



Countrywide Home Care, Inc. 401k Plan ("Plan")

**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE
FOR THE PLAN YEAR BEGINNING JANUARY 1, 2022**

This notice advises you that you have the right to direct the investment of your existing assets and future contributions on your behalf. You may invest your account in any of the investment choices offered under the Plan. You can make an election regarding how your account should be invested in a number of ways:

- By calling a Participant Services Representative at 888-621-5491, or
- By logging onto the AccountLink System website www.PCSretirement.com/login.

If No Investment Elections for Contributions are Made

If you do not choose investment options as described above, any contributions made to the Plan on your behalf will be invested in a Qualified Default Investment Alternative ("QDIA" or "default investment") selected by the Plan's Investment Committee and investment advisor. You may transfer out of the default investment during the first 90 days of investment without restriction and without incurring a financial penalty or fee. After the 90-day period ends, any restrictions, fees and expenses that are charged to participants who otherwise elect to invest in the QDIA may apply. If you do not take any action to transfer out of the default investment, your existing account balance attributable to previous default investments and your future contributions for which no investment direction is provided by you will automatically be invested in the default investment described below.

The QDIA that will be used for your default assets will be the investment that corresponds to your birthdate and a normal retirement age of 65 years old.

- Vanguard Target Retirement 2060 Inv (Date of Birth: 1/1/1994 or younger) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2055 Inv (Date of Birth: 1/1/1989 - 12/31/1993) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2050 Inv (Date of Birth: 1/1/1984 - 12/31/1988) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will

decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2045 Inv (Date of Birth: 1/1/1979 - 12/31/1983) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2040 Inv (Date of Birth: 1/1/1974 - 12/31/1978) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2035 Inv (Date of Birth: 1/1/1969 - 12/31/1973) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2030 Inv (Date of Birth: 1/1/1964 - 12/31/1968) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2025 Inv (Date of Birth: 1/1/1959 - 12/31/1963) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.13% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2020 Inv (Date of Birth: 12/31/1958 or older) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees and expenses: 0.13% is the internal expense ratio as of 09/30/2021.

Even if some or all of your account balance is invested in the default investment, you have the continuing right to direct the investment of your account in one or more of the other investment choices available under the Plan. You can obtain further investment information about all of the Plan's investment alternatives or change your investment options by logging onto the website www.PCSretirement.com/login or by calling a Participant Services Representative at 888-621-5491.