

TCS 401(k) Plan (097584)

Federal regulations require your plan sponsor to give you information about plan fees and investments to help you manage your retirement plan account as it moves to Vanguard. To help your plan sponsor meet this requirement, Vanguard has collected, consolidated, and given you the information in this notice.

Plan administrative expenses

The following fees will be charged to your plan account for administration of the plan. Please also review your quarterly account statement to see the dollar amount charged to your account for these services and a description of the services related to these fees.

The fees listed in the following table are automatically deducted from your account balance.

Fee	Paid by	Amount
Annual plan recordkeeping fee	Each plan participant employed by the plan sponsor	\$24
	Each plan participant no longer employed by the plan sponsor	\$24

Individual transaction expenses

Your account may be subject to additional fees if you select one of the following plan services. Please also review your quarterly account statement for a detailed disclosure of the dollar amount charged to your account for these services and a description of the services related to these fees.

Loan origination fee	Amount
For each loan requested through vanguard.com	\$40
For each loan requested through VOICE®	\$40
For each loan requested with personal assistance from a Vanguard associate	\$40

Annual loan maintenance fee	Amount
For each loan from your account	\$25
For each loan transferred to your account from another retirement plan	\$0

Miscellaneous fees	Amount
Beneficiary determination service fee (for transferring an account to a beneficiary)	\$100
Hardship determination fee	\$25
In-service withdrawals (per withdrawal)	\$25
Termination distributions (per distribution)	\$25

Qualified domestic relations order (QDRO) fee	Amount
Administration fee	\$350

Vanguard Advice Options

Vanguard Digital Advisor®

Get money management and advice for all your financial goals—entirely online.

Costs about \$15 for every \$10,000 we manage each year.¹

- Unlimited digital access.
- For life's important financial goals.
- Expert advice and ongoing money management.

Requires a minimum \$5 account balance.³

Vanguard Personal Advisor®

Partner with a financial advisor who's laser-focused on what matters most to you.

Costs about \$30 for every \$10,000 we manage each year.²

- Unlimited digital access and support from human advisors.
- For all your goals—even the most complex ones.
- Expert advice and ongoing money management.

Requires a minimum \$250,000 account balance.⁴

Vanguard Situational Advisor™

Set up a onetime chat with an advisor to discuss any financial situation that pops up.

Cost: No cost to you.

- Access to a human advisor when you need it.
- For a specific goal or question.
- Advice only. You still manage your money.

Investment fees charged at the account level

Investments in your plan may charge fees for administration and transactions, such as fund administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, or purchase fees.

The following funds are available for investment in your plan:

Fund name (Ticker, where applicable)	Redemption fee	Gross expense ratio*	Net expense ratio*
Allspring Core Bond II CIT; Class MD	None	0.21%	0.21%
American Funds American Balanced Fund Class R6 (RLBGX)	None	0.25%	0.25%
DWS Real Estate Securities Fund Class R6 (RRRZX)	None	0.54%	0.54%
Federated Hermes Institutional High Yield Bond Fund Class R6 (FIHLX)	None	0.51%	0.49%
Fidelity 500 Index Fund (FXAIX)	None	0.02%	0.02%
Fidelity Extended Market Index Fund (FSMAX)	None	0.04%	0.04%
Fidelity International Index Fund (FSPSX)	None	0.04%	0.04%
Galliard Stable Return Fund X	None	0.30%	0.30%
JPMorgan Large Cap Growth Fund Class R6 (JLGMX)	None	0.52%	0.44%
JPMorgan Mid Cap Growth Fund Class R6 (JMGMX)	None	0.75%	0.70%
JPMorgan Mid Cap Value Fund Class R6 (JMVYX)	None	0.74%	0.65%
MFS Value Fund Class R6 (MEIKX)	None	0.45%	0.44%
T. Rowe Price Retirement 2005 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2010 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2015 Trust Class B	None	0.36%	0.36%

T. Rowe Price Retirement 2020 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2025 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2030 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2035 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2040 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2045 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2050 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2055 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2060 Trust Class B	None	0.36%	0.36%
T. Rowe Price Retirement 2065 Trust Class B	None	0.36%	0.36%
Vanguard Health Care Index Fund Admiral™ Shares (VHCIX)	None	0.10%	0.10%
Vanguard Information Technology Index Fund Admiral Shares (VITAX)	None	0.10%	0.10%
Vanguard International Growth Fund Admiral Shares (VWILX)	None	0.31%	0.31%
Vanguard Small-Cap Index Fund Institutional Shares (VSCIX)	None	0.04%	0.04%
State Street U.S. Bond Index Securities Lending Series Fund Class XIV	None	0.02%	0.02%

Note: The gross expense ratio is the fund's annual operating expenses as a percentage of average net assets. The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable fee waivers or reimbursements.

The legal details

Whenever you invest, there's a chance you could lose the money.

Target-date investments are subject to the risks of their underlying funds. The year in the investment name refers to the approximate year (the target date) when an investor would retire and leave the workforce. The investment will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A target-date investment is not guaranteed at any time, including on or after the target date.

Frequent-trading policy

Because excessive transactions can disrupt the management of an investment and increase its transaction costs, limits are placed on exchanges and other transactions. If you move money out of an investment (other than money market funds, stable value investments, or short-term bond funds), you cannot move money back into the same investment for 30 days. Please note that the 30-day clock restarts after every exchange out of the investment.

The frequent-trading policy does not apply to the following:

- Exchange requests submitted by mail to Vanguard. (Exchange requests submitted by fax, if otherwise permitted, are not mail requests and are subject to the policy.)
- Exchanges of shares purchased with participant payroll or employer contributions or loan payments.
- Exchanges of shares purchased with reinvested dividend or capital gains distributions.
- Distributions, loans, and in-service withdrawals from a plan.
- Redemptions of shares as part of a plan termination or at the direction of the plan.
- Redemptions of shares to pay fund or account fees.
- Share or asset transfers or rollovers.

- Re-registrations of shares within the same fund.
- Conversions of shares from one share class to another in the same fund.

Note that your plan and the issuers of your plan's investments reserve the right to revise or terminate the exchange privilege (your ability to move money between funds), limit the amount of any exchange, or reject any exchange at any time, without notice.

Mutual fund voting rights

The plan administrator or other named fiduciary for the plan exercises voting, tender, and similar rights with respect to the mutual funds in the plan.

You may need to pay income tax on the money you take from your retirement account. If you're under age 59½, you may also have to pay a 10% federal penalty tax.

Before you invest, get the details. Consider the fund's objective, risks, charges, and expenses. The fund's prospectus (or summary prospectus, if available) will tell you these important facts and more. So read it carefully. To get one for any Vanguard fund, call Vanguard at 800-523-1188. Or you can find one at vanguard.com. For information on all other funds, contact the investment providers directly.

As its name suggests, a stable value investment tries to keep its share price constant. But this is not guaranteed, and it's possible to lose money with an investment like this. Unlike bank savings accounts, this investment is not insured by the U.S. government. It's also not insured by your employer or Vanguard.

Vanguard Digital Advisor's and Vanguard Personal Advisor's services are provided solely by Vanguard Advisers, Inc. (VAI), a registered investment advisor. Go to vanguard.com/legalbrochure for important details about these services. Vanguard Digital Advisor's and Personal Advisor's financial planning tools provide projections and goal forecasts, which are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Vanguard Situational Advisor is provided by Vanguard Advisers, Inc. (VAI), a registered investment advisor. Eligibility restrictions may apply.

¹Actual costs vary. Digital Advisor will reduce your gross advisory fee by the amount of revenue (such as expense ratio rebates) that Vanguard (or a Vanguard affiliate) collects on your portfolio in order to calculate the net advisory fee. Digital Advisor's annual net advisory fee is approximately 0.15% across your enrolled accounts for a typical investment portfolio, although your actual net fee will vary depending on the specific holdings in each enrolled account. Your net advisory fee can also vary by enrolled account type. Plan participants' actual advisory fees will vary depending on your plan's lineup and the revenue that Vanguard receives from those investments. Please see your plan fee disclosure notices for the applicable annual gross advisory fees that apply to your plan assets.

²Actual costs vary. Personal Advisor will reduce your gross advisory fee by the amount of revenue (such as expense ratio rebates) that Vanguard (or a Vanguard affiliate) collects on your portfolio in order to calculate the net advisory fee. Personal Advisor's annual net advisory fee is approximately 0.30% across your enrolled accounts for a typical investment portfolio, although your actual net fee will vary depending on the specific holdings in each enrolled account. Your net advisory fee can also vary by enrolled account type. Plan participants' actual advisory fees will vary depending on your plan's lineup and the revenue that Vanguard receives from those investments. Please see your plan fee disclosure notices for the applicable annual gross advisory fees that apply to your plan assets.

³To be eligible for Vanguard Digital Advisor, you must have one of the following:

- \$5 or more in your employer-sponsored retirement plan at Vanguard.
- \$3,000 or more in IRAs and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard.

⁴To be eligible for Personal Advisor, you must have one of the following:

- \$250,000 or more in your employer-sponsored retirement plan at Vanguard.
- \$50,000 or more in IRAs and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard.
- \$250,000 total among your employer-sponsored retirement plan, IRAs, and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard.

Collective trusts and separately managed accounts are special types of investments. They're offered only in retirement plans like yours. Before you invest in one, know its objective, risks, charges, and expenses. Consider these things carefully.

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