



July 26, 2022

Plan Number: 194701-02
Plan Name: Loc Performance
Products, Inc. Bargaining
Unit Employees
Retirement Plan

LOC PERFORMANCE PRODUCTS, INC.
13505 HAGGERTY ROAD
PLYMOUTH MI
48170-1884

Dear Plan Sponsor,

The following includes information about your requested plan level fund updates. This information can be used to provide details on the upcoming changes to your newly eligible employees and participants not set up in our recordkeeping system that may be impacted by this change and have not received communication.

Sincerely,

Empower Retirement



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RE: Important Investment Option(s) Updates

Please read this notification carefully to understand the upcoming investment option changes to your Plan. If you are already eligible to participate in the plan or will become eligible to participate in the plan prior to the upcoming investment option changes, you may want to take action with respect to your investment option(s).

Periodically, the investment option(s) offering in your retirement plan ("Plan") undergo changes. These updates are made so you may continue to select from a diverse and competitive array of quality investment option(s). Loc Performance Products, Inc. Bargaining Unit Employees Retirement Plan has directed Empower Retirement to complete some updates regarding the investment option(s) in your plan.

Please refer to the enclosed Qualified Default Investment Alternative (QDIA) Notice.

New Investment Option(s)

The following new investment option(s) will be automatically added to your plan on August 30, 2022:

Vanguard Target Retirement 2070 Inv <i>Asset Class Category: Asset Allocation</i>
MFS Large Cap Value CIT CL CT <i>Asset Class Category: Large Cap Funds</i>
MFS Mid Cap Growth Fund CT <i>Asset Class Category: Mid Cap Funds</i>
MFS Mid Cap Value Fund CT <i>Asset Class Category: Mid Cap Funds</i>

To change your future contribution allocations or move your current account balance to the new investment option(s), please review the Voice Response System and/or the website instructions included with this communication.

Discontinued Investment Option(s)

Effective August 30, 2022, the following investment option(s) will be discontinued and a process called "mapping" will occur. Mapping is a process by which the account balance in a discontinued investment option is transferred to a new investment option at the direction of your Plan Administrator. During this time, future contribution allocations and current account balances in the discontinued investment option(s) will be mapped to the new investment option indicated in the Discontinued Investment Option(s) and Mapping Chart located below. During the mapping process, your assets will remain invested and will continue to gain and/or lose value depending on market conditions.

Discontinued Investment Option: MFS Mid Cap Growth R6 Replacement Investment Option: MFS Mid Cap Growth Fund CT <i>Asset Class Category: Mid Cap Funds</i>
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Discontinued Investment Option: MFS Mid Cap Value R6 Replacement Investment Option: MFS Mid Cap Value Fund CT <i>Asset Class Category: Mid Cap Funds</i>
Discontinued Investment Option: MFS Value R6 Replacement Investment Option: MFS Large Cap Value CIT CL CT <i>Asset Class Category: Large Cap Funds</i>

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

Mid Cap Funds - Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

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Unless otherwise noted, not insured by FDIC, NCUA/NCUSIF. Not a deposit or guaranteed by any bank affiliate or credit union. Not insured by any federal government agency. Funds may lose value. Not a condition of any banking or credit union activity.

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Qualified Default Investment Alternative (QDIA) information

This notice gives you important investment information related to your account regarding your Plan's **Qualified Default Investment Alternative (QDIA)**. **You should read this notice very carefully to understand how your Plan account assets are invested if you do not make an investment election.** The Plan lets you invest your account in a number of different investment options. Unless you choose investment option(s), your Plan account will be invested in the investment option(s) listed below.

QDIA Investment Option(s)	Asset Class Category	Birth Year
Vanguard Target Retirement Income Inv	Asset Allocation	1900 - 1952
Vanguard Target Retirement 2020 Inv	Asset Allocation	1953 - 1957
Vanguard Target Retirement 2025 Inv	Asset Allocation	1958 - 1962
Vanguard Target Retirement 2030 Inv	Asset Allocation	1963 - 1967
Vanguard Target Retirement 2035 Inv	Asset Allocation	1968 - 1972
Vanguard Target Retirement 2040 Inv	Asset Allocation	1973 - 1977
Vanguard Target Retirement 2045 Inv	Asset Allocation	1978 - 1982
Vanguard Target Retirement 2050 Inv	Asset Allocation	1983 - 1987
Vanguard Target Retirement 2055 Inv	Asset Allocation	1988 - 1992
Vanguard Target Retirement 2060 Inv	Asset Allocation	1993 - 1997
Vanguard Target Retirement 2065 Inv	Asset Allocation	1998 - 2002
Vanguard Target Retirement 2070 Inv	Asset Allocation	2003 - 9999

Your account has been or will be placed in a particular QDIA default investment option(s) as specified by your Plan and Plan Administrator, as well as information received in the Plan records including, but are not limited to anticipated retirement date, date of birth initially received at the time of default and/or risk profile, as applicable. Should you have further questions regarding the QDIA investment option selection process, please contact your Plan Administrator.

Vanguard Target Retirement 2020 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

Vanguard Target Retirement 2025 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
Vanguard Target Retirement 2030 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

Vanguard Target Retirement 2035 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
Vanguard Target Retirement 2040 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.



Vanguard Target Retirement 2045 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
Vanguard Target Retirement 2050 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

Vanguard Target Retirement 2055 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
Vanguard Target Retirement 2060 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

Vanguard Target Retirement 2065 Inv	Investment Objective & Strategy The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
Vanguard Target Retirement 2070 Inv	Investment Objective & Strategy Currently not available
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Vanguard Target Retirement Income Inv	Investment Objective & Strategy The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.
Fund Investment Expense as of 6/30/2022 Gross: 0.08% Net: 0.08%	Risk and Return Profile This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

You can make changes by:

	Visiting your plan's Website at empowermyretirement.com .
	Contacting a representative at the Voice Response System at 1-844-465-4455 during normal business hours.

Access to the Voice Response System and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or the Voice Response System received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

The account owner is responsible for keeping the assigned PIN confidential. Please contact Client Services immediately if you suspect any unauthorized use.

More detailed information about the investment option(s) may be available in the prospectus, if applicable, which you can get by logging onto the Plan website. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

Contact Us

If you have any questions, please contact us at 1-844-465-4455.

Sincerely,

Empower Retirement

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Unless otherwise noted, not insured by FDIC, NCUA/NCUSIF. Not a deposit or guaranteed by any bank affiliate or credit union. Not insured by any federal government agency. Funds may lose value. Not a condition of any banking or credit union activity.

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