Fee Disclosure Notice

Cascade Pension Trust 401(k) Plan

August 31, 2025

Important Information Regarding Your Plan Investments

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to millimanbenefits.com or you can contact the Milliman Benefits Service Center at (866) 767-1212. A free paper copy of the information available on the Website can be obtained by contacting the Milliman Benefits Service Center at (866) 767-1212.

How to Give Investment Instructions

You have the right to direct the investment of all of your Cascade Pension Trust 401(k) Plan contribution accounts in any of the plan's investment choices. This includes your own contributions, such as elective salary deferrals and rollovers, as well as Company contributions, such as matching and discretionary amounts (if any). If you do not make an election as to how the plan should invest your contributions, then the plan trustee will invest them in the "default" investment option.

You may direct the investment of your account balance in the plan at any time. Transactions submitted by the closure of the New York Stock Exchange will be submitted for trades the same day and most funds settle the same day.

To make a change to your account, go to the Account Details/Investments/Change Investments tab of millimanbenefits.com. Call Center representatives are also available to assist you at (866) 767-1212 Monday through Friday between 7 a.m. and 7 p.m. Central Time.

Voting Rights

The Plan Sponsor or other designated plan fiduciary will exercise any voting or other rights associated with ownership of your investments held in your plan account.

Designated Investment Managers

The plan does not offer the services of a designated investment manager.

Administrative Expenses

All fees, including custodial, recordkeeping, legal, investment, education and accounting fees, may be paid from the plan assets and deducted from individual plan accounts on a pro rata (account value) basis. Any expense allocated to your account will appear on your quarterly statement.

For example, if the plan fee is $15,000 and the Plan's total assets are $10,000,000 and your account balance is $10,000, you would pay $15 per year or $1.25 per month.

For further information on your actual fees paid go to millimanbenefits.com and select Account Details/Account Activity/Transaction History.

Schedule of Individual Expenses

Description	Amount or Rate
Florida Residents: Documentary Stamp Tax (per $100 borrowed)	$ 0.35
New Loan	$ 85 Per Transaction
Loan Administration	$ 3 Per Month
QDRO (Split between both parties) Standard	$ 375 Per Transaction
Stale Check Processing	$ 75 Per Transaction

Description	Amount or Rate
Special Handling - Disbursement/Loan	$ 35 Per Transaction
Lost Beneficiary Search	$ 125 Per Transaction

This represents a schedule of individual expenses that could be incurred for certain transactions and optional services.

Post-transaction fees may also be assessed to be paid outside of the plan, including: check reissuance, additional copies of IRS Form 1099-R, and express payment methods like wire transfer or overnight mail delivery.

Glossary

For your reference, a glossary of retirement plan terms is available at https://www.investmentterms.com/milliman/.

Designated Investment Alternatives - Performance and Benchmarks

This table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

For additional fund information, please visit the "Investments" page of your account at millimanbenefits.com. Current performance information is available on the "Account Details/Investments/Fund Information" link. Links to the investment option summaries are available. Each summary includes the issuing company, the objectives and goals of the fund, the principal strategies and risks of the fund, and the fund's turnover rate and operating expenses.

Performance shown is net of mutual fund expenses, but before any applicable plan charges. Returns assume the reinvestment of dividends and capital gains distributions. Past performance does not guarantee how the investment option will perform in the future. Your investment in these investment options could lose money.

Fund performance is gathered from sources that are believed to be reliable, such as investment companies and Morningstar, Inc. However, Milliman Inc. cannot guarantee the complete accuracy of all performance information.

Investment Name/Type of Option/Ticker	**Average Annual Total Return**				**Benchmark as of 08/31/2025**			
More information online at MillimanBenefits.com Go To Investments >> View Fund Information Click on the fund's prospectus icon to view the summary prospectus	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
IBEW-NECA Stable Value Trust - Basic/Stable Value/IBEWO	**3.01%**	**2.35%**	**2.29%**	**4.56%**	**4.69%**	**3.03%**	**2.09%**	**2.99%**
Fund Inception Date: 08/31/1988	Returns as of: 08/31/2025				FTSE Treasury Bill 3 Mon			
Vanguard Total Bond Market Index Adm/Intrmdt-termBnd/VBTLX	**3.16%**	**-0.67%**	**1.79%**	**3.35%**	**3.14%**	**-0.68%**	**1.80%**	**3.39%**
Fund Inception Date: 11/12/2001	Returns as of: 08/31/2025				Bloomberg US Agg Bond TR			
Vanguard Wellington Admiral/Mod Alloc/VWENX	**12.64%**	**9.43%**	**9.77%**	**8.22%**	**10.46%**	**7.85%**	**8.16%**	**7.17%**
Fund Inception Date: 05/14/2001	Returns as of: 08/31/2025				DJ US Moderate TR USD			
Vanguard Value Index Adm/Large Value/VVIAX	**8.34%**	**13.97%**	**11.56%**	**7.71%**	**9.33%**	**12.97%**	**10.22%**	**7.61%**
Fund Inception Date: 11/13/2000	Returns as of: 08/31/2025				Russell 1000 Value TR USD			
Vanguard 500 Index Admiral/Large Blend/VFIAX	**15.83%**	**14.70%**	**14.56%**	**8.51%**	**15.88%**	**14.74%**	**14.60%**	**8.48%**
Fund Inception Date: 11/13/2000	Returns as of: 08/31/2025				S&P 500 TR USD			
JPMorgan Large Cap Growth R6/Large Growth/JLGMX	**18.41%**	**13.53%**	**18.46%**	**17.08%**	**22.58%**	**15.25%**	**17.92%**	**16.82%**
Fund Inception Date: 11/30/2010	Returns as of: 08/31/2025				Russell 1000 Growth TR US			

Investment Name/Type of Option/Ticker	Average Annual Total Return				Benchmark as of 08/31/2025			
More information online at MillimanBenefits.com Go To Investments >> View Fund Information Click on the fund's prospectus icon to view the summary prospectus	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
Allspring Special Mid Cap Value Inst/Mid-Cap Value/WFMIX	**4.01%**	**13.69%**	**10.03%**	**9.74%**	**9.43%**	**13.83%**	**9.18%**	**8.01%**
Fund Inception Date: 04/08/2005	Returns as of: 08/31/2025				Russell 2500 Value TR USD			
T. Rowe Price Mid-Cap Value I/Mid-Cap Value/TRMIX	**5.01%**	**14.37%**	**10.88%**	**10.85%**	**9.43%**	**13.83%**	**9.18%**	**8.68%**
Fund Inception Date: 08/28/2015	Returns as of: 08/31/2025				Russell 2500 Value TR USD			
Vanguard Extended Market Index Admiral/Mid-Cap Blend/VEXAX	**15.90%**	**10.31%**	**10.57%**	**8.70%**	**10.04%**	**11.15%**	**9.84%**	**8.87%**
Fund Inception Date: 11/13/2000	Returns as of: 08/31/2025				Russell 2500 TR USD			
T. Rowe Price Mid-Cap Growth I/Mid-Cap Growth/RPTIX	**4.13%**	**7.02%**	**10.19%**	**10.08%**	**11.34%**	**7.00%**	**10.00%**	**9.41%**
Fund Inception Date: 08/28/2015	Returns as of: 08/31/2025				Russell 2500 Growth TR US			
Vanguard Small Cap Index Admiral Shares/Small Blend/VSMAX	**9.76%**	**11.38%**	**9.95%**	**9.22%**	**8.17%**	**10.13%**	**8.88%**	**7.85%**
Fund Inception Date: 11/13/2000	Returns as of: 08/31/2025				Russell 2000 TR USD			
Vanguard Total Intl Stock Index Admiral/Foreign LgBlend/VTIAX	**15.91%**	**9.17%**	**7.51%**	**6.08%**	**10.96%**	**7.35%**	**4.60%**	**3.65%**
Fund Inception Date: 11/29/2010	Returns as of: 08/31/2025				MSCI EAFE PR USD			

Investment Fee and Expense Information

This table shows fee and expense information for the investment options listed above, including the Total Annual Operating Expenses. These are expenses that reduce the rate of return of the investment options. For applicable investments, this table also shows Shareholder-type fees. These fees are in addition to Total Annual Operating Expenses.

Investment Name/Type of Option/Ticker	Expense Ratio as a %	Operating Expenses per $1,000	Shareholder-Type Fees
IBEW-NECA Stable Value Trust - Basic/Stable Value/IBEWO	**0.27%**	**$2.70**	
Vanguard Total Bond Market Index Adm/Intrmdt-termBnd/VBTLX	**0.04%**	**$0.40**	The Vanguard Total Bond Market Index Adm has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
Vanguard Wellington Admiral/Mod Alloc/VWENX	**0.17%**	**$1.70**	The Vanguard Wellington Admiral has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
Vanguard Value Index Adm/Large Value/VVIAX	**0.05%**	**$0.50**	The Vanguard Value Index Adm has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
Vanguard 500 Index Admiral/Large Blend/VFIAX	**0.04%**	**$0.40**	The Vanguard 500 Index Admiral has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
JPMorgan Large Cap Growth R6/Large Growth/JLGMX	**0.44%**	**$4.40**	The JPMorgan Large Cap Growth R6 fund adopted a "two exchange limit policy" to prohibit transfers into that fund within 60 days following two transfers from that fund. Exempt transactions: automatic rebalance transfers.
Allspring Special Mid Cap Value Inst/Mid-Cap Value/WFMIX	**0.80%**	**$8.00**	The Allspring Special Mid Cap Value Inst fund adopted a "round trip" policy to prohibit transfers into that fund within 30 days following a transfer out of $20,000 or more from that fund. Exempt transactions: automatic rebalance transfers.

Investment Name/Type of Option/Ticker	Expense Ratio as a %	Operating Expenses per $1,000	Shareholder-Type Fees
T. Rowe Price Mid-Cap Value I/Mid-Cap Value/TRMIX	**0.71%**	**$7.10**	The T. Rowe Price Mid-Cap Value I adopted a "round trip" policy to prohibit transfers into that fund within 30 days of any transfer out of the fund.
Vanguard Extended Market Index Admiral/Mid-Cap Blend/VEXAX	**0.05%**	**$0.50**	The Vanguard Extended Market Index Admiral has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
T. Rowe Price Mid-Cap Growth I/Mid-Cap Growth/RPTIX	**0.63%**	**$6.30**	The T. Rowe Price Mid-Cap Growth I adopted a "round trip" policy to prohibit transfers into that fund within 30 days of any transfer out of the fund.
Vanguard Small Cap Index Admiral Shares/Small Blend/VSMAX	**0.05%**	**$0.50**	The Vanguard Small Cap Index Admiral Shares has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
Vanguard Total Intl Stock Index Admiral/Foreign LgBlend/VTIAX	**0.09%**	**$0.90**	The Vanguard Total Intl Stock Index Admiral has adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration website https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf for an example of the long-term effect of fees and expenses.

Additional investment-related information, including current performance information, is available on the "Account Details/Investments/Fund Information" section of millimanbenefits.com. To request a paper copy of the information (free of charge) on the website or additional investment information, you may contact the Milliman Benefits Service Center at (866) 767-1212 or Milliman, Inc., 12790 Merit Drive, Suite 800, Dallas, TX 75251.

Fund information is displayed as of 08/31/2025. If your plan had a fund change after this date, please refer to your Fund Change Notice for the most updated investment information.

When you separate from service you will continue to have access to your retirement account and receive quarterly statements. To view your account, make investment changes or for distribution information please visit the website millimanbenefits.com or contact the Benefit Service Center at (866) 767-1212.