



## Rappahannock Westminister-Canterbury

*Wanda N. Wallin, Vice President & Director of Human Resources*

May 1, 2025

To all RWC employees:

*Great news! In addition to increasing RWC's match for your 401(k) deferrals to a full 4% on April 1 of this year, we have worked with our Retirement Plan partners to negotiate reduced 401(k) fees on your behalf. The fee reduction of more than 16% of total costs will go into effect soon and will help all participants save money!*

There will also be some investment changes coming up on July 1, 2025. Attached is a notice explaining these changes. There are no actions required on your part.

We encourage you to review your account periodically. You can access your account 24/7 by visiting John Hancock's participant website: <https://myplan.johnhancock.com>. If you do not have access to this website or wish to obtain a paper copy of the statement, call 1-800-395-1113 (or 1-800-363-0530 for Spanish) to speak to a John Hancock client account representative.

You can also call our Retirement Plan Adviser, Jeremy Clark of Arbor Group Advisors. Jeremy can be reached at 440-227-2164 or [jclark@arborgroupadvisors.com](mailto:jclark@arborgroupadvisors.com).

If you have a question about this letter, contact:

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