



December 14, 2022

Plan Number: 334969-01

Plan Name: Family Practice Center,
P.C. 401(k) Plan

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). Family Practice Center, P.C. 401(k) Plan has directed Empower 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 January 30, 2023:

IndexSelect Agg 2065 Fund Class R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Aggressive 2025 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Aggressive 2035 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Aggressive 2045 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Aggressive 2055 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Aggressive Retire Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Cons 2065 Fund Class R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Conservative 2025 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Conservative 2035 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Conservative 2045 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Conservative 2055 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>

IndexSelect Conservative Ret Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Mod 2065 Fund Class R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Moderate 2025 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Moderate 2035 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Moderate 2045 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Moderate 2055 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
IndexSelect Moderate Retire Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
Fidelity International Bond Index <i>Asset Class Category: Bond Funds</i>
Fidelity US Bond Index <i>Asset Class Category: Bond Funds</i>
Fidelity Emerging Markets Index <i>Asset Class Category: International Funds</i>
iShares MSCI EAFE International Index K <i>Asset Class Category: International Funds</i>
Fidelity U.S. Sustainability Index Instl <i>Asset Class Category: Large Cap Funds</i>
State St S&P 500 Indx SL CI II <i>Asset Class Category: Large Cap Funds</i>
State St S&P Midcap Indx SL CI XIV <i>Asset Class Category: Mid Cap Funds</i>
Fidelity Small Cap Index <i>Asset Class Category: Small 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 January 30, 2023, 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: Vanguard Target Retirement 2025 Inv Replacement Investment Option: IndexSelect Moderate 2025 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
Discontinued Investment Option: Vanguard Target Retirement 2030 Inv Replacement Investment Option: IndexSelect Moderate 2025 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
Discontinued Investment Option: Vanguard Target Retirement 2040 Inv Replacement Investment Option: IndexSelect Moderate 2035 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>
Discontinued Investment Option: Vanguard Target Retirement 2035 Inv Replacement Investment Option: IndexSelect Moderate 2035 Fund CL R6 <i>Asset Class Category: Asset Allocation</i>

<p>Discontinued Investment Option: Vanguard Target Retirement 2050 Inv Replacement Investment Option: IndexSelect Moderate 2045 Fund CL R6 <i>Asset Class Category: Asset Allocation</i></p>
<p>Discontinued Investment Option: Vanguard Target Retirement 2045 Inv Replacement Investment Option: IndexSelect Moderate 2045 Fund CL R6 <i>Asset Class Category: Asset Allocation</i></p>
<p>Discontinued Investment Option: Vanguard Target Retirement 2055 Inv Replacement Investment Option: IndexSelect Moderate 2055 Fund CL R6 <i>Asset Class Category: Asset Allocation</i></p>
<p>Discontinued Investment Option: Vanguard Target Retirement 2060 Inv Replacement Investment Option: IndexSelect Moderate 2055 Fund CL R6 <i>Asset Class Category: Asset Allocation</i></p>
<p>Discontinued Investment Option: Vanguard Target Retirement Income Inv Replacement Investment Option: IndexSelect Moderate Retire Fund CL R6 <i>Asset Class Category: Asset Allocation</i></p>
<p>Discontinued Investment Option: Vanguard Target Retirement 2020 Inv Replacement Investment Option: IndexSelect Moderate Retire Fund CL R6 <i>Asset Class Category: Asset Allocation</i></p>
<p>Discontinued Investment Option: Vanguard Developed Markets Index Admiral Replacement Investment Option: iShares MSCI EAFE International Index K <i>Asset Class Category: International Funds</i></p>
<p>Discontinued Investment Option: Vanguard Emerging Mkts Stock Idx Adm Replacement Investment Option: Fidelity Emerging Markets Index <i>Asset Class Category: International Funds</i></p>
<p>Discontinued Investment Option: Vanguard Small Cap Index Adm Replacement Investment Option: Fidelity Small Cap Index <i>Asset Class Category: Small Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard Mid Cap Index Fund - Admiral Replacement Investment Option: State St S&P Midcap Indx SL CI XIV <i>Asset Class Category: Mid Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard Extended Market Idx Adm Replacement Investment Option: State St S&P Midcap Indx SL CI XIV <i>Asset Class Category: Mid Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard FTSE Social Index Admiral Replacement Investment Option: Fidelity U.S. Sustainability Index Instl <i>Asset Class Category: Large Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard Health Care Adm Replacement Investment Option: State St S&P 500 Indx SL CI II <i>Asset Class Category: Large Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard Large Cap Index Instl Replacement Investment Option: State St S&P 500 Indx SL CI II <i>Asset Class Category: Large Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard Energy Adm Replacement Investment Option: State St S&P 500 Indx SL CI II <i>Asset Class Category: Large Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard Equity-Income Adm Replacement Investment Option: State St S&P 500 Indx SL CI II <i>Asset Class Category: Large Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard Real Estate Index Admiral Replacement Investment Option: State St S&P 500 Indx SL CI II <i>Asset Class Category: Large Cap Funds</i></p>
<p>Discontinued Investment Option: Vanguard Total Intl Bd Idx Admiral Replacement Investment Option: Fidelity International Bond Index <i>Asset Class Category: Bond Funds</i></p>
<p>Discontinued Investment Option: Vanguard Total Bond Market Index Admiral Replacement Investment Option: Fidelity US Bond Index <i>Asset Class Category: Bond Funds</i></p>

Discontinued Investment Option: Vanguard Short-Term Bond Index Adm
Replacement Investment Option: Key Guaranteed Portfolio Fund
Asset Class Category: Fixed

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.

Bond Funds - A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

Fixed - Great-West guaranteed fixed funds, except for the Guaranteed Government Fund if shown, are backed by the general assets of Great-West Life & Annuity Insurance Company (GWL&A) or, in New York, by Great-West Life & Annuity Insurance Company of New York (GWL&A of NY). The Guaranteed Government Fund is a separate account product offered by GWL&A or GWL&A of NY and is not backed by the general assets of the insurer.

International Funds - Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.

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

Asset Allocation - 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, see the prospectus and/or disclosure documents.

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

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.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

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
IndexSelect Moderate Retire Fund CL R6	<i>Asset Allocation</i>	1900 - 1957
IndexSelect Moderate 2025 Fund CL R6	<i>Asset Allocation</i>	1958 - 1964
IndexSelect Moderate 2035 Fund CL R6	<i>Asset Allocation</i>	1965 - 1974
IndexSelect Moderate 2045 Fund CL R6	<i>Asset Allocation</i>	1975 - 1984
IndexSelect Moderate 2055 Fund CL R6	<i>Asset Allocation</i>	1985 - 1994
IndexSelect Mod 2065 Fund Class R6	<i>Asset Allocation</i>	1995 - 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.



IndexSelect Mod 2065 Fund Class R6	Investment Objective & Strategy
	Currently not available
Fund Investment Expense as of 11/30/2022	Risk and Return Profile
Gross: 0.13% Net: 0.13%	<p>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.</p>

IndexSelect Moderate 2025 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p>
<p style="text-align: center;">Fund Investment Expense as of 11/30/2022</p> <p>Gross: 0.11% Net: 0.11%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>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.</p>
IndexSelect Moderate 2035 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p>
<p style="text-align: center;">Fund Investment Expense as of 11/30/2022</p> <p>Gross: 0.12% Net: 0.12%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>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.</p>

IndexSelect Moderate 2045 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p>
<p style="text-align: center;">Fund Investment Expense as of 11/30/2022</p> <p>Gross: 0.12% Net: 0.12%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>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.</p>
IndexSelect Moderate 2055 Fund CL R6	<p style="text-align: center;">Investment Objective & Strategy</p> <p>Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p>
<p style="text-align: center;">Fund Investment Expense as of 11/30/2022</p> <p>Gross: 0.12% Net: 0.12%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>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.</p>

IndexSelect Moderate Retire Fund CL R6	Investment Objective & Strategy Each IndexSelect strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The Funds are designed to automatically adjust their risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.
Fund Investment Expense as of 11/30/2022 Gross: 0.11% Net: 0.11%	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 1-800-338-4015 (1-800-338-401k) 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 1-855-756-4738.

Sincerely,

Empower

Unless otherwise noted, not insured by FDIC, NCUA/NCUASIF. 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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