DEFINITI

Retirement Plan Enrollment Instructions

Securely access your participant account 24-7

Step 1: Visit the Definiti Plan Access website

- **http://planaccess.definiti.com**

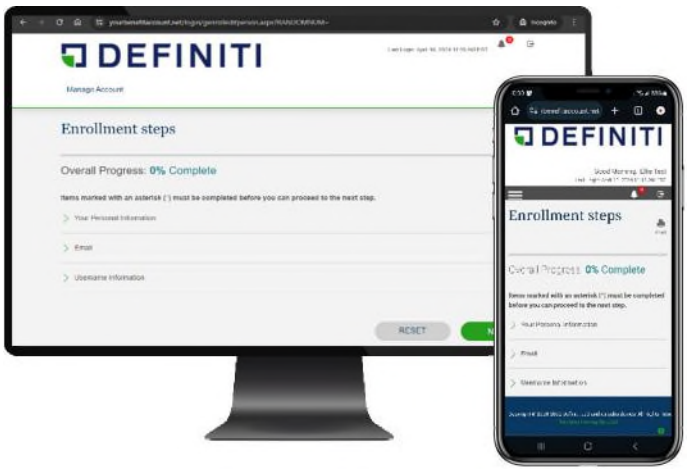
Step 2: Log into your account

- Your **username** is your **Social Security Number** (without dashes).
- Your **password** is the **last four digits of your Social Security Number**.
- Verify or update your personal information and email address, create a unique username and password, then click NEXT.

Step 3: Complete your enrollment

- On the New Employee Enrollment screen, click NEXT to complete the iJoin Goal-Based Retirement Income enrollment.
- Click **Next** then follow the prompts to complete your enrollment.
- **To view a step-by-step video of the enrollment process, visit https://definiti.com/rk/participants-ijoin-participant-experience**

Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. Your enrollment will not be processed if you cancel or close your browser before completing the process.



For additional assistance with the enrollment process,
contact Definiti at **1-888-744-4015** Monday through Friday, 8:00 am to 5:00 pm Central Time.

DEFINITI



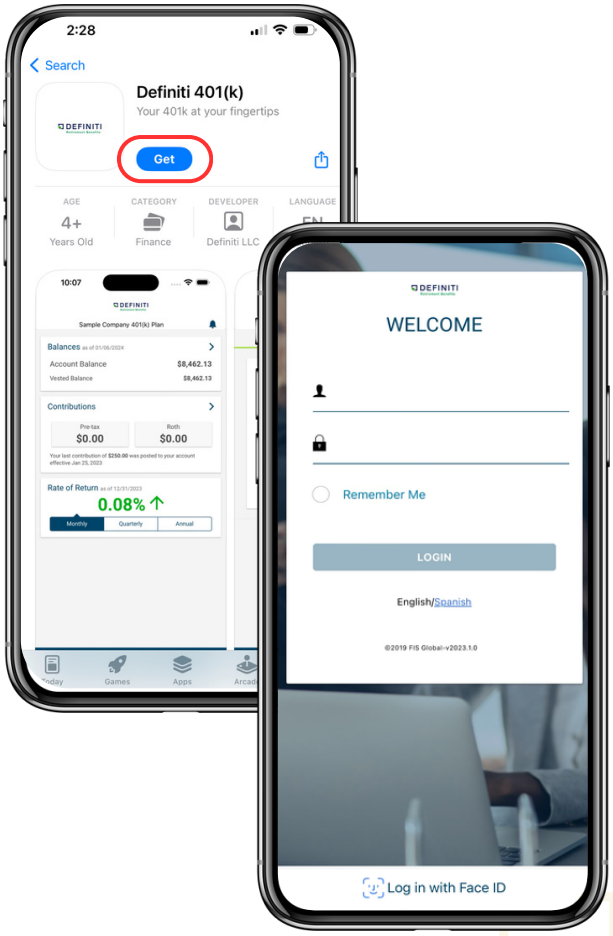
Download the Definiti Mobile App Today!

The Definiti Mobile App allows for fast, easy access to your retirement account on the go.

You can change contributions, check balances and review reports all on your phone.

GET IT ON Google Play

Download on the App Store



Follow the steps below to add the Definiti Mobile App to your mobile device:

1. Search “Definiti 401(k)” in the Apple App or Google Play Store and download the app. Once downloaded, open the app.

2. Enter your username and password and click login.

Need to Contact Definiti?

(888) 744-4015

M-F, 8:00a.m. to 5:00p.m. CT

Washington Trails Association 401(k) Plan

DEFERRAL ELECTION FORM

Personal Information - Please complete: **Revision Date: December 2025**

Name: _____ Social Security #: _____

Address: _____ Date of Birth: _____

_____ Original Date of Hire: _____

Email: _____ Textable Phone Number: _____

Deferral Election - Please choose one of the following options:

I understand that if I do not return this form, a 401(k) deferral equal to 3% of my pay will automatically be withheld from my paycheck.

The Automatic Deferral will increase by 1% each year until it reaches a maximum of 10%. See Automatic Deferral Notice and Summary Plan Description for details regarding the Plan's Automatic Deferral feature.

☐ I elect to have $_____ withheld from each pay as follows:

Withhold $_____ as a pre-tax deferral and $_____ as a Roth deferral.

☐ I do not wish to contribute at this time.

I understand that I may change this election as of January 1st, April 1st, July 1st and October 1st.

I have received a copy of the Summary Plan Description and reviewed the provisions relating to employee elective deferrals. After careful consideration, I authorize my Employer to withhold from my wages, each pay period, the amount(s) as elected above.

Participant Signature: _____ Date: _____

Washington Trails Association 401(k) Plan

INVESTMENT ELECTION FORM

Personal Information - Please complete: **Revision Date: December 2025**

Name: _____ Social Security #: _____

Address: _____ Date of Birth: _____

_____ Original Date of Hire: _____

In order to access your account online, the following information is needed:

Email address **(required)**: _____

Textable phone number **(optional)**: _____

Your quarterly statement will be sent to the email address above. Check this box to receive paper statements instead. ☐

Investment Election - Please complete:

Investments Available	Ticker Symbol	Invest my Future Contributions
Fidelity Freedom Index 2020 Instl Prem	FIWTX	
Fidelity Freedom Index 2030 Instl Prem	FFEGX	
Fidelity Freedom Index 2040 Instl Prem	FFIZX	
Fidelity Freedom Index 2050 Instl Prem	FFOPX	
Fidelity Freedom Index 2060 Instl Prem	FFLEX	
Fidelity Freedom Index 2070 Instl Prem	FRBUX	
Fidelity Freedom Index Ret Instl Prem	FFGZX	
Fidelity Equity Dividend Income	FEQTX	
Fidelity Multi-Asset Index	FFNOX	
Fidelity Inflation-Prot Bx Index	FIPDX	
Fidelity Intl Real Estate	FIREX	
Fidelity Government MMkt K6	FNBXX	
Fidelity Emerging Markets Idx	FPADX	
Fidelity Select Energy Portfolio	FSENX	
Fidelity Total Market Index	FSKAX	
Fidelity Mid Cap Index	FSMDX	
Fidelity Select Health Care	FSPHX	
Fidelity Select Technology	FSPTX	
Fidelity Real Estate Index	FSRNX	
Fidelity Small Cap Index	FSSNX	
Fidelity Total International Index	FTIHX	
Fidelity 500 Index	FXAIX	
Fidelity U.S. Bond Index	FXNAX	
Vanguard FTSE All-Wld ex-US SmCp Idx Adm	VFSAX	
	Total	100%

To modify your elections or rebalance your account, please visit http://planaccess.definiti.com.

(continued on next page)

I understand that if I do not make an election regarding the investment of my account balance, my entire account balance will be invested in the plan's default investment (refer to the Plan's Qualified Default Investment Alternative notice, if provided).

I have had the opportunity to review the provisions of the Summary Plan Description regarding investment direction and materials relating to the available investment options. I authorize the Plan sponsor to invest my contributions subject to self-direction as stated above in the Investment Election section. I acknowledge and understand the Investment Adviser, the Plan Administrator and any other fiduciary with respect to the Plan are not liable for any such loss which may result from the self-direction of my account(s).

Participant Signature: _____ Date: _____

Designation of Beneficiary Form

The undersigned supplies the following information and makes the following designation of beneficiary. This designation supersedes all prior designations, and shall be effective from the date shown below until superseded by a later designation.

I. GENERAL PARTICIPANT INFORMATION

Plan Name: _____

Participant Name: _____ Social Security # _____

Marital Status: ☐ Married (Provide Spousal Information Below) ☐ Single (Unmarried)

Spouse's Name: _____ Spouse's SS # _____

Spouse's Date of Birth: _____

II. BENEFICIARY DESIGNATION

Subject to the terms of the Plan, I, a participant under the Plan, direct that any death benefits, to which my beneficiaries may be entitled shall be paid to the Primary Beneficiary or Beneficiaries named below, or if no Primary Beneficiary survives me, to the Contingent Beneficiary or Beneficiaries named below.

I acknowledge that this designation shall be invalid if no beneficiary named below survives me. It will also be invalid if, without the notarized consent of the spouse to whom I am married at my death, I have named a Primary Beneficiary other than or in addition to my spouse. I acknowledge that any designation of a Primary Beneficiary (other than my spouse) which is signed before the plan year in which I reach age 35 will be invalid after I reach age 35, even if my spouse has consented to such designation. I understand that if this designation is invalid, any benefits payable upon my death will be paid in accordance with the terms of the Plan.

Primary Beneficiary (If you are married and if someone other than or in addition to your spouse is designated, the Spousal Consent in Section IV must be completed):

Name: _____ Relationship: _____ Birth Date: _____ Share: _____ %

Name: _____ Relationship: _____ Birth Date: _____ Share: _____ %

Name: _____ Relationship: _____ Birth Date: _____ Share: _____ %

Contingent Beneficiary:

Name: _____ Relationship: _____ Birth Date: _____ Share: _____ %

Name: _____ Relationship: _____ Birth Date: _____ Share: _____ %

Name: Relationship: Birth Date: Share: %

III. PARTICIPANT'S ACKNOWLEDGMENT

I acknowledge that I have read the Notice of Designation of Beneficiary and that I have the right to review the Plan document and to request a copy of it. I certify that my marital status indicated in Section I is correct and that my designation of Primary and Contingent Beneficiaries in Section II is my voluntary act. If I choose to designate more than one Primary or Contingent Beneficiary, I have provided you with the percentage of benefits that each such Beneficiary will receive. I understand that if I failed to indicate the percentage of benefits for each Primary or Contingent beneficiary, such benefits shall be divided equally among all living Primary or Contingent Beneficiaries that I designated. When my marital status changes, I understand that I must notify the Plan Administrator of the above-named Plan so that an appropriate beneficiary designation may be made.

I reserve the right to revoke or change this beneficiary designation, and understand that any change or revocation must be given in writing to the Plan Administrator.

Signature of Participant: _____ Date: _____

IMPORTANT - IF YOU ARE MARRIED

THE FOLLOWING MUST BE COMPLETED IF YOU NAME SOMEONE OTHER THAN YOUR SPOUSE AS YOUR SOLE PRIMARY BENEFICIARY.

IV. SPOUSAL CONSENT TO NON-SPOUSE BENEFICIARY DESIGNATION

As the spouse of the above participant, I acknowledge that I have read the *Notice of Designation of Beneficiary* and that I understand my rights to be named the Primary Beneficiary of my spouse's death benefits. I hereby consent to the Primary and Contingent Beneficiary designation made by my spouse in Section II. I acknowledge that by my consent I am waiving my right to be the sole Primary Beneficiary of any death benefits due under the Plan. I also acknowledge that my consent is irrevocable unless the participant elects to revoke the designation made in Section II.

Name of Spouse (Please Print)	Spouse's Signature	Date

Notary Public:

STATE OF _____

COUNTY OF _____

Before me on _____, 20_____ , appeared the above-named participant's spouse, who acknowledged (1) having read the foregoing document in its entirety, and (2) that the Spousal Consent set forth above was signed in my presence as a voluntary act.

Notary Public	Date

NOTICE OF DESIGNATION OF BENEFICIARY

As a Plan Participant, you are entitled to name the person, trust, or other entity you wish to receive any benefits payable from the Plan when you die. Please carefully read this Notice before completing a *Designation of Beneficiary* form.

If you are married at the time of your death, federal law requires that death benefits under the Plan be paid to your surviving spouse unless you and your spouse agree to waive this form of benefit.

HOW CAN THIS BENEFIT BE WAIVED?

You may waive your spouse's right to a death benefit, but your waiver is effective only if, at the time the waiver is made, your spouse consents to the waiver in writing. Your spouse's signature must be acknowledged before a notary public.

WHAT IS THE EFFECT OF A WAIVER?

If your spouse consents to your waiver of his or her rights to the death benefit, you may name someone other than your spouse as your Beneficiary. Your spouse's waiver will be effective only for the specific beneficiary that you designated. If you later wish to change the beneficiary again to someone other than your spouse, this will be treated as a new waiver, and your spouse's consent will again be required.

WHEN CAN A WAIVER BE MADE?

A waiver of the spouse's death benefit can be made at any time up to the date your retirement benefits begin. Even if you do not intend to waive the spouse's benefit, you should still complete a Designation of Beneficiary form, so we will have a record of your beneficiaries. If you die before you waive the spouse's benefit, any death benefit **must** be paid to your spouse. If you are under age 35 at the time of your waiver, your waiver will expire when you reach age 35. You must then provide a new waiver (and again your spouse's consent) in order for it to be effective after the date you reach age 35.

CAN THE WAIVER OR CONSENT BE REVOKED?

You can revoke a waiver and again designate your spouse as your beneficiary at any time without your spouse's consent, but your spouse cannot revoke his or her consent. Any subsequent beneficiary designation, which does not designate your spouse as beneficiary, will again require your spouse's consent to be valid. If you revoke the waiver and then die, any death benefits will be paid to your surviving spouse.

CAN MY SPOUSE OR OTHER BENEFICIARY CHOOSE ANOTHER FORM OF PAYMENT AFTER MY DEATH?

Yes, if your surviving spouse or other beneficiary so requests, benefits can be paid in any form permitted by the Plan. For example, after your death your spouse or other beneficiary could request that the Plan pay their benefits in equal annual installments, if this is a form of payment permitted by the Plan. Please note that if the value of your death benefit is $5,000.00 or less, the Plan Administrator can require that your beneficiary accept a lump-sum payment.

MAY I NAME MORE THAN ONE PRIMARY AND/OR CONTINGENT BENEFICIARY?

Yes, subject to the spousal consent rules explained above, you may designate more than one Primary and/or Contingent Beneficiary. To do so, you should provide the information required to identify each beneficiary, as well as the percentage or dollar amount of the death benefit that each beneficiary is to receive. If more space is needed, you should insert "See Attached Sheet" in the appropriate space, provide all the information required on a separate sheet of paper, sign the separate sheet, and attach the separate sheet to the *Designation of Beneficiary* form. If you have not indicated the portion of your death benefit to be paid to each beneficiary, all sums payable to more than one beneficiary in the applicable category shall be paid equally to those beneficiaries living at the time of your death.

MAY I NAME MY ESTATE OR TRUST AS MY BENEFICIARY?

Yes, also subject to the spousal consent rules explained above, you may name your estate or trust as your primary or Contingent Beneficiary. If the blanks provided on the Designation of Beneficiary form are not large enough to include all the information necessary to identify the beneficiary, simply insert "See Attached Sheet" in the appropriate space, provide all the information required on a separate sheet of paper, sign the separate sheet, and attach the separate sheet to the *Designation of Beneficiary* form.

ADDITIONAL INFORMATION

At any time before benefits commence, you may request additional information from the Plan Administrator concerning the dollar amount and terms of the spouse's death benefit provided by the plan.

YOUR BENEFICIARY DESIGNATION MAY AFFECT YOUR ESTATE PLANNING AND MAY HAVE INCOME TAX CONSEQUENCES FOR YOUR BENEFICIARIES. YOU SHOULD CONSULT WITH YOUR TAX ADVISOR OR ATTORNEY FOR ADVICE AND ASSISTANCE IN COMPLETING YOUR *DESIGNATION OF BENEFICIARY* FORM.

INSTRUCTIONS FOR COMPLETING DESIGNATION OF BENEFICIARY FORM

IF YOU ARE UNMARRIED:

If you are unmarried, you should complete Section I, designate a Primary and Contingent Beneficiary or Beneficiaries in Section II, and sign the Participant's Acknowledgment in Section III.

IF YOU ARE MARRIED AND WANT YOUR SPOUSE TO RECEIVE THE DEATH BENEFIT:

If you are married and want your spouse to receive the death benefit, you should complete Section I, name your spouse as your Primary Beneficiary and designate a Contingent Beneficiary or Beneficiaries in Section II, and sign the Participant's Acknowledgment in Section III.

IF YOU ARE MARRIED AND DO NOT WANT YOUR SPOUSE TO RECEIVE THE ENTIRE DEATH BENEFIT:

If you are married but want to designate someone other than your spouse as a Primary Beneficiary, you should complete Section I, designate a Primary and Contingent Beneficiary or Beneficiaries in Section II, and sign the Participant's Acknowledgement in Section III. Your spouse **must** sign the Spousal Consent in Section IV and his/her signature must be properly notarized.

WASHINGTON TRAILS ASSOCIATION 401(K) PLAN

ANNUAL NOTICE

INTRODUCTION

This Notice contains information related to the Washington Trails Association 401(k) Plan (the "Plan") for the plan year beginning on 01/01/2026. The plan year is each 12-month period ending on 12/31.

The automatic enrollment features apply to the Plan. This Notice gives you important information about these Plan features and how they will affect you. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the Plan Administrator at:

Washington Trails Association
Address: 705 2nd Ave., Suite 300, Seattle, WA 98104
Phone number: 206-625-1367

AUTOMATIC ENROLLMENT

The eligible automatic contribution arrangement (EACA) provisions apply to the Plan. This type of automatic enrollment allows the Plan Administrator to enroll certain employees in the Plan who have not previously elected to participate in the Plan.

Do the Plan's automatic enrollment features apply to me if I have already made a deferral election?

No, if you have already made a deferral election that amount will continue to be withheld from each of your paychecks until you make a new election.

What happens if I do not make a deferral election by 30 days after the form is received?

If you are eligible to make elective deferrals and you do not make a deferral election by 30 days after the form is received, the Plan Administrator will begin deducting automatic deferrals from each of your paychecks and will submit those amounts to the Plan (automatic deferrals) on your behalf. An automatic deferral amount of 3% of your compensation will be withheld from each of your paychecks. The automatic deferral amount will be contributed as a pre-tax elective deferral to the Plan.

If you do not wish to have automatic deferrals withheld from each of your paychecks or if you want to change the amount withheld, you must make a deferral election. If automatic deferrals have already started, you may make a deferral election to change the amount being withheld or to stop the deferrals entirely.

Will the amount of the automatic deferrals increase?

Yes, if you do not make a deferral election the initial automatic deferral amount of 3% will increase by 1% on the first day of the second plan year following the plan year during which the initial automatic deferral became effective.

Subsequent deferral increases will occur on the first day of each plan year until reaching the maximum automatic deferral amount of 10%.

Copyright © 2002-2025
CCH Incorporated, DBA ftwilliam.com

If automatic deferrals are withheld from my paycheck can I take that money out of the Plan right away?

Yes, you may request that your automatic deferrals and any earnings on those deferrals be distributed to you as long as you make the request in writing within 90 days of when the automatic deferrals were first withheld from your paycheck. Any matching contributions associated with the automatic deferrals that you take from the Plan by the deadline will be forfeited. After that deadline has passed you will only be able to take the automatic deferrals out of the Plan when elective deferrals can be distributed.

ELECTIVE DEFERRALS

Your elective deferrals are amounts that you choose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility" to determine if you are eligible to make elective deferrals and "Compensation" for the definition of compensation you may defer into the Plan.

How do I make or change my deferral election?

You may make or change your deferral election by: As permissible by the custodian

Once I make a deferral election, how often can I change, stop, or re-start the election?

You may change or re-start your deferral election once a quarter. You may stop your deferrals at any time.

If I make a deferral election is the amount withheld from my paychecks taxed?

You will have the option to decide if the amount you elect to defer into the Plan is taxed or not. If you choose to have your elective deferrals go into the Plan as pre-tax elective deferrals, you will not be taxed until you take the money out of the Plan. If you choose to have your elective deferrals go into the Plan as Roth elective deferrals, you will be taxed on that money when it is taken out of your paycheck, but it will not be taxed again when you take it out of the Plan. The earnings on those Roth elective deferrals may be taken out tax-free if certain conditions are met. Please see the SPD for more information on Roth elective deferrals.

Are there any limits to how much I can defer into the Plan?

Your elective deferrals are subject to the following limits:

- Your total amount of deferrals cannot be more than $24,500 (for 2026).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to $8,000 (for 2026).
- If you are between the ages of 60 - 63 as of the end of the calendar year, you may be able to defer an additional amount, called an "enhanced catch-up contribution," of up to $11,250 (for 2026).
- Effective January 1, 2026, if you earned more than $150,000 (indexed) in FICA Wages in the prior year, you may only defer your Catch-up Contributions on a Roth basis, and in order to assist with meeting nondiscrimination testing requirements, pre-tax Elective Deferrals you make may be recharacterized as Roth Elective Deferrals.

The Plan Administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The Plan Administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

Copyright © 2002-2025
CCH Incorporated, DBA ftwilliam.com

PLAN INVESTMENTS

Can I direct how my account balances will be invested?

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan.

You may make or change your investment elections by: As permissible by the custodian

How often can I change my investment election?

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections: as permissible by the custodian.

How will my account balances be invested if I do not make an investment election?

If you do not make an investment election your account balances will be placed in investments selected by the Plan Administrator.

Copyright © 2002-2025
CCH Incorporated, DBA ftwilliam.com

Washington Trails Association 401(k) Plan

Qualified Default Investment Alternative (QDIA) Notice

To promote the ability to adequately save for retirement, we have designed our Plan to make saving for retirement as convenient as possible for all our Employees. This annual notice is to advise you of our Plan's provisions regarding the right to direct the investment of your account balance. Our Plan offers a broad range of investment alternatives sufficient to permit investment in a diversified portfolio while minimizing the risk of large losses.

Right to Direct Investments

As a Participant in the Plan (or a Beneficiary of a deceased Participant), you have the right to direct the investment of some or all of the contributions that are made to the Plan on your behalf.

You may invest these contributions in any of the investment vehicles available within your plan. If you do not make an election as to how the Plan should invest your contributions, all contributions subject to participant direction will be invested in the Plan's default investment vehicle until such time as you change your election.

The default investment is the Fidelity Multi-Asset Index fund (FFNOX). You can find more information regarding this investment vehicle in the fee disclosure information provided to you annually, by visiting the website, or by requesting more information from the Plan Sponsor.

If some or all of the contributions to the Plan are invested in the default investment, that does not mean you give up your right to direct your assets. You still retain the right to direct the investment in the alternatives available under the Plan.

In order to direct your Plan investments, you can:
- make your election at http://planaccess.definiti.com
- complete an investment election form

You may give your investment election:
- at any time

For additional information about your rights under this Notice, please refer to your Summary Plan Description and any prospectuses or investment materials that have been provided to you.

You may obtain further investment information about the Plan's investment alternatives, including the default investment, by contacting your Employer.

Washington Trails Association
Washington Trails Association 401(k) Plan
Annual Statement of Disclosures

To: Plan Participants and Beneficiaries
From: Plan Administrator
Date: January 1, 2026

This disclosure statement advises you of information regarding fees associated with your participation in the Plan. Part I provides general information regarding the operation of the Plan. Part II provides information regarding charges for administrative expenses the plan may incur. Part III provides information regarding individual expenses you may incur as a Plan Participant or Beneficiary. The Plan has also distributed, or will distribute, a Comparative Chart of Plan Investment Options, which will inform you about the Plan's investment alternatives.

I. General Plan Information

a. **Investment Instructions**. In order to direct your Plan investments, you must complete an investment direction change form or make your elections on the following Web site: http://planaccess.definiti.com. You may direct the investment of all funds held in your plan account.
b. **Limitations on instructions**. You may give investment instructions on any day the New York Stock Exchange is open for business.
c. **Voting and other rights**. The Trustee will exercise any voting or other rights associated with ownership of your investments held in your plan account.
d. **Designated investment alternatives**. The Plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart lists these designated investment alternatives and provides information regarding each alternative.

II. Administrative Expenses

The Plan pays outside service providers for Plan administrative services, such as trust management, legal, accounting, and recordkeeping services. The cost for these services fluctuates each year based on a variety of factors. These expenses are either paid by the Employer or paid by the Plan's assets. Any fees charged to your account will be reflected on your participant statement.

III. Individual Expenses

The Plan imposes certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of features available under the Plan or based on the application of applicable law. In addition, buying or selling some investments may result in charges to your individual account, such as redemption fees. The Comparative Chart provides information regarding these expenses. The Plan imposes the following charges:

Reason Amount:

1. Participant Distributions - $125 per event
2. In-service / Hardship Distributions - $150 per event (if permitted by plan)
3. Required Minimum Distributions - $125 per event
4. Incremental Distribution Fee for Pooled or Brokerage Accounts - $50 per distribution
5. Periodic / Installment Payments - $25 per event (if permitted by plan)
6. In Plan Roth Conversions - $125 per event (if permitted by plan)
7. Participant Loans - $200 per event (if permitted by plan)
8. Loan Refinance - $200 per event (if permitted by plan)
9. Qualified Domestic Relations Order Distribution Split - $250 per event

Additional Information about Retirement Plan Fees

The fees associated with your account are not new to your Plan and apply to most retirement plans. The communication of all fees and expenses associated with your participation in the plan has been enhanced to make it clearer. Fees and expenses are only one of several factors that should be considered when making investment decisions; and the cumulative effect of fees and expenses can substantially reduce the growth of your retirement account. Please visit the Employee Benefit Security Administration's website http://www.dol.gov/ebsa/ for an example demonstrating the long-term effect of fees and expenses. For additional investment related information including current fund performance review your account at: http://planaccess.definiti.com.

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact the plan administrator. A free paper copy of the information available on the Web site(s) can be obtained by contacting your plan administrator.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

	Average Annual Total Return as of 11/30/2025				Benchmark Returns			
Plan Investment	**1yr.**	**5yr.**	**10yr.**	**Inception**	**1yr.**	**5yr.**	**10yr.**	**Inception ***
Diversified Emerging Mkts								
Fidelity Emerging Markets Idx (FPADX) http://www.tcrfund.com/fund/MAG100/316146331	29.24	4.84	7.67		27.42	5.49	8.22	
					Morningstar Emerging Markets Target Market Exposure NR USD			
Equity Energy								
Fidelity Select Energy Portfolio (FSENX) http://www.tcrfund.com/fund/MAG100/316390103	3.21	25.80	6.69		-1.97	24.70	6.69	
					Morningstar US Energy TR USD			
Foreign Large Blend								
Fidelity Total International Index (FTIHX) http://www.tcrfund.com/fund/MAG100/31635V638	25.89	8.51	N/A	8.17 (since 06/07/2016)	25.45	8.55		8.37 (since 06/07/2016)
					Morningstar Global ex-US Target Market Exposure NR USD			
Foreign Small/Mid Blend								
Vanguard FTSE All-Wld ex-US SmCp Idx Adm (VFSAX) http://www.tcrfund.com/fund/MAG100/922042593	23.40	7.32	N/A	8.04 (since 02/07/2019)	23.80	7.27		7.78 (since 02/07/2019)
					Morningstar Global Markets ex-US Small-Mid Cap NR USD			
Global Real Estate								
Fidelity Intl Real Estate (FIREX) http://www.tcrfund.com/fund/MAG100/316389840	15.51	-0.35	4.10		3.57	2.62	3.70	
					Morningstar Global Real Estate NR USD			
Health								

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

Plan Investment	Average Annual Total Return as of 11/30/2025 1yr.	5yr.	10yr.	Inception	Benchmark Returns 1yr.	5yr.	10yr.	Inception *
Fidelity Select Health Care (FSPHX) http://www.tcrfund.com/fund/MAG100/316390301	9.13	5.34	9.47		9.95	7.98	9.91	
					Morningstar US Healthcare TR USD			
Inflation-Protected Bond								
Fidelity Inflation-Prot Bd Index (FIPDX) http://www.tcrfund.com/fund/MAG100/31635T104	5.78	1.40	2.99		5.77	1.39	2.95	
					Morningstar US Treasury Inflation-Protected Securities TR USD			
Intermediate Core Bond								
Fidelity U.S. Bond Index (FXNAX) http://www.tcrfund.com/fund/MAG100/316146356	5.67	-0.35	1.95		5.70	-0.35	1.95	
					Morningstar US Core Bond TR USD			
Large Blend								
Fidelity 500 Index (FXAIX) http://www.tcrfund.com/fund/MAG100/315911750	14.98	15.26	14.62		14.70	14.63	14.47	
					Morningstar US Large-Mid Cap TR USD			
Fidelity Total Market Index (FSKAX) http://www.tcrfund.com/fund/MAG100/315911693	13.53	14.08	14.00		14.70	14.63	14.47	
					Morningstar US Large-Mid Cap TR USD			
Large Value								
Fidelity Equity Dividend Income (FEQTX) http://www.tcrfund.com/fund/MAG100/316145101	5.04	12.10	9.98		13.28	14.27	12.35	
					Morningstar US Large-Mid Cap Broad Value TR USD			
Mid-Cap Blend								
Fidelity Mid Cap Index (FSMDX) http://www.tcrfund.com/fund/MAG100/316146265	3.09	9.74	10.74		2.75	9.84	11.23	
					Morningstar US Mid Cap TR USD			
Moderately Aggressive Allocation								

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

Plan Investment	Average Annual Total Return as of 11/30/2025 1yr.	5yr.	10yr.	Inception	Benchmark Returns 1yr.	5yr.	10yr.	Inception *
Fidelity Multi-Asset Index (FFNOX) http://www.tcrfund.com/fund/MAG100/31634R109	15.82	9.92	10.28		13.17	8.56	9.28	
					Morningstar Moderately Aggressive Target Risk TR USD			
Money Market-Taxable								
Fidelity Government MMkt K6 (FNBXX) http://www.tcrfund.com/fund/MAG100/31617H862	4.20	3.04	N/A	2.44 (since 01/24/2018)	4.38	3.21		2.64 (since 01/24/2018)
					Morningstar US Dollar 1-Month Cash TR USD			
Real Estate								
Fidelity Real Estate Index (FSRNX) http://www.tcrfund.com/fund/MAG100/316146232	-3.33	5.82	4.26		-2.37	5.72	5.74	
					Morningstar US Real Estate TR USD			
Small Blend								
Fidelity Small Cap Index (FSSNX) http://www.tcrfund.com/fund/MAG100/316146182	4.25	8.10	9.26		3.17	8.83	9.15	
					Morningstar US Small Cap TR USD			
Target-Date 2020								
Fidelity Freedom Index 2020 Instl Prem (FIWTX) http://www.tcrfund.com/fund/MAG100/315793646	10.58	5.14	6.80		10.08	4.64	6.48	
					Morningstar Lifetime Allocation Moderate 2020 TR USD			
Target-Date 2030								
Fidelity Freedom Index 2030 Instl Prem (FFEGX) http://www.tcrfund.com/fund/MAG100/315793620	12.57	6.78	8.39		11.36	5.96	7.71	
					Morningstar Lifetime Allocation Moderate 2030 TR USD			
Target-Date 2040								
Fidelity Freedom Index 2040 Instl Prem (FFIZX) http://www.tcrfund.com/fund/MAG100/315793596	15.74	9.82	10.44		13.81	8.65	9.38	
					Morningstar Lifetime Allocation Moderate 2040 TR USD			
Target-Date 2050								

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

Plan Investment	Average Annual Total Return as of 11/30/2025 1yr.	5yr.	10yr.	Inception	Benchmark Returns 1yr.	5yr.	10yr.	Inception *
Fidelity Freedom Index 2050 Instl Prem (FFOPX) http://www.tcrfund.com/fund/MAG100/315793570	16.86	10.31	10.69		15.79	10.11	10.12	
					Morningstar Lifetime Allocation Moderate 2050 TR USD			
Target-Date 2060								
Fidelity Freedom Index 2060 Instl Prem (FFLEX) http://www.tcrfund.com/fund/MAG100/315793554	16.95	10.31	10.69		16.26	10.12	10.09	
					Morningstar Lifetime Allocation Moderate 2060 TR USD			
Target-Date 2065+								
Fidelity Freedom Index 2070 Instl Prem (FRBUX) http://www.tcrfund.com/fund/MAG100/31579B648	16.84	N/A	N/A	17.67 (since 06/28/2024)	16.35			17.94 (since 06/28/2024)
					Morningstar Lifetime Allocation Moderate 2065 TR USD			
Target-Date Retirement								
Fidelity Freedom Index Ret Instl Prem (FFGZX) http://www.tcrfund.com/fund/MAG100/315793687	7.58	2.79	4.06		9.57	4.93	5.69	
					Morningstar Lifetime Allocation Moderate Income TR USD			
Technology								
Fidelity Select Technology (FSPTX) http://www.tcrfund.com/fund/MAG100/316390202	21.86	16.77	22.41		21.55	20.79	23.00	
					Morningstar US Technology TR USD			

* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Fees shown below are in addition to Total Annual Operating Expenses.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per $1000	
Diversified Emerging Mkts			
Fidelity Emerging Markets Idx	0.08%	$0.80	
Equity Energy			
Fidelity Select Energy Portfolio	0.65%	$6.50	
Foreign Large Blend			
Fidelity Total International Index	0.06%	$0.60	
Foreign Small/Mid Blend			
Vanguard FTSE All-Wld ex-US SmCp	0.17%	$1.70	
Global Real Estate			
Fidelity Intl Real Estate	0.88%	$8.80	
Health			
Fidelity Select Health Care	0.63%	$6.30	
Inflation-Protected Bond			
Fidelity Inflation-Prot Bd Index	0.05%	$0.50	
Intermediate Core Bond			
Fidelity U.S. Bond Index	0.02%	$0.20	
Large Blend			
Fidelity 500 Index	0.02%	$0.20	
Fidelity Total Market Index	0.02%	$0.20	
Large Value			
Fidelity Equity Dividend Income	0.54%	$5.40	
Mid-Cap Blend			
Fidelity Mid Cap Index	0.02%	$0.20	
Moderately Aggressive Allocation			
Fidelity Multi-Asset Index	0.13%	$1.30	
Money Market-Taxable			
Fidelity Government MMkt K6	0.27%	$2.70	
Real Estate			
Fidelity Real Estate Index	0.07%	$0.70	
Small Blend			
Fidelity Small Cap Index	0.02%	$0.20	
Target-Date 2020			
Fidelity Freedom Index 2020 Instl Pre	0.08%	$0.80	
Target-Date 2030			
Fidelity Freedom Index 2030 Instl Pre	0.08%	$0.80	
Target-Date 2040			
Fidelity Freedom Index 2040 Instl Pre	0.08%	$0.80	
Target-Date 2050			
Fidelity Freedom Index 2050 Instl Pre	0.08%	$0.80	
Target-Date 2060			
Fidelity Freedom Index 2060 Instl Pre	0.08%	$0.80	
Target-Date 2065+			
Fidelity Freedom Index 2070 Instl Pre	0.08%	$0.80	
Target-Date Retirement			

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per $1000	
Fidelity Freedom Index Ret Instl Prem	0.08%	$0.80	
Technology			
Fidelity Select Technology	0.62%	$6.20	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/understanding-retirement-plan-fees-and-expenses.pdf. Fees and expenses are only one of 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, will help you achieve your financial goals.

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

Fidelity 500 Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Emerging Markets Idx

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Equity Dividend Income

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Freedom Index 2020 Instl Prem

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Freedom Index 2030 Instl Prem

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Freedom Index 2040 Instl Prem

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Freedom Index 2050 Instl Prem

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Freedom Index 2060 Instl Prem

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Freedom Index 2070 Instl Prem

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Freedom Index Ret Instl Prem

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Inflation-Prot Bd Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Intl Real Estate

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Mid Cap Index

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Multi-Asset Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Real Estate Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Select Energy Portfolio

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Select Health Care

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Select Technology

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Small Cap Index

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Total International Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Total Market Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity U.S. Bond Index

Washington Trails Association
Washington Trails Association 401(k) Plan
Investment Comparative Chart As Of 11/30/2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Vanguard FTSE All-Wld ex-US SmCp Idx Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund’s costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor’s purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.