

Notice of Qualified Default Investment Alternative(s) (QDIA) Qualified Retirement Plan/403(b)

PLAN INFORMATION

Employer Name DONALD L. MOONEY ENTERPRISES, LLC
Plan Name DONALD L. MOONEY ENTERPRISES, LLC 401(K) PLAN
Plan Sequence Number 001
Plan Year End 12/31
Plan Id Number 229644

GENERAL INFORMATION

You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and in your Summary Plan Description (SPD).

INVESTMENT INFORMATION

Default Investment(s)

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s).

You will be defaulted into the appropriate investment based on the year you are expected to meet your plan's retirement age.

Name of Investment	Start Year End Year
T. Rowe Price Retirement 2005 Trust C	2005 or earlier
T. Rowe Price Retirement 2010 Trust C	2006 to 2010
T. Rowe Price Retirement 2015 Trust C	2011 to 2015
T. Rowe Price Retirement 2020 Trust C	2016 to 2020
T. Rowe Price Retirement 2025 Trust C	2021 to 2025

T. Rowe Price Retirement 2030 Trust C	2026 to 2030
T. Rowe Price Retirement 2035 Trust C	2031 to 2035
T. Rowe Price Retirement 2040 Trust C	2036 to 2040
T. Rowe Price Retirement 2045 Trust C	2041 to 2045
T. Rowe Price Retirement 2050 Trust C	2046 to 2050
T. Rowe Price Retirement 2055 Trust C	2051 to 2055
T. Rowe Price Retirement 2060 Trust C	2056 or later

* If your birth year is not on record, you will be automatically placed into the Federated Hermes Govt Obl PRM (100%).

Description of investment objectives and risk and return characteristics of the default investment(s):

You will be defaulted into the appropriate investment based on the year you are expected to meet your plan's retirement age. This investment includes a pre-selected investment mix that will be automatically updated as you get closer to retirement. Investments are subject to the risks of their underlying assets. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A target date investment is not guaranteed at any time, including on or after the target date.

Description of fees and expenses associated with the default investment(s) and any transfer from the default investment(s):

Name of Investment	NET annual operating expense*	
	As a %	Per \$1000
T. Rowe Price Retirement 2005 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2010 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2015 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2020 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2025 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2030 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2035 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2040 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2045 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2050 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2055 Trust C	0.34%	\$3.40
T. Rowe Price Retirement 2060 Trust C	0.34%	\$3.40

Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Federated Hermes Govt Obl PRM	0.15%	\$1.50	100%

*Redemption fees and contingent deferred sales charges (CDSC) do not apply/exist for these funds. Data as of 9/30/2023.

You may transfer the assets invested in the default investment(s) to any other investment alternative available under the plan. If you transfer to another investment alternative within 90 days beginning on the date your first contribution is invested in the plan or when you first had the opportunity to direct the investment of your assets, you will not incur any transfer fees or expenses. After this 90-day period, any applicable fees and expenses associated with the transfer from the default investment(s) will apply. In addition, the operating fees and expenses described below will always apply to this default investment(s).

Transfer Rights

You have the right to transfer the assets invested in the default investment(s) to any other investment alternative available under the plan.

Description of the frequency with which investment transfers are permitted:

You can redirect your future contributions and change the way your plan account balance is invested anytime, subject to each fund's trading restrictions and any purchase fees (if applicable).

Please contact the Plan Administrator if:

- You have any questions about how the plan works or your rights and obligations under the plan.
- You would like a copy of the plan's Summary Plan Description or other plan documents.
- You would like additional information about your investment alternatives.

Name of Plan Administrator	DONALD L. MOONEY ENTERPRISES, LLC
Address	16302 PLEASANTVILLE ROAD SUITE 211
City, State, Zip	SAN ANTONIO, TX, 78233
Phone	(210) 566-9995

For more information, you can access the investment fund fact sheets or investment prospectus located on your participant website, which will include further information about the investment objectives, risk/return characteristics, fees and transfer rights.

©2023 Morningstar Investment Management LLC. All Rights Reserved. The Morningstar name and logo are registered marks of Morningstar, Inc.

Morningstar® Retirement ManagerSM is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories who reside in the United States or its territories. Investment advice generated by Morningstar Retirement Manager is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management is not affiliated with Ascensus, Inc.

All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.