



CWA SAVINGS & RETIREMENT TRUST (THE "PLAN") IMPORTANT NOTICE

Plan and Investment-Related Information Including Investment Option Performance History, Fees and Expenses

June 2021

The following information is being provided to you by, or at the direction of, your Plan Fiduciary to help provide you with important disclosures and information regarding any Plan account you may maintain.

Please note that nothing in this Notice is intended to serve as a substitute for investment, fee and expense information that may be available to you in a summary plan description, prospectus, or in other disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this Notice.

In addition, please be mindful that:

- An investment's past performance is no guarantee of future results.
- To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio.
- Fees and expenses are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit:

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>.

Please review this information carefully and note that no other action on your part is required at this time. However, if you would like to make changes to your account, simply log-in to www.cwasrt.com at any time, or call the Participant Service Center at 1-800-854-0647. Representatives are available Monday through Friday, 8:00 a.m. – 8:00 p.m. Eastern Time.

Your Plan Administrator's designee, Empower Retirement, can provide you with the following additional information regarding your Plan, upon your request:

- Copies of prospectuses (or any short-form or summary prospectuses, or similar documents) relating to your Plan's investment options.
- Copies of any financial statements or reports, such as statements of additional information, shareholder reports and similar materials relating to your Plan's investment options to the extent such materials are provided to the plan.
- A statement of the value of a share or unit of each investment option in your Plan, as well as the date of the valuation.
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each such asset (or the proportion of the investment which it comprises).

If you'd like any additional information or have any questions about this Notice, please contact the CWA Trust Office at 202-434-1389 or by email at cwasrt@cwa-union.org.

GETTING STARTED

Below is a Notice Summary that will help you navigate the information provided in this document. A sample Glossary of Investment –Related Terms is available on the Retirement Access welcome page at www.cwasrt.com under the *Research Investments* link. *Log in using your User Name and password and view the Glossary of Investment-Related Terms on Retirement Access.*

Notice Summary

Part I:

General Plan information, including:

- Your right to direct investments in your Plan account
- Restrictions that may apply to your investment direction
- Exercising voting, tender and other rights
- The Plan's investment options
- The Plan's administrative fees and expenses
- The Plan's individual fees and expenses

Part II:

Plan Investment Option Information, including, where applicable:

- The fees and expenses charged for each investment option in the Plan
- Historical and benchmark performance for any Plan variable return investment options
- Any restrictions applicable to any investment option

PART I

GENERAL PLAN INFORMATION

Your right to direct investments in your Plan account

- You may direct your contributions into the investment options available through the CWA Savings & Retirement Trust (the "Plan"), subject to the terms of your Plan and the limitations and restrictions described in this notice. Please refer to your Summary Plan Description or contact the CWA Trust Office at 202-434-1389.

Restrictions that may apply to your investment direction

- You may change how contributions to your account are invested on any day the New York Stock Exchange is open for business, subject to the terms of the Plan and the limitations and restrictions described in this notice, including any restrictions described in the investment performance and fees section of this Notice. Please note that, if you initiate in excess of 20 exchanges among the investment options offered in the Plan during a calendar year, you must submit any subsequent changes using the form provided by Empower Retirement. Note: the 20-exchange limit does not apply to fund exchanges that occur automatically as part of an asset allocation or rebalancing program that operates pursuant to your Plan's recordkeeping system. Reallocations made based on an investment fund merger or liquidation also do not count toward this transfer limit. Additionally, changes to the Plan's fund line-up do not count towards this transfer limit.

Exercising voting, tender and other rights

- Voting, Tender and Similar Rights - Generally, any voting, tender or similar rights regarding the investment options available through your Plan will be exercised by the Plan's Trustees.

The Plan's investment options

- The Plan provides investment options into which you can direct your contributions. The investment performance and fees section of this document lists these investment options and provides information regarding each alternative. A copy of this document, including the chart comparing investment options, is available on the CWA SRT website at www.cwasrt.com or can be obtained by contacting the CWA Trust Office at 202-434-1389 or by email at cwasrt@cwa-union.org.

THE PLAN'S ADMINISTRATIVE FEES AND EXPENSES:

The Plan pays certain outside service providers for Plan administrative services, such as legal, trustee, accounting, auditing, consulting, and recordkeeping services. The funds for the payment of such service expenses may be deducted from individual Plan Accounts, unless the CWA Trust Office elects, at its own discretion, to pay for some or all of the Plan's administrative service expenses through non-Plan assets. The cost for these expenses may vary from year to year and is based on a variety of factors.

Your individual quarterly Plan Account statement will show any administrative fees charged to your account. To the extent that any other applicable Plan administrative expenses are not charged against the Plan Reimbursement Account or Forfeiture Account, the Plan may charge such expenses on a pro rata (i.e., based on the relative size of each participant account), or per capita basis (i.e., a flat fee assessed against each individual account).

For any years in which Plan expenses are less than anticipated, the Trustees will reallocate any excess amounts paid from the Plan back to the participant accounts on an annual basis.

The Plan administrative fees and expenses listed below may be deducted from Plan Accounts as applicable. The fees listed below are shown as full dollar amounts, as a percentage of your account balance, or, if applicable, as a dollar amount per each investment option you select. All fees and expenses are displayed as charges on a monthly or quarterly basis and subject to change at any time. Any fees actually deducted from your account during a particular time period will be reflected and identified on your Account.

Empower Retirement (previously MassMutual Retirement Services) recordkeeping quarterly asset-based fee deducted from your Plan account in the amount equal to 0.0325% (0.13% annually) on the value of your account. This fee will appear as an "Administration Fee" transaction on your account.

CWA Trust Office administrative expenses monthly pro-rata charge of 0.01416% (0.17% annually) on the value of your account and per capita charge of \$5 per quarter (\$20 annually). These fees will appear as a "Trustee Fee" and "TPA Adhoc Fee" transactions on your account.

For further information or detail regarding any fees described above on your account, please contact the Participant Service Center at 1-800-854-0647 or the CWA Trust Office at 202-434-1389.

THE PLAN'S INDIVIDUAL FEES AND EXPENSES:

The Plan assesses certain fees against individual participant accounts, rather than against the Plan as a whole, when individual participants initiate certain transactions or utilize certain plan services. These fees may arise from, among other items, a participant's use of a feature available under the Plan (e.g., participant loans). The individual participant fees and expenses listed below could be charged to you, based on your usage. Your quarterly account statement will show any individual fees charged to your account. In addition, buying, selling or holding some investments may result in charges to an individual account, such as applicable fund redemption fees. For information regarding such investment-related fees and expenses, please refer to the investment performance and fees section of this Notice.

If you have an account in the Plan and you select or request the following service(s) or transaction(s), the fee(s) listed below may be deducted from your Account as follows:

Loan Fees

Described and listed below are any fees associated with taking a loan from your Plan account.

Loan Set Up Fee: \$50.00 per loan

Loan Maintenance Fee: \$12.50 per quarter

Overnight Check Handling Fee: \$40 per overnight check request

Please keep in mind that the fees and expenses are subject to change. If any individual fees are deducted from your account, they will be reflected and identified on your Account.

PART II

YOUR PLAN'S INVESTMENT OPTIONS

03/31/21

INTRODUCTION:

The table appearing in Part II is intended to provide you with information regarding the investment options in your Plan, including information regarding investment performance history, fees and expenses, and any investment restrictions applicable as of the date of this material. For your Plan's variable return investment options, we have additionally provided benchmark information against which each investment option's performance can be compared.

Fees and expenses are among many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, fits with your personal circumstances and will help you achieve your investment goals.

The performance data shown represents past performance and is no guarantee of future results. The investment return and principal value of an investment may fluctuate so that when shares/units are redeemed they may be worth more or less than their original cost. Current performance may vary from the performance data quoted.

You may obtain additional information about your Plan's investment options, including updated performance data, portfolio turnover rates, principal strategies, goals and objectives, and a glossary of commonly-used investment terms, by logging in to your Plan account at the following website: **www.cwasrt.com**.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement Plan account. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>.

To request additional information regarding your Plan, or to obtain a free paper copy of these materials or any Plan information provided online, please contact your Plan Sponsor.

VARIABLE RETURN INVESTMENT OPTIONS

The table below focuses on investment options that do not have a fixed or stated rate of return.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.cwasrt.com or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

As of 03/31/21

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
STABLE VALUE/MONEY MARKET						
INVESCO STABLE VALUE III	0.54%	\$6.00	1.69%	1.94%	1.70%	08/31/10
Stable Value						
USTREAS T-Bill Cnst Mat Rate 3 Yr			0.02%	1.76%	1.35%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

STABLE VALUE/MONEY MARKET

VANGUARD FEDERAL MONEY MKT INV	0.11%	\$1.10	0.11%	1.08%	0.55%	07/13/81
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Money Market-Taxable

ICE BofA USD 3M Dep OR CM TR USD			0.64%	1.49%	0.90%	N/A
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Fees and Restrictions: ³ N/A

Money market funds are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although these funds seek to preserve their value at \$1.00 per share, it is possible to lose money by investing in them.

BOND

PIMCO TOTAL RETURN INSTL	0.70%	\$7.00	3.25%	3.84%	3.75%	05/11/87
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Intermediate Core-Plus Bond

BBgBarc US Universal TR USD			2.95%	3.59%	3.77%	N/A
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Fees and Restrictions: ³ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BOND						
VANGUARD INFLATION PROT SEC-ADM	0.10%	\$1.00	7.53%	3.75%	3.37%	06/10/05
Inflation-Protected Bond						
BBgBarc US Treasury US TIPS TR USD			7.54%	3.86%	3.44%	N/A
Fees and Restrictions: ³ N/A						
VANGUARD TOT BOND MKT INDEX-ADM	0.05%	\$0.50	0.54%	3.07%	3.39%	11/12/01
Intermediate Core Bond						
BBgBarc US Agg Bond TR USD			0.71%	3.10%	3.44%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

BOND

BRANDYWINE GLOBAL OPPS BOND-IS	0.58%	\$5.80	21.87%	4.20%	4.05%	11/01/06
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World Bond

BBgBarc Global Aggregate TR USD			4.67%	2.66%	2.23%	N/A
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Fees and Restrictions: ³ N/A

Corporate bonds, U.S. Treasury bills and U.S. government bonds will fluctuate in value, and the return of principal is not guaranteed if sold before maturity.

ASSET ALLOCATION

VANGUARD TARGET RET 2015-INV	0.12%	\$1.20	19.57%	7.45%	6.73%	10/27/03
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Target-Date 2015

Morningstar Lifetime Mod 2015 TR USD			23.54%	8.02%	6.68%	N/A
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Fees and Restrictions: ³ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION

VANGUARD TARGET RET 2025-INV	0.13%	\$1.30	32.57%	9.95%	8.31%	10/27/03
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Target-Date 2025

Morningstar Lifetime Mod 2025 TR USD			29.78%	9.53%	7.77%	N/A
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Fees and Restrictions: ³ N/A

VANGUARD TARGET RET 2035-INV	0.14%	\$1.40	41.87%	11.57%	9.33%	10/27/03
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Target-Date 2035

Morningstar Lifetime Mod 2035 TR USD			41.93%	11.44%	8.90%	N/A
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Fees and Restrictions: ³ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION

VANGUARD TARGET RET 2045-INV	0.15%	\$1.50	51.64%	12.89%	10.04%	10/27/03
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Target-Date 2045

Morningstar Lifetime Mod 2045 TR USD			51.57%	12.40%	9.26%	N/A
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Fees and Restrictions: ³ N/A

VANGUARD TARGET RET 2020-INV	0.13%	\$1.30	27.16%	8.92%	7.68%	06/07/06
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Target-Date 2020

Morningstar Lifetime Mod 2020 TR USD			26.08%	8.69%	7.18%	N/A
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Fees and Restrictions: ³ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION

VANGUARD TARGET RET 2030-INV	0.14%	\$1.40	37.19%	10.77%	8.84%	06/07/06
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Target-Date 2030

Morningstar Lifetime Mod 2030 TR USD			35.26%	10.51%	8.39%	N/A
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Fees and Restrictions: ³ N/A

VANGUARD TARGET RET 2040-INV	0.14%	\$1.40	46.64%	12.36%	9.79%	06/07/06
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Target-Date 2040

Morningstar Lifetime Mod 2040 TR USD			47.89%	12.09%	9.19%	N/A
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Fees and Restrictions: ³ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION

VANGUARD TARGET RET 2050-INV	0.15%	\$1.50	51.82%	12.93%	10.06%	06/07/06
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Target-Date 2050

Morningstar Lifetime Mod 2050 TR USD			52.97%	12.46%	9.21%	N/A
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Fees and Restrictions: ³ N/A

VANGUARD TARGET RET 2055-INV	0.15%	\$1.50	51.79%	12.92%	10.06%	08/18/10
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Target-Date 2055

Morningstar Lifetime Mod 2055 TR USD			53.35%	12.45%	9.11%	N/A
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Fees and Restrictions: ³ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION

VANGUARD TARGET RET 2060-INV	0.15%	\$1.50	51.75%	12.91%	11.32%	01/19/12
Target-Date 2060+						
Morningstar Lifetime Mod 2060 TR USD			53.51%	12.41%	10.42%	N/A

Fees and Restrictions: ³ N/A

Asset Allocation doesn't ensure a profit or protect against loss.

BALANCED

AF AMERICAN BALANCED-R6	0.26%	\$2.60	30.58%	10.79%	10.18%	05/01/09
Allocation--50% to 70% Equity						
Morningstar Mod Tgt Risk TR USD			33.07%	9.75%	7.59%	N/A

Fees and Restrictions: ³ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
VANGUARD 500 INDEX-ADMIRAL	0.04%	\$0.40	56.33%	16.26%	13.88%	11/13/00
Large Blend						
Russell 1000 TR USD			60.59%	16.66%	13.97%	N/A
Fees and Restrictions: ³ N/A						
VANGUARD SMALL CAP INDEX-ADMIRAL	0.05%	\$0.50	87.72%	15.60%	12.15%	11/13/00
Small Blend						
Russell 2000 TR USD			94.85%	16.35%	11.68%	N/A
Fees and Restrictions: ³ N/A						

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	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
VANGUARD MID CAP INDEX-ADMIRAL	0.05%	\$0.50	70.62%	14.60%	12.29%	11/12/01
Mid-Cap Blend						
Russell Mid Cap TR USD			73.64%	14.67%	12.47%	N/A
Fees and Restrictions: ³ N/A						
CALVERT US LG CP CORE RESP IX-I	0.37%	\$3.70	62.18%	17.67%	14.83%	06/30/00
Large Blend						
Russell 1000 TR USD			60.59%	16.66%	13.97%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
DELAWARE SMALL CAP VALUE-R6	0.72%	\$7.20	86.67%	12.45%	12.03%	05/02/16
Small Value						
Russell 2000 Value TR USD			97.05%	13.56%	13.15%	N/A
Fees and Restrictions: ³ N/A						
JANUS HENDERSON ENTERPRISE-N	0.66%	\$6.60	66.34%	18.59%	17.52%	07/12/12
Mid-Cap Growth						
Russell Mid Cap Growth TR USD			68.61%	18.39%	16.84%	N/A
Fees and Restrictions: ³ N/A						

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			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
LORD ABBETT DEVELOPING GROWTH-R6	0.59%	\$5.90	111.79%	28.38%	18.08%	06/30/15
Small Growth						
Russell 2000 Growth TR USD			90.20%	18.61%	13.09%	N/A
Fees and Restrictions: ³ N/A						
T. ROWE PRICE GROWTH STOCK-I	0.52%	\$5.20	64.71%	21.26%	18.34%	08/28/15
Large Growth						
Russell 1000 Growth TR USD			62.74%	21.05%	19.51%	N/A
Fees and Restrictions: ³ N/A						

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	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
VICTORY SYCAMORE EST VAL-R6	0.57%	\$5.70	78.22%	14.50%	12.32%	03/04/14
Mid-Cap Value						
Russell Mid Cap Value TR USD			73.76%	11.60%	9.35%	N/A
Fees and Restrictions: ³ N/A						
AMERICAN FUNDS AMER MUTUAL-R6	0.27%	\$2.70	38.59%	12.13%	11.34%	05/01/09
Large Value						
Russell 1000 Value TR USD			56.09%	11.74%	10.99%	N/A
Fees and Restrictions: ³ N/A						

Stocks fluctuate in value and are subject to more risk than bonds or money market investments. Shares, when redeemed, may be worth more or less than their original cost.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.cwasrt.com or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
GLOBAL/INTERNATIONAL						
VANGUARD DEV MKTS INDEX-ADMIRAL	0.07%	\$0.70	50.81%	9.60%	6.00%	08/17/99
Foreign Large Blend						
MSCI ACWI Ex USA NR USD			49.41%	9.76%	4.93%	N/A
Fees and Restrictions: ³ N/A						
INVESCO DEVELOPING MARKETS R6	0.82%	\$8.20	53.74%	12.94%	8.19%	12/29/11
Diversified Emerging Mkts						
Fees and Restrictions: ³ N/A						

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.cwasrt.com or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
GLOBAL/INTERNATIONAL						
VANGUARD EMG MKT STK INDEX-ADM	0.14%	\$1.40	58.17%	11.32%	3.29%	06/23/06
Diversified Emerging Mkts						
MSCI EM NR USD			58.39%	12.07%	3.65%	N/A
Fees and Restrictions: ³ N/A						
FEDERATED HERMES INTL LEADERS R6	1.03%	\$10.30	52.35%	9.58%	6.12%	08/05/13
Foreign Large Blend						
MSCI ACWI Ex USA NR USD			49.41%	9.76%	6.03%	N/A
Fees and Restrictions: ³ N/A						

Investments in international stocks involve risks associated with interest-rate and currency-exchange-rate changes as well as with market, economic, and political conditions of the countries where investments are made. There may be greater returns but also greater risks than with U.S. investments. International stocks fluctuate in value and may be worth more or less than their original cost.

* Since inception return is used for funds fewer than 10 years old.

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- 1 *With respect to mutual fund investment options, this expense ratio is presented as the total annual fund or class operating expenses, before waivers and reimbursements, that have been paid by the fund and stated as a percent of the fund's total net assets. With respect to investment options that are not mutual funds, the expense ratio is intended to present similar information, but may have been calculated using methodologies that differ from those used for mutual fund investment options*
- 2 Average annual returns are calculated as a steady compounded rate of return over the period of time indicated. Returns are historical and include change in share value and reinvestment of dividends and capital gains, if any.
- 3 Any fees described in this section are fees paid directly from your investment in this option (e.g. redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, and/or surrender charges). Your plan's contract may contain charges and adjustments that apply when the plan contract is discontinued (terminated). For further information, please contact your Plan Sponsor.

Please consider an investment option's objectives, risks, charges and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses (and/or summary prospectuses, if available), if any, or fact sheets for the investment options listed, which are available from your plan sponsor, on the participant website at www.cwasrt.com or by contacting our participant service center at 1-800-854-0647 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Please read them carefully before investing.

The performance data shown represents past performance and is no guarantee of future results. The investment return and principal value of an investment may fluctuate so that when shares/units are redeemed they may be worth more or less than their original cost. Current performance may vary from the performance data quoted. Please visit www.cwasrt.com for more current performance information to the most recent month ended.