax basis and see how it impacts your pay. You'll find it in the Learn section on NetBenefits.

For information about your plan transition, visit NetBenefits at netbenefits.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097.



IMPORTANT INFORMATION:

This document provides only a summary of the main features of Manna Development Group, LLC 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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Your Plan Transition Guide

