

Changes to your plan's investment menu

World Wide Technology, LLC Employee Salary Deferral Retirement Program

Your employer's 401(k) plan (the "Plan") is one of the best ways available for you to invest for your financial future. Periodically, the Plan is reviewed to ensure that the investment choices available to you continue to align with the Plan's objectives. Following a recent review, the following changes will be made to the Plan's investment menu, effective July 18, 2024.

Summary of changes

- Two funds will be added to the Plan.
- Two funds will be removed from the Plan.

Investments in the fund(s) to be removed from the Plan will be transferred as indicated on the following page(s). Please review these transfers carefully to understand how they may affect your account.

Do you need to take action?

If you are satisfied with these changes, there is nothing you need to do. The transfers will occur automatically.

However, if you want to select different choices for those assets, and want to do so before the transfers occur, please contact Merrill before 4 p.m. Eastern on **July 17, 2024**.

You can make your selections:

- On Benefits OnLine® at **benefits.ml.com**
- Via the **Benefits OnLine app**
- By calling **800.228.4015**



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Investment transfers

The information below indicates how investments in the funds to be removed from the Plan – both current balances and future contribution elections – will be transferred. Shown with each fund are its classification from Lipper, Inc., symbol, description and gross expense ratio as of March 31, 2024.

Investments in this fund...

Lord Abbett High Yield Fund Class R6

Classification: High Yield Funds

Symbol: LHYVX Gross Expense Ratio: 0.61%

The investment seeks a high current income and the opportunity for capital appreciation to produce a high total return. The fund normally pursues its investment objective by investing at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in lower-rated debt securities, including corporate debt securities and securities that are convertible into common stock or have warrants to purchase common stock. It may invest up to 20% of its net assets in foreign securities (including emerging market securities and American Depository Receipts ("ADRs")). The fund may invest up to 20% of its net assets in municipal securities.¹

Will be transferred to this fund...

American Funds American High-Income Trust® Class R-6

Classification: High Yield Funds

Symbol: RITGX Gross Expense Ratio: 0.33%

The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation. The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 / BB+ or below by Nationally Recognized Statistical Rating Organizations or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities of issuers domiciled outside the United States.

Investments in this fund...

Vanguard FTSE All-World ex-US Small-Cap Index Fund Institutional Shares

Classification: International Sm/Md-Cp Gro Fds

Symbol: VFSNX Gross Expense Ratio: 0.12%

The investment seeks to track the performance of a FTSE Global Small Cap ex U.S. Index that measures the investment return of stocks of international small-cap companies. The fund employs an indexing investment approach designed to track the performance of the index. The advisor attempts to sample the target index by investing all, or substantially all, of its assets in common stocks in the index and by holding a representative sample of securities that resembles the full index in terms of key risk factors and other characteristics.²

Will be transferred to this fund...

Invesco EQV International Small Company Fund Class R6

Classification: International Sm/Md-Cp Gro Fds

Symbol: IEGFX Gross Expense Ratio: 1.10%

The investment seeks long-term growth of capital. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in securities of small-capitalization issuers, and in derivatives and other instruments that have economic characteristics similar to such securities. It invests primarily in equity securities and depository receipts of foreign issuers. The fund may also invest up to 40% of its net assets in securities of issuers located in emerging market countries, i.e., those that are generally in the early stages of their industrial cycles.¹

Important fund risk disclosures

1. A fund's use of derivative instruments involves risks different from, or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivatives are subject to a number of risks such as liquidity risk, interest rate risk, market risk, credit risk and management risk. A fund investing in a derivative instrument could lose more than the principal amount invested.
2. It is not possible to invest directly in an index.

Investing involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small- or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher-rated categories. There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential is accompanied by higher risk.

Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses, which can be obtained on Benefits OnLine at benefits.ml.com or by calling Merrill at 800.228.4015. Before July 18, 2024, prospectuses for the new funds can be obtained on the Securities and Exchange Commission's website at www.sec.gov/edgar/searchedgar/prospectus.htm or the fund company's website. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

Easy account access

Benefits OnLine®: benefits.ml.com

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* The app is designed to work with most mobile devices in most countries. Carrier fees may apply.

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