



Let's *talk.*

Prepared for WellHaven Pet Health 401(k) Plan

Important information enclosed

Please review the details on how your retirement account will be invested.



John Hancock Retirement Plan Services, LLC and WellHaven Pet Health are not affiliated and neither are responsible for the liabilities of the other.



Hi

Great news! Your plan sponsor has partnered with John Hancock to provide you with a retirement savings plan.

We're busy preparing for your arrival, but in the meantime, there are a few things you'll need to know. **Ready?** Let's get started.

Need to talk?

Call us anytime during the process if you have questions at 800-294-3575.

Here is what you need to know.

Your account will be moving from your prior provider starting May 27, 2025 and will be set up with us by June 27, 2025. While it is on the move, you will not have access to your account. Once your plan is live, you should:



Register

Anytime after June 27, 2025, go to **myplan.johnhancock.com**, scan the code or download **John Hancock's retirement app**.

For Android



For iOS



Already have an account?

We want to make sure you're happy with where your money is being invested, so we need you to review some important investment details and dates. You can make investment changes any time after your account has been transferred to ensure your savings are invested exactly how you want them to be.

or



Not enrolled yet?

You may be missing out on a valuable benefit. Get started by registering and enrolling at **myplan.johnhancock.com** or download **John Hancock's retirement app** after June 27, 2025.

Take control of your financial *future* today!

Anytime after June 27, 2025, go to myplan.johnhancock.com or download **John Hancock's retirement app** to:

Connect

your retirement accounts* to see your total retirement savings in one place

Analyze

your cashflow, spending patterns and debts to effectively manage your budget

Create

action plans and strategies to achieve your goals for today and tomorrow

Personalized advice.

Customized advice with a managed account

The John Hancock Personalized Retirement Advice program provides the same personalized investment recommendations you would receive with Retirement Manager, and for a fee, you'll also benefit from:

- Ongoing oversight from investment professionals
- Automatic rebalancing and adjustments to keep your investment portfolio in line with your goals
- Progress reports detailing performance
- Support that is available online or over the phone

Fees for this service are based on a tiered schedule and vary by account balance. They are paid directly from your account so there is no reduction in your take home pay, and you can cancel at any time. For a full fee schedule, refer to the Acknowledgement and Agreement section of the John Hancock Personalized Retirement Advice Investment Advisory Agreement.

Start to *explore.*

myplan.johnhancock.com

Access to powerful tools and resources to help you get financially fit

Link your accounts to see the big picture

Take the Financial Wellness Assessment

Set a retirement goal and track your progress

Manage your investments

See your account balance, personal rate of return and your latest statement

Learn how to manage your finances for today and tomorrow

Update or change your beneficiary information

*As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

Let's dive into this a bit more.

Where is my money going?

Your plan sponsor has decided to transfer your account balances and any future contributions you make into the following investment option(s):

Balances in this fund	will be invested in this fund
Voya Fixed Account (4450)*	Vanguard Federal Money Market Investor
American Funds Capital World Bond R6	American Funds Capital World Bond R6
DFA Inflation-Protected Securities I	DFA Inflation-Protected Securities I
PGIM High Yield R6	PGIM High Yield R6
Voya Intermediate Bond R6	Voya Intermediate Bond R6
Vanguard Balanced Index Adm	Vanguard Balanced Index Adm
Voya Index Solution Income Portfolio - Class Z	BlackRock LifePath Index Retire K
Voya Index Solution 2025 Portfolio - Class Z	BlackRock LifePath Index Retire K
Voya Index Solution 2030 Portfolio - Class Z	BlackRock LifePath Index 2030 K
Voya Index Solution 2035 Portfolio - Class Z	BlackRock LifePath Index 2035 K
Voya Index Solution 2040 Portfolio - Class Z	BlackRock LifePath Index 2040 K
Voya Index Solution 2045 Portfolio - Class Z	BlackRock LifePath Index 2045 K
Voya Index Solution 2050 Portfolio - Class Z	BlackRock LifePath Index 2050 K
Voya Index Solution 2055 Portfolio - Class Z	BlackRock LifePath Index 2055 K
Voya Index Solution 2060 Portfolio - Class Z	BlackRock LifePath Index 2060 K
Voya Index Solution 2065 Portfolio - Class Z	BlackRock LifePath Index 2065 K
JPMorgan Equity Income R6	JPMorgan Equity Income R6
Allspring Special Mid Cap Value R6	Allspring Special Mid Cap Value R6

Funds continue on next page.

* This is not a mutual fund.

The Plan is intended to constitute a Plan described in Section 404(C) of the Employee Retirement Income Security Act of 1974 ("ERISA"). Under this rule, you have control and can decide how the assets in your account are invested. Section 404(C) also provides that the Plan's fiduciaries are not liable for poor investment performance or losses resulting from your investment choices. This means that you are responsible for your investment decisions under the Plan.

Your account will be in motion and unavailable starting **May 27, 2025** through to **June 27, 2025**, or possibly sooner. During this time you are unable to access your account or obtain a distribution. Whether or not you are planning on retiring soon, carefully consider how this blackout period may affect your retirement planning. Review your current investments in light of your inability to direct or diversify these investments during the blackout period.

What if I want to change my investments?

You are in control of how your money is invested. You can direct your contributions to any of the investment options offered within your plan.

To make changes before May 27, 2025, please contact your previous plan provider directly to make the investment change. To make changes after June 27, 2025, simply go to **myplan.johnhancock.com**.

Balances in this fund	will be invested in this fund
ClearBridge Appreciation IS	ClearBridge Appreciation IS
DFA US Targeted Value I	DFA US Targeted Value I
JPMorgan Large Cap Growth R6	JPMorgan Large Cap Growth R6
JPMorgan Small Cap Growth R6	JPMorgan Small Cap Growth R6
Neuberger Berman Mid Cap Growth R6	Neuberger Berman Mid Cap Growth R6
Vanguard 500 Index Admiral	Vanguard 500 Index Admiral
Vanguard Mid Cap Index Admiral	Vanguard Mid Cap Index Admiral
Vanguard Small Cap Index Admiral Shares	Vanguard Small Cap Index Admiral Shares
American Funds New Perspective R6	American Funds New Perspective R6
DFA Real Estate Securities I	DFA Real Estate Securities I
Vanguard Emerging Mkts Stock Idx Adm	Vanguard Emerging Mkts Stock Idx Adm
Vanguard Total Intl Stock Index Admiral	Vanguard Total Intl Stock Index Admiral

Your Plan Sponsor is also adding these investment option(s):

BlackRock LifePath Index 2070 K

Default investment fact sheets, including information regarding expense ratios and redemption fees, are included in this mailing. Please review the investment fact sheets carefully.

Funds in your plan may have implemented restrictions such as short-term trading fees and/or trading blackout periods on certain transactions. Please refer to the fund prospectus for more information.

An investment in the money market investment option is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The investment option seeks to preserve a value of \$1.00 per share but it is possible to lose money by investing in this investment option. The Sponsor of the money market investment option has no legal obligation to provide financial support, and you should not expect that the Sponsor will provide financial support to the investment option at any time.



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WellHaven Pet Health 401(k) Plan (“plan”) qualified default investment alternative notice

You have the right to direct the investment of your account among any of the investment options available under the Plan. If you are a participant or beneficiary in the Plan and do not have an investment election on file, any contributions made on your behalf will be invested in the Plan’s “default” investment (the “Default Fund”), the BlackRock LifePath Index based on the following schedule:

Year of birth	Default investment
1962 or Earlier	BlackRock LifePath Index Retire K
1963-1967	BlackRock LifePath Index 2030 K
1968-1972	BlackRock LifePath Index 2035 K
1973-1977	BlackRock LifePath Index 2040 K
1978-1982	BlackRock LifePath Index 2045 K
1983-1987	BlackRock LifePath Index 2050 K
1988-1992	BlackRock LifePath Index 2055 K
1993-1997	BlackRock LifePath Index 2060 K
1998-2002	BlackRock LifePath Index 2065 K
2003 or Later	BlackRock LifePath Index 2070 K

This investment is intended to satisfy the requirements of a “qualified default investment alternative” (“QDIA”) under the Employee Retirement Income Security Act of 1974 (“ERISA”). A copy of the Fund Fact Sheet for the Plan’s default investment is attached to this Notice.

The enclosed Fund Fact Sheet for the Default Fund contains a description of the investment objectives, risk and return characteristics, and fees and expenses.

If you do not make an investment election and your account is invested in the Default Fund, you may transfer all, or any part of it, into any other available investment options by contacting John Hancock. Transfer fees (if any) are generally waived during the 90 days following your initial investment in the Default Fund. Information regarding all of the Plan’s investment options and procedures for changing investment elections is available by contacting John Hancock.

About Risk

Investing in Target Date Funds: The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios is designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. For any investment fund (including a Default Fund) that has a fund prospectus, the prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800-294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money; the fund's prospectus provides information regarding details for the applicable fee waivers. Prospectus may only be available in English.

John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

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Need more info?

If you have additional questions about the Plan's transition, whether the blackout period has ended, or your rights and obligations under the Plan, contact John Hancock at 800-294-3575.



For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English

Participation in John Hancock Personalized Retirement Advice does not guarantee investment success. All investing involves risk including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services LLC ("JHPFS"), a registered investment adviser and affiliate of John Hancock Retirement Plan Services LLC, is the investment manager of the John Hancock Personalized Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment adviser and wholly-owned subsidiary of Morningstar, Inc., to act as the independent "financial expert" (as defined in the U.S. Department of Labor's Advisory Opinion 2001-09A) for John Hancock Personalized Retirement Advice. JHPFS monitors Morningstar Investment Management's performance. Morningstar Investment Management LLC is not affiliated with John Hancock Retirement Plan Services, JHPFS or their affiliates. JHPFS acts as a fiduciary with respect to the management of John Hancock Personalized Retirement Advice investments.

All investments are subject to market risk and will fluctuate in value.

Past performance is no guarantee of future results.

There is no guarantee that any investment strategy will achieve its objectives.

The content of this document is for general information only and is believed to be accurate and reliable as of posting date but may be subject to change. John Hancock does not provide investment, tax or legal advice. Please consult your own independent advisor as to any investment, tax or legal statements made herein.

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