

## G & G Anesthesia PLLC 401(k) Plan

### Disclosure & Comparative Chart for Retirement Plan Participants

All individuals who have the right to direct investments in an employer-sponsored retirement plan are being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This document is specific to your plan. You will see additional disclosures and an itemization of fees which may be assessed to your individual account on your next quarterly statement (and all future statements).

#### Why am I receiving this disclosure?

Because you have the right to direct investments under a retirement plan or because you are considered to be one of the following:

- An employee eligible to join your employer's retirement plan
- An active participant in the plan
- A former employee with a vested balance in the plan
- A retiree with a vested balance in the plan
- An active beneficiary of a former employee's plan account
- An alternate payee under a QDRO (qualified domestic relations order), typically as the result of a divorce

#### What do I need to do?

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

**DISCLOSURE & COMPARATIVE CHART**  
**G & G Anesthesia PLLC 401(k) Plan (Plan)**  
**IMPORTANT INFORMATION REGARDING YOUR PLAN**  
**August 1, 2024**

A retirement plan offers a convenient way to save for retirement and often provides unique features and benefits not available elsewhere. Individuals have the opportunity to make the plan work harder for them by committing to consistent savings early, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding how the plan works, including plan investment choices and fees. This document was prepared to aid you in that understanding.

<b>General Plan Information</b>	
<b>Investment Vehicle</b>	A mutual fund investment Platform with registered mutual funds (Investment Choices), that are distributed by Merrill Lynch, Pierce, Fenner & Smith Incorporated (“Investment Provider”), a registered broker-dealer and wholly-owned subsidiary of Bank of America Corporation.
<b>How to Direct Your Investments and Make Allocation Changes</b>	<p><u>Direction of investments:</u> You may direct the investment of your Plan account.</p> <p><u>Timing for making investment allocation changes:</u> On any business day.</p> <p>To change investment allocations Transamerica participants may go to: <a href="https://transamerica.com/portal">transamerica.com/portal</a> or call 1-800-401-8726.</p> <p>For a complete description of investment direction rights, limitations, or restrictions under your Plan, refer to your Plan’s Summary Plan Description (SPD), or similar document provided.</p>
<b>Transfer Restrictions</b>	Some Investment Choices may have transfer restrictions (See Table 1 for details, if applicable).
<b>Voting, Tender and Similar Rights and Restrictions</b>	The Plan Sponsor shall have the right to exercise voting and tender rights attributable to mutual funds offered under the Plan.
<b>List of Investment Choices</b>	For the listing of the Investment Choices active under your Plan, please see the section titled “Comparative Chart” under Table 1 and Table 2.
<b>PortfolioXpress®</b>	For the provision of services for <b>PortfolioXpress®</b> , upon the Participant’s subscription to <b>PortfolioXpress®</b> , the Sponsor may authorize the deduction of a participant fee at a quarterly rate of \$5.

**Potential General Administrative Fees**

<b>Plan Fees</b>	<p>Plan Fees which may be paid directly by your employer or deducted from individual participant accounts include, but are not limited to:</p> <ul style="list-style-type: none"><li>• Fees charged for Plan and participant related recordkeeping, administration, and other retirement plan services of up to 0.17% annually of assets held in each Investment Choice. These Fees may be paid, in whole or in part from amounts Transamerica receives from the Investment Provider in association with the Investment Choices available within the Plan. If these amounts are not adequate to cover the fees, the plan sponsor has directed Transamerica to withdraw any remaining shortfall from Plan assets on a pro-rata basis, which will result in a reduction in participant account balances. The actual dollar amounts are reported on your quarterly participant statement. Additionally, Merrill Lynch, Pierce, Fenner &amp; Smith, Incorporated (“Merrill Lynch”) charges the Plan a fixed, annual rate for fiduciary services related to the plan’s investment options and a fixed, annual rate for Financial Advisor non-fiduciary suite of informational and educational services that the Plan has selected to have the advisor provide (collectively, the “Merrill Lynch Service Fees”). The Merrill Lynch Service Fees may be paid, in whole or in part, from investment-related fund revenue. If investment-related fund revenue with respect to the Plan does not cover the Merrill Lynch Service Fees, Merrill Lynch will send an invoice to the Plan Sponsor for the difference. In this case, the unpaid portion of the Merrill Lynch Service Fees may be charged to the Plan and allocated to participant accounts on a pro-rata basis, if not paid by the Plan Sponsor. If investment-related fund revenue with respect to the Plan exceeds the Merrill Lynch Service Fees, the excess revenue will be deposited into an account in the Plan’s trust.</li><li>• Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; 3) the processing of outside assets, when applicable; and 4) directed trustee and custody services when applicable. Additionally, when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing.</li><li>• Fees charged for the services provided by the Third Party Administrator (TPA), Benefit Plans Plus, LLC, selected by the plan sponsor/Plan Administrator. A TPA is an independent company that may be engaged by the plan sponsor to perform such tasks as plan administration, plan consulting, document services and nondiscrimination testing.</li><li>• Fees directed by the plan sponsor to be allocated to participants, including auditor fees, and legal fees, when applicable, and as permitted to be charged to the plan.</li></ul>
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<b>Potential General Administrative Fees</b>	
	<p>The fees described above may be paid by your employer, or from: an expense account established for the plan; a deduction from each participant account on a pro-rata or per capita basis, or expenses collected from each investment choices selected for the plan. For those fees deducted from each participant account, the actual amount deducted, as well as a description of the services to which the fee relates, will be reported on the quarterly participant statement.</p> <p style="text-align: center;"><b>Refer to Exhibit A to see details regarding any base and per participant fees applicable to your Plan.</b></p>
<b>Transaction Fees</b>	<p>Transaction fees which may be charged against individual participant accounts include:</p> <ul style="list-style-type: none"> <li>• Transaction Fees may be charged by Transamerica for providing services related to the establishment and maintenance of loans, distributions and withdrawals. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee.</li> <li>• Transaction Fees may be charged for the services provided by a TPA selected by the plan sponsor/Plan Administrator. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee.</li> </ul> <p style="text-align: center;"><b>Refer to Exhibit A to see a list of the Transaction Fees applicable to your Plan.</b></p>
<b>Asset-Based Fees</b>	<p>Other asset-based fees may be expressed as a percentage of the assets held in each Investment Choice on a pro-rata basis, or as a specified dollar amount charged to the Plan. These charges are used to subsidize costs for plan-related recordkeeping, administration, payment to financial advisors, and other retirement plan services that would otherwise be charged separately. Actual dollar amounts are reported on your quarterly participant statement.</p> <p style="text-align: center;"><b>Refer to Exhibit A to see a description of the Asset-Based Fees applicable to your Plan.</b></p>

### Investment Information

The information below is provided to help you compare the Investment Choices under your Plan. Total Annual Operating Expenses reduce the rate of return of each Investment Choice.

If you want additional information about your Investment Choices, including principal risks, current investment performance and a glossary of terms, Transamerica participants may go to: [transamerica.com/portal](https://transamerica.com/portal) or call 1-800-401-8726.

**Table 1** below focuses on Investment Choices that do not have a fixed or stated rate of return, and shows fee and expense information, as well as investment performance for each choice and an appropriate benchmark performance (shown in *italics*). Past performance does not guarantee how the Investment Choice will perform in the future. Your investment in these choices could lose money.

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 [A Look at 401\(k\) Plan Fees \(dol.gov\)](https://www.dol.gov/eis/whistleblowers/401k-fees).

Fees and expenses are only one of many factors to consider when you decide to invest. You may also want to think about whether investing in a particular Investment Choice will help you achieve your financial goals.

### Comparative Chart - Table 1 - Variable Choices

Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2024			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
PGIM Total Return Bond R6 <i>Bloomberg US Aggregate Bond</i>	Interm./Long-Term Bond	Intermediate -Term Bonds	0.39%	\$3.90	5.10% <i>2.63%</i>	0.33% <i>-0.23%</i>	2.20% <i>1.35%</i>	N/A
PIMCO Income Instl <i>Bloomberg US Aggregate Bond</i>	Interm./Long-Term Bond	Intermediate -Term Bonds	0.62%	\$6.20	7.24% <i>2.63%</i>	2.67% <i>-0.23%</i>	3.98% <i>1.35%</i>	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2024			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
American Century Inflation-Adjusted Bond R6 <i>Bloomberg US Treasury US TIPS</i>	Interm./Long-Term Bond	Government Bonds	0.26%	\$2.60	2.47% 2.71%	1.91% 2.07%	1.63% 1.91%	N/A
PGIM High Yield R6 <i>ICE BofA US High Yield</i>	Aggressive Bonds	High Yield Bonds	0.38%	\$3.80	10.30% 10.45%	3.78% 3.73%	4.57% 4.21%	N/A
JPMorgan Equity Income R6 <i>Russell 1000 Value</i>	Large-Cap Stocks	Large-Cap Value Stocks	0.45%	\$4.50	10.88% 13.06%	9.22% 9.01%	9.32% 8.23%	See Type C note below for transfer restrictions
iShares S&P 500 Index K <i>S&amp;P 500</i>	Large-Cap Stocks	Large-Cap Blend Stocks	0.03%	\$0.30	24.49% 24.56%	15.02% 15.05%	12.83% 12.86%	N/A
MFS Growth R6 <i>Russell 1000 Growth</i>	Large-Cap Stocks	Large-Cap Growth Stocks	0.51%	\$5.10	36.51% 33.48%	15.91% 19.34%	15.22% 16.33%	N/A
Allspring Special Mid Cap Value R6 <i>Russell 3000</i>	Small/Mid-Cap Stocks	Mid-Cap Value Stocks	0.70%	\$7.00	10.03% 23.13%	10.51% 14.14%	9.07% 12.15%	See Type C note below for transfer restrictions
iShares Russell Mid-Cap Index K (05/2015) <i>Russell Mid Cap</i>	Small/Mid-Cap Stocks	Mid-Cap Blend Stocks	0.05%	\$0.50	12.83% 12.88%	9.46% 9.46%	9.05% 9.01%	N/A
Janus Henderson Enterprise I <i>Russell Mid Cap Growth</i>	Small/Mid-Cap Stocks	Mid-Cap Growth Stocks	0.76%	\$7.60	10.15% 15.05%	9.59% 9.93%	11.97% 10.51%	N/A
Allspring Special Small Cap Value R6 <i>Russell 2000 Value</i>	Small/Mid-Cap Stocks	Small-Cap Value Stocks	0.83%	\$8.30	11.13% 10.90%	8.22% 7.07%	7.85% 6.23%	See Type C note below for transfer restrictions
iShares Russell 2000 Small-Cap Index K <i>Russell 2000</i>	Small/Mid-Cap Stocks	Small-Cap Blend Stocks	0.07%	\$0.70	10.02% 10.06%	6.98% 6.94%	7.05% 7.00%	N/A
ClearBridge Small Cap Growth I <i>Russell 2000 Growth</i>	Small/Mid-Cap Stocks	Small-Cap Growth Stocks	0.91%	\$9.10	-1.10% 9.14%	5.05% 6.17%	7.96% 7.39%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2024			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
Baron Real Estate Institutional <i>S&amp;P United States REIT</i>	Small/Mid-Cap Stocks	Real Estate	1.06%	\$10.60	6.90% 7.52%	12.93% 3.87%	8.88% 5.73%	N/A
American Funds Europacific Growth R6 <i>MSCI ACWI Ex USA</i>	International Stocks	World/Foreign Stocks	0.47%	\$4.70	10.82% 11.62%	6.05% 5.55%	5.25% 3.84%	N/A
Hartford International Opportunities R6 <i>MSCI ACWI Ex USA</i>	International Stocks	World/Foreign Stocks	0.70%	\$7.00	12.26% 11.62%	6.63% 5.55%	4.71% 3.84%	N/A
Delaware Ivy Systematic Emerging Markets Equity I <i>MSCI EM</i>	International Stocks	Emerging Market Stocks	0.80%	\$8.00	15.69% 12.55%	4.91% 3.10%	4.81% 2.79%	N/A
Janus Henderson Balanced I <i>S&amp;P 500</i>	Multi-Asset/Other	Balanced	0.66%	\$6.60	16.84% 24.56%	9.14% 15.05%	8.56% 12.86%	N/A
American Funds 2010 Trgt Date Retire R6 <i>S&amp;P Target Date 2010</i>	Multi-Asset/Other	Target Date Investment Choices	0.29%	\$2.90	8.98% 8.41%	5.06% 4.51%	4.91% 4.43%	N/A
American Funds 2015 Trgt Date Retire R6 <i>S&amp;P Target Date 2015</i>	Multi-Asset/Other	Target Date Investment Choices	0.30%	\$3.00	9.44% 8.93%	5.43% 4.93%	5.24% 4.85%	N/A
American Funds 2020 Trgt Date Retire R6 <i>S&amp;P Target Date 2020</i>	Multi-Asset/Other	Target Date Investment Choices	0.31%	\$3.10	10.16% 9.84%	5.81% 5.28%	5.66% 5.22%	N/A
American Funds 2025 Trgt Date Retire R6 <i>S&amp;P Target Date 2025</i>	Multi-Asset/Other	Target Date Investment Choices	0.32%	\$3.20	10.82% 10.29%	6.60% 6.07%	6.33% 5.80%	N/A
American Funds 2030 Trgt Date Retire R6 <i>S&amp;P Target Date 2030</i>	Multi-Asset/Other	Target Date Investment Choices	0.33%	\$3.30	12.71% 11.85%	7.64% 7.04%	7.27% 6.46%	N/A
American Funds 2035 Trgt Date Retire R6 <i>S&amp;P Target Date 2035</i>	Multi-Asset/Other	Target Date Investment Choices	0.35%	\$3.50	14.85% 13.55%	9.07% 8.09%	8.30% 7.16%	N/A

Comparative Chart - Table 1 - Variable Choices								
Name of Investment Choice/Inception (Mo/Yr)/ Benchmark	Asset Class	Sub-Asset Class	Total Annual Investment Choice Operating Expenses		Average Annual Total Return 06-30-2024			Shareholder-Type Fees / Comments
			As %	Per \$1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception	
American Funds 2040 Trgt Date Retire R6 <i>S&amp;P Target Date 2040</i>	Multi-Asset/Other	Target Date Investment Choices	0.37%	\$3.70	17.04% 15.05%	10.03% 8.93%	8.88% 7.69%	N/A
American Funds 2045 Trgt Date Retire R6 <i>S&amp;P Target Date 2045</i>	Multi-Asset/Other	Target Date Investment Choices	0.37%	\$3.70	17.60% 15.94%	10.24% 9.44%	9.06% 8.02%	N/A
American Funds 2050 Trgt Date Retire R6 <i>S&amp;P Target Date 2050</i>	Multi-Asset/Other	Target Date Investment Choices	0.38%	\$3.80	18.00% 16.50%	10.30% 9.72%	9.13% 8.22%	N/A
American Funds 2055 Trgt Date Retire R6 <i>S&amp;P Target Date 2055</i>	Multi-Asset/Other	Target Date Investment Choices	0.38%	\$3.80	18.32% 16.53%	10.30% 9.78%	9.11% 8.28%	N/A
American Funds 2060 Trgt Date Retire R6 (03/2015) <i>Morningstar Lifetime Allocation Moderate 2060</i>	Multi-Asset/Other	Target Date Investment Choices	0.39%	\$3.90	18.43% 15.12%	10.27% 8.33%	9.48% 7.77%	N/A
American Funds 2065 Trgt Date Retire R6 (03/2020) <i>Morningstar Lifetime Allocation Moderate 2060</i>	Multi-Asset/Other	Target Date Investment Choices	0.39%	\$3.90	18.44% 15.12%	N/A N/A	15.55% 14.79%	N/A

\*This is the cost of each Investment Choice for a 12-month period of time.

Note Type C: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

**Table 2** below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance. The table below shows no Annual Operating Expenses, as the interest rate is net of any operating expenses.



Comparative Chart - Table 2 – Fixed Choices					
Name of Investment Choice	Return/Credited Rate	Term	Other (Explanation of Term)	PSF/Credit	Shareholder-Type Fees/Comments
Transamerica Stable Value Core Account	1.65%	Semi-Annual	Interest rates are reset semi-annually and apply to all assets.	0.17%	General account stable value investments may be subject to withdrawal or transfer restrictions at the Plan level under specific circumstances. Fees and charges under the group annuity contract or applicable service agreement may change if the Contractholder/Sponsor directs Transamerica to remove the Stable Value Investment Choice from the available Investment Choices for the Plan. Contact your Transamerica Representative for more information. Hold and withdrawal restrictions do not typically apply to participants.

Exhibit A – Summary of Plan Fees and Transaction Fees			
<ul style="list-style-type: none"> <li>Generally, transaction fees are paid by participants.</li> <li>Plan fees may be paid by your employer or divided up among all participants.</li> <li>Under certain circumstances, service fee discounts, recordkeeping fee waivers, or the use of plan forfeitures may cover or reduce the fees stated below.</li> <li>TPA Charges are administration fees charged by Benefit Plans Plus, LLC a Third Party Administrator (TPA), an independent company that your employer has selected to provide these services. The TPA's services may include consulting, compliance, document services, or other plan administration activities.</li> </ul>			
Type of Service, Feature or Benefit	Transamerica Charges (Expressed in \$)	TPA Charges (Expressed in \$)	Basis
<b>Fees</b>			
▪ Terminations / Lump Sum Distribution**	\$25	\$75	Per distribution
▪ Death Benefits	\$25	\$75	Per distribution
▪ Disability Benefits	\$25	\$75	Per distribution
▪ QDRO Distribution Fee	\$25	\$575	Per distribution
▪ Installments	\$0		Per distribution

▪ Loan Setup Fee	\$25	\$175	Per Loan
▪ Loan Maintenance Fee	\$24		Annually
▪ Hardship Withdrawal	\$25	\$125	Per distribution
▪ In-Service/Child Birth/Adoption Withdrawal	\$25	\$75	Per distribution
▪ Manual Processing Fee Participants may be charged a transaction fee for transactions in the amount shown for transactions not completed online or over the phone.	\$50		Each occurrence
<b>Plan Fees</b>			
<b>Participant Charges</b>			
▪ 0 - 999999999	\$0		Per Participant
<b>Base Fees</b>			
▪ 0 - 999999999	\$0		Per Year
**May include Required Minimum Distributions			

**Surrender Charges:** Depending on the specific underwriting of the Program, upon total or partial discontinuance of the Program, an asset-based surrender/discontinuance charge may apply for a limited number of deposit years. Please contact the Participant Call Center at 1-800-401-8726 for specific details.