Dear ,

As you requested, we have used the average rate of return method to calculate the additional investment earnings that should be applied to the 401(B) Thrift Plan accounts of certain participants.

The following additional investment earnings should be deposited into these participants 401(B) Thrift Plan accounts for the corrective contributions ER Name deposited for these participants across various VTDs in 2022 through 2023:

**Insert Table Here**

To determine these investment earnings we first estimated the average earnings rates for the entire plan for each quarter beginning with the third quarter of 2022, the quarter in which the earliest corrective contribution applies, and for the month of July 2023. Each rate is estimated by assuming that contributions, benefit payments and all other plan financial activity occurred at the mid-point of the period. These average earnings rates were applied to the corrective contributions from the dates the contributions should have been made through the various deposit dates. We used a conservative approach for applying the earnings rates to the corrective contributions to assure the maximum return for the participant. Specifically, in a quarter when the plan earnings rate is positive we assume that contributions that should have been made in a month were made on the last day of the prior month. In a quarter when the plan earnings rate is negative we assume that contributions made in a month were made on the last day of that month. The difference between the accumulations and the amount of the corrective contributions is the additional investment earnings as of the various deposit dates. We credited these additional earnings with accruals through August 31, 2023, the date by which you should deposit the total amount of $11,263.59 into the participants' accounts.