

FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

Flint Plumbing & Pipefitting Industry Health Care Fund
Flint Plumbing & Pipefitting Industry Pension Fund
Flint Plumbing & Pipefitting Industry Defined Contribution Plan
Scholarship Fund of Flint Plumbing & Pipefitting Industry
Supplemental Unemployment & Disability Plan of Local Union 370

Managed for the Trustees by:
TIC MIDWEST

TO: All Participants in the Flint Plumbing & Pipefitting Industry Defined Contribution Plan

RE: Change of Investment Option Naming - Important information about your investment lineup

DATE: May 19, 2025

The Board of Trustees for Flint Plumbing & Pipefitting Industry Defined Contribution Plan periodically reviews the investment options available in the Plan to ensure that the Plan can continue to help you reach your retirement savings needs. We have recently received a notice from American Funds that they will be changing the name of a fund within the lineup on or about May, 30th 2025 as follows:

- The American Funds EuroPacific Growth R5 will be changing its name to American Funds EUROPAC R5
- The ticker symbol of RERFX will remain in place after the naming change
- The portfolio management team will remain in place after the naming change
- The overall cost structure will remain in place after the naming change

Feel free to call TransAmerica Retirement Solutions at 1-800-755-5801 and speak with someone between 8 a.m. and 9 p.m. EST Monday – Friday with any questions regarding your account or online access.

Should you have any investment related questions, please feel free to call the Plan's Investment Consultant, Jason May. He can be reached at 248-540-2091 or via email at jason.may@ml.com.

As always, if you have any questions or need help on any matter relating to the Fund, you can contact the Fund Office for assistance at (888) 797-5862. The Fund Office's business hours are 7:30 a.m. to 5:30 p.m., Monday through Friday.

Sincerely,

Board of Trustees
Flint Plumbing & Pipefitting Industry Defined Contribution Plan

Complete investment line-up

Fund	Asset Class
American Funds American Balanced R5E	Allocation 50%-70% Equity
American Funds EuroPacific Growth R6	Foreign Large Growth
American Funds Target Date Retirement 2010 R5E	Target Date 2000-2010
American Funds Target Date Retirement 2015 R5E	Target Date 2015
American Funds Target Date Retirement 2020 R5E	Target Date 2020
American Funds Target Date Retirement 2025 R5E	Target Date 2025
American Funds Target Date Retirement 2030 R5E	Target Date 2030
American Funds Target Date Retirement 2035 R5E	Target Date 2035
American Funds Target Date Retirement 2040 R5E	Target Date 2040
American Funds Target Date Retirement 2045 R5E	Target Date 2045
American Funds Target Date Retirement 2050 R5E	Target Date 2050
American Funds Target Date Retirement 2055 R5E	Target Date 2055
American Funds Target Date Retirement 2060 R5E	Target Date 2060
American Funds Target Date Retirement 2065 R5E	Target Date 2065+
BlackRock Strategic Global Bond Institutional	World Bond
Columbia Dividend Income Advisor	Large Cap Value
Fidelity International Index	Foreign Large Blend
Fidelity Mid Cap Index	Mid Cap Blend
Fidelity Small Cap Index	Small Cap Blend
Galliard Stable Return PN Fund	Stable Value
Janus Henderson Enterprise N Fund	Mid Cap Growth
Janus Henderson Triton N	Small Cap Growth
MFS New Discovery Value R3	Small Cap Value
Principal/BlackRock S7P 500 CIT N	Large Cap Blend
PIMCO Income A	Multi-Sector Bond
AB Large Cap Growth A	Large Cap Growth
Victory Sycamore Established Value R	Mid Cap Value
Victory Core Plus Intermediate Bond Fund	Intermediate Term Bond