Your Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan (the "Plan") Is Moving from John Hancock to Fidelity Investments® Effective December 1, 2026.

Important notice concerning your rights under the Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan: This notice is to inform you that the Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan will enter a blackout period during the transition from John Hancock to Fidelity®. Review the key dates below and refer to the *Important notice regarding your Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan transition to Fidelity* section for detailed information.

If you are a former employee, an alternate payee, or a beneficiary, you may have a balance in the Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan. Please review to learn how the upcoming changes may affect you.

What do I need to do?

BE AWARE OF KEY DATES	There will be a blackout period – a period of time when you will be unable to access your account. To help you plan ahead, see the *Key dates* section below.
REVIEW HOW YOUR MONEY WILL TRANSFER	For more details, see the *How will my money transfer?* section.
LEARN MORE	Get to know what services and Plan features will change or remain the same. See the *Other transition details* section for more information.

Key dates*

A move like this takes time. We'll do the heavy lifting for you – transferring your account balance, your contribution rate, and any loans being transferred to Fidelity. However, there will be a short blackout period when you will not be able to make changes to your account while it's being transferred to Fidelity. Review the dates below and refer to the *Important notice regarding your Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan transition to Fidelity* section for detailed information about the blackout period.

MAKE YOUR INVESTMENT CHOICES	**November 24, 2026, to January 3, 2027, at 4:00 p.m. ET** ► As part of the transition, you have an opportunity to choose new investments at Fidelity. The investment choices you make will be effective for your future investment elections and will be in effect at the time the transition to Fidelity is complete and the blackout period has ended. See the *How will my money transfer?* section.
BLACKOUT PERIOD BEGINS	**November 24, 2026, by 4:00 p.m. ET** This is the last day to: ► Change your contribution rate or enroll in the Plan. ► Request an exchange (transfer) between investment options. ► Request a loan or distribution. ► Check your account balance. ► Contact John Hancock to make any changes to your account before the blackout period begins. ► **myplan.johnhancock.com** ► **800-395-1113**
ASSET TRANSFER	**December 1, 2026, at 4:00 p.m. ET** ► Your account balance is valued.
	December 2, 2026 ► Your account balance is scheduled to transfer to Fidelity. See the *How will my money transfer?* section on page 2.
BLACKOUT PERIOD ENDS	**During the week of January 3, 2027** ► You will be notified and will have full access to your account at Fidelity. ► You may manage your account online through Fidelity NetBenefits® at www.netbenefits.com or by calling Fidelity at 800-835-5097.

* 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.

How will my money transfer?

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

The Plan gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your financial needs.

Depending on which funds you currently invest in, some of your investments may change. Some investments will be liquidated and reinvested in new investment options. Others will transfer to the same investment option (called a reregistration, or in-kind transfer). Different investment options may have different transfer methods, and some options may be out of the market for a day or more, while others will remain fully invested during the transition. Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

As part of the transition, you have an opportunity to choose new investments at Fidelity. The investment choices you make during the investment election window (November 24, 2026, to January 3, 2027, 4:00 p.m. ET) will be effective for your future investment elections, and will be in effect at the time the transition to Fidelity is complete and the blackout period ends.

To make your investment choices, log on to Fidelity NetBenefits® at www.netbenefits.com. Select "Register as a new user" and follow the instructions to create a username and password. If you have an existing Fidelity account, you can use that same login information to access your Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan account. Next to your Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan account, select "Change Investments" from the Quick Links drop-down menu. Select "Change Investment Elections" under Future Investments and follow the instructions. If you need assistance you may call 800-835-5097.

If you do not make investment choices during this time, your future investment elections will be directed to the Plan's default investment option, Fidelity Freedom® Index Fund Premier Class. Review the Default investment option section of this guide to learn more.

It is important that you become familiar with the various investment options that will be available in the Plan. Information regarding each investment option's risk, as well as its strategy and objective, can be found in the enclosed *Investment Options Guide.* Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the *Participant Disclosure Notice*.

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

How investment options will transfer*

When the market closes on December 1, 2026, at 4:00 p.m. ET, the investment options offered through the Plan will no longer be available. As a result, current account balances will transfer to the new investment options on December 2, 2026. Once the blackout period has ended during the week of January 3, 2027, all services will be available, including the ability to make investment changes within your account.

EXISTING INVESTMENT OPTION WITH JOHN HANCOCK AS OF DECEMBER 1, 2026, AT 4:00 P.M. ET	TICKER		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE AT CLOSE OF BUSINESS DECEMBER 2, 2026	TICKER
American Funds American Balanced Fund® Class R-4	RLBEX	▶	Fidelity Freedom® Index 2030 Fund Premier Class	FMKPX
American Funds EUPAC Fund Class R-5	RERFX	▶	DFA International Large Cap Growth Portfolio	DILRX
American Funds The Growth Fund of America® Class R-5	RGAFX	▶	Fidelity® Contrafund® Class K	FCNKX
DFA Emerging Markets Value Portfolio Institutional Class	DFEVX	▶	Fidelity® Emerging Markets Index Fund	FPADX
Fidelity Advisor® Total Bond Fund Class I	FEPIX	▶	Fidelity® Total Bond Fund	FTBFX
Guaranteed Interest Option	N/A	▶	Fidelity® Government Money Market Fund Class K6^	FNBXX
Invesco Global Fund Class Y	OGLYX	▶	DFA Global Equity Portfolio Institutional Class	DGEIX
Invesco Small Cap Growth Fund R5 Class	GTSVX	▶	Fidelity® Small Cap Growth Index Fund	FECGX
iShares MSCI EAFE Value ETF	N/A	▶	Fidelity® International Index Fund	FSPSX
JHancock Multimanager 2010 Lifetime 1	JLAOX	▶	Fidelity Freedom® Index Retirement Fund Premier Class	FAPIX
JHancock Multimanager 2015 Lifetime 1	JLBOX	▶	Fidelity Freedom® Index Retirement Fund Premier Class	FAPIX
JHancock Multimanager 2020 Lifetime 1	JLDOX	▶	Fidelity Freedom® Index 2020 Fund Premier Class	FKIPX
JHancock Multimanager 2025 Lifetime 1	JLEOX	▶	Fidelity Freedom® Index 2025 Fund Premier Class	FLIPX
JHancock Multimanager 2030 Lifetime 1	JLFOX	▶	Fidelity Freedom® Index 2030 Fund Premier Class	FMKPX
JHancock Multimanager 2035 Lifetime 1	JLHOX	▶	Fidelity Freedom® Index 2035 Fund Premier Class	FNIPX
JHancock Multimanager 2040 Lifetime 1	JLIOX	▶	Fidelity Freedom® Index 2040 Fund Premier Class	FPIPX
JHancock Multimanager 2045 Lifetime 1	JLJOX	▶	Fidelity Freedom® Index 2045 Fund Premier Class	FQIPX
JHancock Multimanager 2050 Lifetime 1	JLKOX	▶	Fidelity Freedom® Index 2050 Fund Premier Class	FRLPX
JHancock Multimanager 2055 Lifetime 1	JLKUX	▶	Fidelity Freedom® Index 2055 Fund Premier Class	FTYPX
JHancock Multimanager 2060 Lifetime 1	JRETX	▶	Fidelity Freedom® Index 2060 Fund Premier Class	FUIPX

EXISTING INVESTMENT OPTION WITH JOHN HANCOCK AS OF DECEMBER 1, 2026, AT 4:00 P.M. ET	TICKER		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE AT CLOSE OF BUSINESS DECEMBER 2, 2026	TICKER
JHancock Multimanager 2065 Lifetime 1	JAAVX	▶	Fidelity Freedom® Index 2065 Fund Premier Class	FVIPX
JHancock Multimanager 2070 Lifetime 1	JHOPX	▶	Fidelity Freedom® Index 2070 Fund Premier Class	FRBWX
JHancock Multimanager Lifestyle Agrsv 1	JILAX	▶	Fidelity Freedom® Index 2060 Fund Premier Class	FUIPX
JHancock Multimanager Lifestyle Bal 1	JILBX	▶	Fidelity Freedom® Index 2040 Fund Premier Class	FPIPX
JHancock Multimanager Lifestyle Cnsrv 1	JILCX	▶	Fidelity Freedom® Index Retirement Fund Premier Class	FAPIX
JHancock Multimanager Lifestyle Gr 1	JILGX	▶	Fidelity Freedom® Index 2050 Fund Premier Class	FRLPX
JHancock Multimanager Lifestyle Mod 1	JILMX	▶	Fidelity Freedom® Index 2030 Fund Premier Class	FMKPX
JHancock Real Estate Securities 1	JIREX	▶	Cohen & Steers Real Estate Securities Fund, Inc. Class Z	CSZIX
JHVIT 500 Index Tr B Ser I	JFIVX	▶	Fidelity® 500 Index Fund	FXAIX
JHVIT Money Market I^	N/A	▶	Fidelity® Government Money Market Fund Class K6^	FNBXX
John Hancock Funds Disciplined Value Fund Class R6	JDVWX	▶	American Funds American Mutual Fund® Class R-6	RMFGX
John Hancock Funds Disciplined Value Mid Cap Fund Class R6	JVMRX	▶	MFS Mid Cap Value Fund Class R6	MVCKX
JPMorgan U.S. Equity Fund Class R5	JUSRX	▶	Fidelity® 500 Index Fund	FXAIX
Nuveen Small Cap Blend Index Fund R6 Class	TISBX	▶	Fidelity® Small Cap Index Fund	FSSNX
PGIM Jennison Mid-Cap Growth Fund- Class Z	PEGZX	▶	T. Rowe Price Diversified Mid Cap Growth Fund I Class	RPTTX
T. Rowe Price Spectrum Income Fund	RPSIX	▶	American Funds Multi-Sector Income Fund Class R-6	RMDUX
Vanguard Mid-Cap Value ETF	N/A	▶	Fidelity® Mid Cap Value Index Fund	FIMVX
Vanguard Total World Stock ETF	N/A	▶	Vanguard Total World Stock Index Fund Admiral	VTWAX

^ *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 a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.*

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

Short-term redemption fees may apply.

Investment options that are not changing

The current investment options listed below will remain in the Plan. Any balances you have invested in these investment options as of December 1, 2026, will transfer to the same funds (referred to as an “in-kind” transfer).

INVESTMENT OPTION	TICKER	INVESTMENT OPTION	TICKER
DFA Intermediate Government Fixed Income Portfolio Institutional Class	DFIGX	DFA U.S. Targeted Value Portfolio Institutional Class	DFFVX
Fidelity® Mid Cap Index Fund	FSMDX	Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX

Short-term redemption fees may apply.

Fidelity® Personalized Planning & Advice

Liquid Environmental Solutions Corporation has teamed up with Fidelity to offer a managed account service. It’s a new way to help you get, and stay, on course toward your retirement goals. With Fidelity® Personalized Planning & Advice, you get active retirement account management. This means that Fidelity’s team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation. Fidelity representatives are available to answer any questions you may have about this managed account service. Call 866-811-6041 for more information.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

Default investment option

Liquid Environmental Solutions Corporation has determined that future contributions to your account that you have not directed to a specific investment option in the Plan as shown in the mapping chart on page 4 will be invested in a Fidelity Freedom® Index Fund Premier Class.

Your future contributions will be invested in the target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The target retirement date timeline and retirement age were provided by the Plan Sponsor.

Target date funds are an asset mix of stocks, bonds and other investments that automatically become more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. Please use the guidelines in the table below to determine in which Fidelity Freedom® Index Fund Premier Class future contributions will be invested.

DATE OF BIRTH	FUND NAME
1900 - 1952	Fidelity Freedom® Index Retirement Fund Premier Class
1953 - 1957	Fidelity Freedom® Index 2020 Fund Premier Class
1958 - 1962	Fidelity Freedom® Index 2025 Fund Premier Class
1963 - 1967	Fidelity Freedom® Index 2030 Fund Premier Class
1968 - 1972	Fidelity Freedom® Index 2035 Fund Premier Class
1973 - 1977	Fidelity Freedom® Index 2040 Fund Premier Class
1978 - 1982	Fidelity Freedom® Index 2045 Fund Premier Class
1983 - 1987	Fidelity Freedom® Index 2050 Fund Premier Class
1988 - 1992	Fidelity Freedom® Index 2055 Fund Premier Class
1993 - 1997	Fidelity Freedom® Index 2060 Fund Premier Class
1998 - 2002	Fidelity Freedom® Index 2065 Fund Premier Class
2003 - 2099	Fidelity Freedom® Index 2070 Fund Premier Class

Other transition details

BENEFICIARY DESIGNATIONS	Beneficiary information currently on file will not transfer to Fidelity. With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. Once the transition is complete, log on to NetBenefits or call Fidelity to designate your beneficiary.
LOANS	Any outstanding loan balances in the Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan will transfer to Fidelity. If you are currently an active participant in the Plan, you will continue to repay your loan in the Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan in the same manner as you have with John Hancock. The transition will not affect the terms or length of your loan.[1]
ACCOUNT STATEMENTS	John Hancock will provide a final account statement. Your first quarterly statement from Fidelity will be available online. Compare Fidelity's statement with your final account statement from John Hancock and contact Fidelity with any questions. Account statements will not be automatically mailed to your home; they will be available on NetBenefits at www.netbenefits.com. To change your mail preferences and request that statements be mailed to your home address, call Fidelity at 800-835-5097 or log on to NetBenefits at www.netbenefits.com, select *Profile,* then *Preferences*.

[1] Loan repayments received during the blackout period will be invested in the Fidelity® Government Money Market Fund Class K6^ until the blackout period ends. At that time, loan repayments and any associated earnings will be posted to your account according to your investment elections on file with Fidelity. If you do not have any elections on file, your loan repayments and any associated earnings will be invested in the Fidelity Freedom® Index Fund Premier Class.

Important notice regarding your Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan transition to Fidelity

To ensure that all information is transferred accurately from your current Plan account at John Hancock to your new Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a loan or distribution from the Plan.

This time, during which you will be unable to exercise your rights otherwise available under the Plan, is called a "blackout period." The blackout period will begin at 4:00 p.m. ET on November 24, 2026, and is expected to end the week of January 3, 2027. During this time, you can determine whether the blackout period has started by contacting John Hancock at 800-395-1113. You can determine if the blackout period has ended by contacting Fidelity at 800-835-5097.

Because you will be unable to direct or diversify your Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. 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.

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.

If you have any questions concerning this notice, you should contact Tami Matthew at tami.matthews@liquidenviro.com.



Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Liquid Environmental Solutions & Affiliates 401(k) Profit Sharing Plan, and the Plan document will govern in the event of any discrepancies.

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