Important Fund Change to: LIFE CARE CENTERS OF AMERICA, INC. 401(K) SAVINGS PLAN
Plan Number: 525077-01

Dear Plan Participant:
Periodically, the investment lineup in your retirement plan ("Plan") undergoes changes. These changes are made so you may continue to select from a diverse and competitive array of quality investment options.

Effective February 25, 2025, the Small Cap Value/Kennedy Fund will be replacing the current Kennedy Extended Small Cap Strategy with Kennedy's Small Cap Value Strategy.

The Fund's name and expense ratio will not be changed as a direct result of this change.

The Manager seeks to outperform the Russell 2000® Value Index over a typical market cycle. The manager works to identify companies that are able to reinvest in their businesses at attractive rates of return, and to invest in those companies at prices they believe don't adequately reflect the potential value creation from those investments. There is no assurance the objectives will be met. It is possible to lose money by investing in the fund.

Should you wish to change your future contribution allocations or move your existing account balance to the new investment option, please review the voice response system and website instructions contained within this communication.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Instructions for Completing Investment Changes
If you are comfortable with the changes, you do not need to take any action. However, should you wish to change your future contribution allocations or move your existing account balance to other available investment options, you must do so prior to **February 25, 2025**. For information on how to make changes, please review the instructions below.

Website Instructions	Call Center Instructions
To make changes online, access the website at **www.empower-retirement.com/participant**.[1]	To speak with a representative regarding your account,contact us Monday - Friday between 8 a.m. - 10 p.m. Eastern time, and Saturdays between 9 a.m. - 5:30 p.m. Eastern time at **(833) 961-5273**[1] The voice response system will also allow you to redirect future contributions to one or more of the existing options **or** transfer money among investment options.

1 Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transaction requests received in good order after the close of the New York Stock Exchange will be processed the next business day.

Please add the following here and link it up to the reference to the index:

Russell 2000 Value TR USD Measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower expected and historical growth values.

If you have any questions regarding the information in this letter, please contact Empower at (833) 961-5273.

Investing involves risk, including possible loss of principal.

Institutional separate accounts are available under group variable annuity contracts issued by Empower Annuity Insurance Company (EAIC), Hartford, CT., an affiliate of Empower Retirement, LLC.

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