

# Important Notice

To: Participants of the Ascentek Services, LLC 401(k) Plan  
From: American Trust

This notice is to inform you of upcoming changes to investment options in your retirement plan.

**INVESTMENT REPLACEMENTS.** As indicated in the table below, certain investment options will be discontinued from your plan on or around June 9, 2025, any asset balances and/or future investment elections associated with these investment options will be automatically transferred to the replacement investment options designated:

Discontinued Investment Option	Replacement Investment Option
(VVIAX) Vanguard Value Index Adm	(VIVIX) Vanguard Value Index I
(PCRRX) PIMCO Commodity Real Ret Strat Admin	(VCMDX) Vanguard Commodity Strategy Admiral

Your account may not be affected; however, we wanted to notify you of the above changes. A fund fact sheet is provided for each new investment option.

The replacement exchanges are intended to be completed within three (3) business days, avoiding the necessity of distributing a Sarbanes-Oxley Notice. However, during the exchange period you will be temporarily unable to direct or diversify the assets held in the plan with respect to these investments or obtain a distribution.

**Important: If you do not wish to have these assets transferred to the replacement investments above, you must make the change yourself. Changes must be made by 4:00 PM ET, Friday, June 6, 2025.**

Feel free to contact our Retirement Services team if you have any questions or would like additional investment information. You may use either of the following methods to change your investment mix:

- Web Access:** Go to our website: [www.americantrust.com](http://www.americantrust.com).  
  
Click on "Account Access" from the top menu bar, then select "Plan Participant". Enter your Username and Password, then click "Sign In".  
  
From the "Manage" menu, select "Manage Investments". From this page, you can "Change Elections" for future contributions and/or "Move Money" currently in your account. Feel free to contact our Retirement Services team at (866) 680-7000 for assistance with your investment changes.
- Retirement Services:** Contact our Retirement Services team toll free at (866) 680-7000 9am-8pm ET to speak with a representative who will assist you with making changes to your account.

# Vanguard Value Index Fund Institutional Shares

Data Updated as of 3/31/2025

## Investment Objective

The investment seeks to track the performance of the CRSP US Large Cap Value Index that measures the investment return of large-capitalization value stocks.

## Investment Strategy

The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

## Principal Risks

Risks may include Loss of Money, Not FDIC Insured, Value Investing, Market/Market Volatility, Equity Securities, ETF, Large Cap.

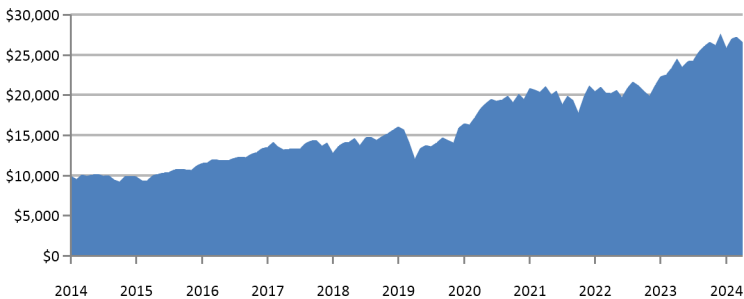
## Performance Overview

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	2.63%	8.45%	8.04%	17.05%	10.35%	7.52%
Benchmark	2.14%	7.18%	6.64%	16.15%	8.79%	

Performance data shown represents past performance. Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured \* May Lose Value \* Not Bank Guaranteed

## Hypothetical Growth of \$10,000 Initial Investment



## Risk Analysis vs. S&P 500 TR USD (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
1.28	0.82	79.32	15.54
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

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\*Total Strategy Assets may include assets held within this plan, as well as assets managed outside this plan, by the manager under this strategy.

## Morningstar Category

Large Value

## Benchmark

Russell 1000 Value TR USD

## Risk Level



Investments classified as Growth are broadly diversified but are subject to wide fluctuations in share price because they hold virtually all of their assets in more volatile investments. These investments may be appropriate for investors who have a long-term investment horizon (ten years or longer).

## Overview

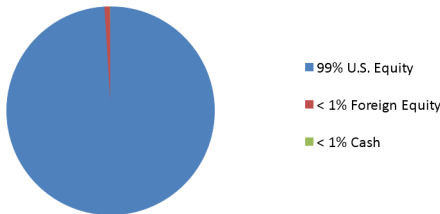
Ticker Symbol	VIVIX
Web Site	www.vanguard.com
Inception Date	7/2/1998
Total Strategy Assets*	\$192,065.8 mil
Turnover	9%
Yield – 30 day SEC	2.09%
Manager Name	Team
Manager Tenure	8.9 yrs

## Fees & Expenses

Annual Operating Expense	0.04%
Per \$1,000	\$0.40
Max Front Load	
Max CDSC	
Max Redemption Fee	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. 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.

## Asset Allocation



## Top Holdings

Berkshire Hathaway Inc Class B	3.46%
JPMorgan Chase & Co	3.30%
Exxon Mobil Corp	2.17%
Broadcom Inc	2.06%
UnitedHealth Group Inc	1.94%
Walmart Inc	1.93%
Procter & Gamble Co	1.81%
Johnson & Johnson	1.76%
The Home Depot Inc	1.75%
AbbVie Inc	1.64%



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# Vanguard Commodity Strategy Fund Admiral Shares

Data Updated as of 3/31/2025

## Investment Objective

The investment seeks to provide broad commodities exposure and capital appreciation.

## Investment Strategy

The fund's advisor employs an active investment management approach to invest the fund's assets in commodity-linked investments, which are backed by a portfolio of inflation-linked investments and other fixed income securities. It invests in instruments that create long and short exposure to commodities, including commodity-linked total return swaps, commodity futures contracts and options on commodity futures contracts, commodity-linked structured notes, exchange-traded commodity pools or funds, and other commodity-linked derivative instruments.

## Principal Risks

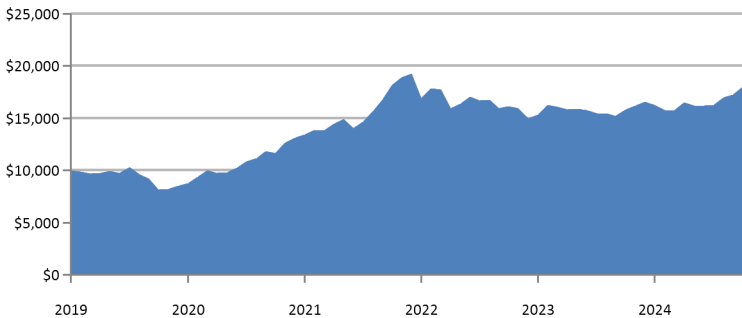
### Performance Overview

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	10.46%	13.50%	-0.36%	17.15%		10.68%
Benchmark	8.88%	12.28%	-0.77%	14.51%	2.77%	

Performance data shown represents past performance. Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

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### Hypothetical Growth of \$10,000 Initial Investment



### Risk Analysis vs. Bloomberg Commodity TR USD (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
2.28	1.01	96.39	14.27
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

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## Morningstar Category

Commodities Broad Basket

## Benchmark

Bloomberg Commodity TR USD

## Risk Level



Investments classified as Aggressive are subject to extremely wide fluctuations in share price. These investments may be appropriate for investors who have a long-term investment horizon (ten years or longer). The unusually high volatility associated with these investments may stem from a number of strategies.

## Overview

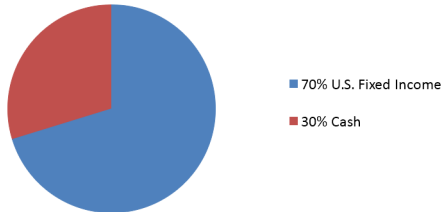
Ticker Symbol	VCMDX
Web Site	www.vanguard.com
Inception Date	6/25/2019
Total Strategy Assets*	\$1,825.1 mil
Turnover	52%
Yield – 30 day SEC	1.12%
Manager Name	Barrickman/Xu
Manager Tenure	5.8 yrs

## Fees & Expenses

Annual Operating Expense	0.16%
Per \$1,000	\$1.60
Max Front Load	
Max CDSC	
Max Redemption Fee	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. 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.

## Asset Allocation



## Top Holdings

United States Treasury Notes	3.92%
United States Treasury Notes	3.88%
United States Treasury Notes	3.79%
United States Treasury Notes	3.76%
United States Treasury Notes	3.65%
United States Treasury Notes	3.53%
United States Treasury Notes	3.51%
United States Treasury Notes	3.49%
United States Treasury Notes	3.44%
United States Treasury Notes	3.32%



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**PLAN ID NO: 3961**

NECESSARY CATEGORIES FOR MODEL CONSTRUCTION			COMMENTS:
			Proactive fund replacements requested by the client/advisor. Changes were reviewed and approved by TIC on 3/27/2025.
<u>Primary Category Choice</u>	<u>Secondary Category Choice</u>	<u>Tertiary Category Choice</u>	
Stable Value	Money Market	Money Market	
Intermediate Government	Short Government	Intermediate-term Bond	
Intermediate-term Bond	Intermediate Government	Short-term Bond	
Large Growth	Large Blend	Mid-Cap Growth	
Large Blend	Large Value	Large Growth	
Large Value	Large Blend	Large Growth	
Mid-Cap Growth	Mid-Cap Blend	Large Blend	
Mid-Cap Blend	Mid-Cap Blend	Mid-Cap Value	
Mid-Cap Value	Mid-Cap Blend	Large Value	
Small Value	Small Blend	Mid-Cap Value	

**DATE:** 04.22.2025