

IMPORTANT INFORMATION ABOUT DEFAULT INVESTMENTS OF OWNERREZ 401(K) PLAN (THE "PLAN") ACCOUNTS

Your Betterment Managed Account

All contributions (including earnings on contributions) to the Plan will be made to an account held by the Plan on your behalf that is managed by Betterment LLC ("Betterment") (your "Betterment Managed Account").

You will have the opportunity to instruct Betterment regarding your desired investment objectives, including your preferences for a particular investment style and asset allocation ("investment strategy"). An investment style is a set of investment principles designed to pursue a stated financial objective. An asset allocation is the mix of different investment types and/or asset classes to which your Betterment Managed Account's investments will be allocated within the framework of the chosen investment style. Your Betterment Managed Account will be invested pursuant to your investment strategy or, if you do not provide one, pursuant to a default investment strategy selected by the Plan's fiduciaries based on your Social Security full retirement age (based on your birthdate) and your current age, as specified by your Plan administrator.

To provide your input about your financial situation and retirement investment objectives, you must create and access your Betterment Managed Account by logging on to www.betterment.com with your user ID and password, and completing the questionnaire as prompted. If you do not have access to www.betterment.com, please contact your plan administrator at (206) 651-4090, or call Betterment's customer service at (855) 906-5281 to provide your investment strategy.

Betterment will recommend an investment strategy to you based on your input about your financial situation and retirement investment objectives. You have the right to provide Betterment with an investment strategy to implement a different style or allocation than the one Betterment recommends at any time. You can adjust your investment strategy by using the investment style selection and allocation tools on the website, or by contacting your plan administrator or Betterment (at the numbers provided above).

Under the Plan, Betterment will manage your account based on the chosen investment strategy. As part of its services to the Plan, Betterment will offer you strategy options implemented by Betterment's proprietary investment portfolios and portfolios designed by third-party managers. All of the portfolios will be comprised of exchange traded funds ("ETFs"). Betterment has investment discretion to change the ETFs used within your account at any time, consistent with your investment strategy instructions. More information about the ETFs Betterment currently uses can be found in the Plan's Notice to Plan Participants Regarding Plan and Investment-Related Information and at www.betterment.com or by logging into your Betterment account.

You can visit the Betterment website to update your information about your financial situation and your retirement investment objectives, and confirm or change your investment strategy at any time by logging on to your account and following the directions on the website.

Your Betterment Managed Account Will Be Invested Using a Default Investment Strategy if You Do Not Provide an Investment Strategy

If you do not provide an investment strategy to be used for your account, all contributions to your Betterment Managed Account (including your salary deferral contributions, any other regular plan contributions, amounts transferred from a previous Plan recordkeeper or platform provider as applicable, and rollover contributions and any earnings on such contributions and amounts) will be invested pursuant to a default investment strategy that takes into account your Social Security full retirement age (based on your birthdate) and your current age, as specified by your Plan administrator. The default investment strategy is intended to achieve long-term appreciation and capital preservation through a mix of equity and fixed income exposures and to be diversified so as to minimize the risk of large losses. Even if you never provide Betterment with your personal information and investment strategy, your default asset allocation will change over time with the objective of generally becoming more conservative with increasing age.

Regardless of whether you provide an investment strategy for your Betterment Managed Account, or the default investment strategy is used, your Betterment Managed Account will be charged for a portion of the fees Betterment and its affiliates charge for investment management, brokerage, recordkeeping, and administrative services.

Investment Management Fee

The annual Betterment investment management fee is expected to be approximately 0.25%, but is subject to change. This fee will be accrued on a daily basis and deducted from your account on a pro rata basis over the calendar year on the last business day of each quarter. Any fees accrued after the last business day of the quarter will be charged in the following quarter. This fee will be reflected on your quarterly statements.

Fees of the Underlying ETFs

Additionally, fees of the ETFs underlying the investment of your Betterment Managed Account will apply (please note that these fees are charged directly against the ETFs and do not appear on your account statement). The combined ETF fees currently range from 0.07% of assets to 0.29% of assets annually, depending on your investment strategy. Other administrative fees and expenses may apply to your account, including if your employer fails to pay Betterment's fees, as described in the Plan's Notice to Plan Participants Regarding Plan and Investment Related Information.]

Your Right to Direct the Investment Strategy Used for the Investment of Your Betterment Managed Account

If your Betterment Managed Account is invested using the default investment strategy, you may subsequently log on to www.betterment.com with your user ID and password at any time to change the default investment strategy for the investment of your Betterment Managed Account by inputting information about your financial situation and your retirement investment objectives, and confirming or providing a different investment strategy. If you do not have access to www.betterment.com, please contact your plan administrator at (206) 651-4090, or call Betterment's customer service at (855) 906-5281.

Limits on Investment Strategy Changes

As noted above, you can change the investment strategy, including a default investment strategy, that is used for the investment of your Betterment Managed Account at any time. Please note, however, that only one investment strategy change per business day is permitted, and any requested changes may take effect the day after the request is received.

A Note About Fiduciary Liability

Please note that the Plan permits you to direct the investment of your Plan account by providing investment direction in accordance with the limits described in this notice. Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA) provides that, if participants have an opportunity to direct the investment of their plan investments, the Plan's fiduciaries will not be liable for any losses that result from a participant's investment directions. In permitting you to provide investment direction pursuant to which your account will be managed, the Plan's fiduciaries intend that the plan qualify as an "ERISA Section 404(c) Plan." Additionally, Betterment's managed accounts and the default investment strategy specified under the Plan are intended to qualify as a "Qualified Default Investment Alternative" ("QDIA") under regulations issued by the U.S. Department of Labor under ERISA Section 404(c). Under these rules, the Plan's fiduciaries will not be liable for any losses that result from your choice of an investment strategy for the investment of your account, or for the investment of your account pursuant to the QDIA if you do not affirmatively choose another investment strategy.

Please contact your plan administrator at (206) 651-4090 or 113 CHERRY ST STE 81829, SEATTLE, WA 98104 with any questions you have about the investment of your Betterment Managed Account.

OWNERREZ 401(K) PLAN (the "Plan") NOTICE TO PLAN PARTICIPANTS REGARDING PLAN AND INVESTMENT-RELATED INFORMATION

General Plan Information

All contributions (including earnings on contributions) to the Plan will be made to an account held by the Plan on your behalf that is managed by Betterment LLC ("Betterment") (your "Betterment Managed Account").

You will have the opportunity to instruct Betterment regarding your desired investment objectives, including your preferences for a particular investment style and asset allocation ("investment strategy"). An investment style is a set of investment principles designed to pursue a stated financial objective. An asset allocation is the mix of different investment types and/or asset classes to which your Betterment Managed Account's investments will be allocated within the framework of the chosen investment style. Your Betterment Managed Account will be invested pursuant to your investment strategy or, if you do not provide one, pursuant to a default investment strategy selected by the Plan's fiduciaries.

To provide your input about your financial situation and retirement investment objectives, you must create and access your Betterment Managed Account by logging on to www.betterment.com with your user ID and password, and completing the questionnaire as prompted. If you do not have access to www.betterment.com, please contact your plan administrator at (206) 651-4090, or call Betterment's customer service at (855) 906-5281 to provide your investment strategy.

Betterment will recommend an investment strategy to you based on your input about your financial situation and retirement investment objectives. You have the right to provide Betterment with an investment strategy to implement a different style or allocation than the one Betterment recommends at any time. You can adjust your investment strategy by using the investment style selection and allocation tools on the website, or by contacting your plan administrator or Betterment (at the numbers provided above). Please note, however, that only one investment strategy change per business day is permitted, and any requested changes may take effect the day after the request is received.

Exercise of Voting and Similar Rights

Betterment will exercise any proxy voting or similar rights associated with the securities held in your Betterment Managed Account.

Designated Investment Manager

A designated investment manager is an investment manager that a plan's fiduciaries makes available to plan participants to manage participants' account assets with investment discretion. The Plan's fiduciaries have appointed Betterment to be the Plan's designated investment manager. Your entire Plan account will be invested through the Betterment Managed Account managed by Betterment, the Plan's designated investment manager. Information about

Betterment's services may be found in these notices and in Betterment's Form ADV Part 2 brochure available on www.betterment.com.

Under the Plan, Betterment will manage your account based on the chosen investment strategy. As part of its services to the Plan, Betterment will construct your portfolio using a selection of investment strategies (some of which could be portfolios designed by a third-party) and implemented through investments in publicly traded exchange-traded funds ("ETFs"). Each ETF reflects a different sub-asset class within your chosen asset allocation. Betterment has investment discretion to change the ETFs and sub-asset classes used within your account at any time. More information about the ETFs Betterment currently uses can be found below and at www.betterment.com/portfolio.

Administrative Expense Information

Your Betterment Managed Account will be charged for a portion of the fees Betterment and its affiliates charge for investment management, brokerage, recordkeeping, and administrative services.

Investment Management Fee

The annual Betterment investment management fee is expected to be approximately 0.25%, but is subject to change. This fee will be accrued on a daily basis and deducted from your account on a pro rata basis over the calendar year on the last business day of each quarter. Any fees accrued after the last business day of the quarter will be charged in the following quarter. This fee will be reflected on your quarterly statements.

Fees of the Underlying ETFs

Additionally, fees of the ETFs underlying the investment of your Betterment Managed Account will apply (please note that these fees are charged directly against the ETFs and do not appear on your account statement). The combined ETF fees currently range from 0.07% of assets to 0.29% of assets annually, depending on your investment strategy. Other administrative fees and expenses may apply to your account, including if your employer fails to pay Betterment's fees, as described in the Plan's Notice to Plan Participants Regarding Plan and Investment Related Information.]

If the Plan incurs other administrative fees and expenses, your Betterment Managed Account will be charged for its share of such fees and expenses. These fees and expenses may include charges for consulting, legal and accounting services and for certain regulatory filings. These fees, if any, will be deducted from your account balance on either a per capita or pro rata basis.

All administrative fees and expenses charged to your account will be reflected on your quarterly statements.

Individual Expense Information

The chart below shows the fees and expenses for services that may be provided to you on an individual basis and the related charges. Any fees that are actually charged to your Betterment Managed Account will be reflected on your quarterly statements.

Service	Fee
Loan initiation amount	\$75.00
Hardship distribution amount	\$75.00
In-service distribution amount	\$75.00
QDRO amount	\$300.00

Betterment Managed Account Investment Strategy and Exchange Traded Fund Information

Betterment invests your Betterment Managed Account assets in ETFs chosen by Betterment or, for certain investment strategies, chosen by a third party. Because these ETFs have not been chosen by the Plan, detailed disclosures about the ETFs are not included in this Notice, but detailed information about the ETFs is available at www.betterment.com/portfolio.

Betterment may change the ETFs to which it allocates Betterment Managed Account assets at any time. Please note that not all accounts will be invested in every ETF, and the ETFs used will vary depending on the chosen investment strategy. The ETFs held by your Betterment Managed Account are subject to management and other fees. Information identifying the ETFs Betterment currently uses in Betterment Managed Accounts, and information about fees, expenses, and performance of each ETF, is available at www.betterment.com/portfolio.

The Plan does not permit you to allocate your investments among the individual ETFs your Betterment Managed Account uses except by providing a new investment strategy.

For More Information

For more information about the information discussed in this notice, please contact your plan administrator at (206) 651-4090 or 113 CHERRY ST STE 81829, SEATTLE, WA 98104.