

403B RETIREMENT PLAN OF PIONEER RESOURCES INC

Plan Code: PNR-001

Product name: *Lincoln Alliance*[®] program

The purpose of this document is to provide you with important information regarding the 403B RETIREMENT PLAN OF PIONEER RESOURCES INC and the plan's designated investment alternatives under the *Lincoln Alliance*[®] program, including fee and expense information, to help you compare investment options in accordance with Department of Labor (DOL) Regulation section 2550.404a-5 ("404(a) participant fee disclosure").

Information presented throughout this entire document is specific to the plan's designated investment alternatives only under the *Lincoln Alliance* program. Please contact your retirement plan administrator for more information.

If you would like additional information regarding your plan's designated investment alternatives, you may visit the specific website addresses shown throughout this document or you may contact your retirement plan administrator at 231-773-5355 or PERSONAL AND CONFIDENTIAL, ATTN: JILL BONTHUIS, 1145 WESLEY AVE, MUSKEGON, MI 49442-2100. A free paper copy of the information may be obtained by contacting your retirement plan administrator at 231-773-5355.

Every effort has been made to ensure that this disclosure is as thorough and accurate as possible to reflect the legal documents, laws, and regulations that govern the operation of the plan. In the event of any conflict, the terms of the plan document, investment arrangements, applicable laws, and regulations will govern.

Document summary

There are several sections that comprise the 404(a) participant fee disclosure:

- **General plan information section** provides general information regarding plan features and designated investment alternatives, such as an explanation of how to give investment instructions, if applicable.
- **Plan fees and expenses**
 - **General administrative expenses section** provides an explanation of any fees and expenses for general plan administrative services that may be charged to or deducted from all participants' retirement accounts. Examples include fees and expenses for legal, accounting, and recordkeeping services.
 - **Individual participant fees section** provides an explanation of any fees and expenses that may be charged to or deducted from your retirement account based on the actions taken by you. Examples may include fees and expenses for plan loans and for processing surrender charges, if applicable.
- **Comparative charts** provide a current list of the investment options with performance and fee information for designated investment alternatives in comparative chart format.

General plan information

To direct your designated investment alternatives for the plan:

For initial enrollment, you may enroll by following the enrollment process established for your plan or by completing the materials and returning them as indicated on the documents provided during the enrollment process.

Existing participants may update elections by:

- Visiting LincolnFinancial.com, or
- Calling the Lincoln Customer Contact Center at 800-234-3500

You may change your elections at any time; transfers are effective the same business day provided the markets are open and instructions are received before 4:00 p.m. Eastern Time.

The *Lincoln Alliance* program may restrict the number of transfers you may make among designated investment alternatives within the product in a given time period. An investment option may apply a redemption fee or restrict certain transfers. However, transactions associated with market timing – such as frequent, large, or short-term transfers among investment options – can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Voting and tender rights associated with mutual fund shares offered under the plan are exercised by the plan sponsor, if applicable.

The designated investment alternatives available in the *Lincoln Alliance* program are those listed in the comparative charts. Please contact your retirement plan administrator for information regarding designated investment alternatives offered outside of the *Lincoln Alliance* program, if any (e.g., employer securities).

Merrill Lynch, Pierce, Fenner & Smith, Incorporated (“Merrill Lynch”) charges our 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.

Plan fees and expenses

This section provides an explanation of fees and expenses for general plan administrative services, if any, that may be charged to or deducted from all individual accounts and are not reflected in the total annual operating expenses of any designated investment alternative. For example, the plan may incur general administrative expenses each year to cover services related to the operation of the plan (e.g., legal, accounting, recordkeeping, trustee fees, and Registered Investment Advisor fees). Where applicable, the plan may charge a portion of these expenses to participant accounts if the expenses are not paid by the plan sponsor or from revenue sharing payments the plan receives from plan investment options. These expenses will appear on your quarterly retirement statement, if applicable.

Additionally, an explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant based on the actions taken by that person are described below. The dollar amount of fees and expenses that are actually charged to a participant's account during the preceding quarter will be reflected on the participant's quarterly retirement statement.

General administrative expenses

Retirement plans have expenses associated with them. Here is a list of administrative fees associated with this plan.

Administrative fees	Description	Fee/Frequency
Plan Level Wrap Fee	Fee charged to cover expenses incurred in the administration of the plan. These expenses may include, but are not limited to the receipt and processing of deposits, processing of withdrawals, call center operations, website development and maintenance, and certain marketing and distribution expenses. The fee can be assessed on a per participant or asset basis.	0.1425% / quarterly

Individual participant fees

The plan applies fees to individual participant accounts. These charges apply only to participants who use specific features of the plan. Here is a list of individual participant fees associated with this plan:

Individual fees	Description	Fee/Frequency
QDRO Distribution	A fee deducted from a participant's account for researching and processing withdrawals under a Qualified Domestic Relations Order (QDRO).	\$500.00 / set up
Loan Maintenance Fee	Fee may be deducted from a participant's account while the loan is outstanding.	\$6.25 / quarterly
Loan Setup Fee	A fee that may be deducted from the participant's account on the date the loan is processed.	\$75.00 / set up
Distributions	A fee deducted from a participant's account for processing withdrawals due to severance from employment or retirement (excludes automatic rollover distributions).	\$40.00 / set up
In-Service Withdrawals	A fee deducted from a participant's account for pre and post age 59 1/2 withdrawals, withdrawals from rollover and/or after-tax accounts, when applicable to your plan.	\$25.00 / set up

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Investment options, performance history, and fees and expenses as of June 30, 2024.

Comparative chart summary

This section is comprised of three charts:

Chart 1

• Variable return investments chart

- comprised of performance information for plan investment options
- illustrates the past performance of the investments with the benchmark field

Chart 2

• Fixed return investments chart

- displays those funds with a fixed rate of return

Chart 3

• Fees and expenses chart

- displays the fees and expenses you will pay if you invest in a particular option

403B RETIREMENT PLAN OF PIONEER RESOURCES INC investment options comparative chart

Chart 1 – Variable return investments

Chart 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. The chart illustrates how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information regarding an option's principal risks is available at LincolnFinancial.com.

Chart 1 - Variable return investments				
Investment options	Average annual total return as of June 30, 2024			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds				
AB Small Cap Growth Z (06/15) Morningstar US Small Brd Grt Ext TR USD www.LincolnFinancial.com	8.44 10.30	6.37 6.49	9.32 7.51	9.63
American Funds New World R6 (05/09) Morningstar EM TME NR USD www.LincolnFinancial.com	11.04 13.03	6.76 3.77	5.65 3.45	8.55
BlackRock Mid-Cap Growth Equity K (03/16) Morningstar US Mid Broad Growth TR USD www.LincolnFinancial.com	11.23 12.23	6.96 10.01	11.35 10.36	13.70
Columbia Dividend Income Inst3 (11/12) Morningstar US LM Brd Value TR USD www.LincolnFinancial.com	14.69 17.49	11.25 11.47	10.84 10.08	12.48

Chart 1 - Variable return investments

Investment options	Average annual total return as of June 30, 2024			
	1-yr.	5-yr.	10-yr.	Since inception
Fidelity Advisor Growth Opps Z (08/13) Morningstar US LM Brd Growth TR USD www.LincolnFinancial.com	39.50 31.68	18.90 17.17	18.02 14.78	18.02
iShares MSCI EAFE Intl Idx K (03/11) Morningstar Global xUS TME NR USD www.LincolnFinancial.com	11.44 11.80	6.63 5.86	4.37 4.03	5.21
Vanguard 500 Index Admiral (11/00) Morningstar US Large-Mid TR USD www.LincolnFinancial.com	24.51 24.73	15.00 14.75	12.82 12.58	8.10
Vanguard Dividend Appreciation Index Adm (12/13) Morningstar US Large-Mid TR USD www.LincolnFinancial.com	14.58 24.73	11.72 14.75	11.07 12.58	11.17
Vanguard Global Equity Inv (08/95) Morningstar Global TME NR USD www.LincolnFinancial.com	15.41 19.43	9.46 10.77	8.40 8.44	8.96
Vanguard Growth Index Admiral (11/00) Morningstar US LM Brd Growth TR USD www.LincolnFinancial.com	32.77 31.68	18.78 17.17	15.33 14.78	8.88
Vanguard Mid Cap Index Admiral (11/01) Morningstar US Mid TR USD www.LincolnFinancial.com	11.80 12.74	9.38 10.07	9.10 9.69	9.84
Vanguard Mid-Cap Value Index Admiral (09/11) Morningstar US Mid Broad Value TR USD www.LincolnFinancial.com	11.33 13.19	8.68 9.43	8.08 8.67	11.77
Vanguard Small Cap Index Adm (11/00) Morningstar US Small Extended TR USD www.LincolnFinancial.com	11.50 10.05	8.45 7.34	8.08 7.03	8.96
Vanguard Small Cap Value Index Admiral (09/11) Morningstar US Small Brd Val Ext TR USD www.LincolnFinancial.com	12.86 9.81	9.18 8.49	7.89 6.65	11.77
Bond funds				
BlackRock High Yield Bond K (11/98) Morningstar US HY Bd TR USD www.LincolnFinancial.com	11.28 10.50	4.41 3.90	4.41 4.29	6.81
JHancock Bond R6 (08/11) Morningstar US Core Plus Bd TR USD www.LincolnFinancial.com	3.94 2.92	0.54 -0.03	2.05 1.47	3.13

Chart 1 - Variable return investments

Investment options	Average annual total return as of June 30, 2024			
	1-yr.	5-yr.	10-yr.	Since inception
Vanguard Short-Term Corp Bd Idx Admiral (11/10) Morningstar US 1-3Y Gov&Corp TR USD www.LincolnFinancial.com	5.88	1.64	2.02	2.31
Other				
American Funds Capital Income Bldr R6 (05/09) Morningstar Gbl Allocation TR USD www.LincolnFinancial.com	10.23	6.31	5.26	8.05
Nuveen Lifecycle Index 2020 R6 (09/09) Morningstar Lifetime Mod 2020 TR USD www.LincolnFinancial.com	10.29	5.74	5.66	7.20
Nuveen Lifecycle Index 2025 R6 (09/09) Morningstar Lifetime Mod 2025 TR USD www.LincolnFinancial.com	11.14	6.45	6.24	7.83
Nuveen Lifecycle Index 2030 R6 (09/09) Morningstar Lifetime Mod 2030 TR USD www.LincolnFinancial.com	12.33	7.26	6.86	8.50
Nuveen Lifecycle Index 2035 R6 (09/09) Morningstar Lifetime Mod 2035 TR USD www.LincolnFinancial.com	13.75	8.17	7.51	9.17
Nuveen Lifecycle Index 2040 R6 (09/09) Morningstar Lifetime Mod 2040 TR USD www.LincolnFinancial.com	15.48	9.19	8.20	9.77
Nuveen Lifecycle Index 2045 R6 (09/09) Morningstar Lifetime Mod 2045 TR USD www.LincolnFinancial.com	16.63	9.98	8.69	10.10
Nuveen Lifecycle Index 2050 R6 (09/09) Morningstar Lifetime Mod 2050 TR USD www.LincolnFinancial.com	17.15	10.22	8.85	10.22
Nuveen Lifecycle Index 2055 R6 (04/11) Morningstar Lifetime Mod 2055 TR USD www.LincolnFinancial.com	17.34	10.34	8.95	9.43
Nuveen Lifecycle Index 2060 R6 (09/14) Morningstar Lifetime Mod 2060 TR USD www.LincolnFinancial.com	17.58	10.48	---	9.39
Nuveen Lifecycle Index Ret Inc R6 (09/09) Morningstar Mod Con Tgt Risk TR USD www.LincolnFinancial.com	9.44	4.95	4.84	5.96

Chart 1 - Variable return investments				
Investment options	Average annual total return as of June 30, 2024			
	1-yr.	5-yr.	10-yr.	Since inception
Vanguard LifeStrategy Cnsvr Gr Inv (09/94) Morningstar Mod Con Tgt Risk TR USD www.LincolnFinancial.com	9.01 8.10	4.23 4.17	4.62 4.29	6.43
Vanguard LifeStrategy Growth Inv (09/94) Morningstar Mod Agg Tgt Risk TR USD www.LincolnFinancial.com	15.08 12.92	8.57 7.60	7.55 6.86	8.12
Vanguard LifeStrategy Mod Gr Inv Shrs (09/94) Morningstar Mod Tgt Risk TR USD www.LincolnFinancial.com	11.99 10.34	6.41 5.83	6.11 5.56	7.39
Vanguard Real Estate Index Admiral (11/01) Morningstar US Real Est TR USD www.LincolnFinancial.com	4.75 5.30	2.96 2.92	5.30 5.32	8.77

Chart 2 – Fixed return investments

Chart 2 focuses on the performance of investment options that have a fixed or stated rate of return. The chart displays the credited rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Chart 2 - Fixed return investments			
Investment options	Rate Type	Return	Term
Lincoln Stable Value Account -LNGPA			
	New money rate	---	Quarterly
	Portfolio rate	2.20	Quarterly
	Guaranteed minimum interest rate	1.00	1 - 99 yrs

Lincoln reserves the right to adjust the fixed or stated rate of return prospectively during the term of the contract or agreement. The most current rate of return is available at 800-234-3500.

If the Guaranteed Minimum Interest Rate listed above is higher than the Portfolio rate and/or the New money rate, Lincoln's Guaranteed Minimum Interest Rate will be the actual rate credited to your account.

Chart 3 – Fee and expense information

Chart 3 displays fee and expense information for the investment options listed in the prior two charts (Chart 1 and Chart 2). It indicates the total annual operating expenses of the options in Chart 1. Total annual operating expenses are expenses that reduce the rate of return of the investment option. This chart also shows shareholder-type fees, if applicable. These fees are in addition to total annual operating expenses.

Chart 3 - Fees and expenses

Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees and transfer-type restrictions
	As a %	Per \$1000	As a %	Per \$1000	
Equity funds					
AB Small Cap Growth Z	0.78%	\$7.80	0.78%	\$7.80	---
American Funds New World R6	0.57%	\$5.70	0.57%	\$5.70	---
BlackRock Mid-Cap Growth Equity K	0.71%	\$7.10	0.71%	\$7.10	---
Columbia Dividend Income Inst3	0.55%	\$5.50	0.55%	\$5.50	---
Fidelity Advisor Growth Opps Z	0.35%	\$3.50	0.35%	\$3.50	---
iShares MSCI EAFE Intl Idx K	0.05%	\$0.50	0.05%	\$0.50	---
Vanguard 500 Index Admiral	0.04%	\$0.40	0.04%	\$0.40	---
Vanguard Dividend Appreciation Index Adm	0.08%	\$0.80	0.08%	\$0.80	---
Vanguard Global Equity Inv	0.42%	\$4.20	0.42%	\$4.20	---
Vanguard Growth Index Admiral	0.05%	\$0.50	0.05%	\$0.50	---
Vanguard Mid Cap Index Admiral	0.05%	\$0.50	0.05%	\$0.50	---
Vanguard Mid-Cap Value Index Admiral	0.07%	\$0.70	0.07%	\$0.70	---
Vanguard Small Cap Index Adm	0.05%	\$0.50	0.05%	\$0.50	---
Vanguard Small Cap Value Index Admiral	0.07%	\$0.70	0.07%	\$0.70	---
Bond funds					
BlackRock High Yield Bond K	0.49%	\$4.90	0.48%	\$4.80	---
JHancock Bond R6	0.37%	\$3.70	0.36%	\$3.60	---
Vanguard Short-Term Corp Bd Idx Admiral	0.07%	\$0.70	0.07%	\$0.70	---
Other					
American Funds Capital Income Bldr R6	0.27%	\$2.70	0.27%	\$2.70	---
Nuveen Lifecycle Index 2020 R6	0.19%	\$1.90	0.10%	\$1.00	---
Nuveen Lifecycle Index 2025 R6	0.18%	\$1.80	0.10%	\$1.00	---
Nuveen Lifecycle Index 2030 R6	0.18%	\$1.80	0.10%	\$1.00	---
Nuveen Lifecycle Index 2035 R6	0.17%	\$1.70	0.10%	\$1.00	---

Chart 3 - Fees and expenses

Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees and transfer-type restrictions
	As a %	Per \$1000	As a %	Per \$1000	
Nuveen Lifecycle Index 2040 R6	0.17%	\$1.70	0.10%	\$1.00	---
Nuveen Lifecycle Index 2045 R6	0.17%	\$1.70	0.10%	\$1.00	---
Nuveen Lifecycle Index 2050 R6	0.17%	\$1.70	0.10%	\$1.00	---
Nuveen Lifecycle Index 2055 R6	0.17%	\$1.70	0.10%	\$1.00	---
Nuveen Lifecycle Index 2060 R6	0.18%	\$1.80	0.10%	\$1.00	---
Nuveen Lifecycle Index Ret Inc R6	0.22%	\$2.20	0.10%	\$1.00	---
Vanguard LifeStrategy Cnsv Gr Inv	0.12%	\$1.20	0.12%	\$1.20	---
Vanguard LifeStrategy Growth Inv	0.14%	\$1.40	0.14%	\$1.40	---
Vanguard LifeStrategy Mod Gr Inv Shrs	0.13%	\$1.30	0.13%	\$1.30	---
Vanguard Real Estate Index Admiral	0.13%	\$1.30	0.13%	\$1.30	---
Fixed return investments					
Lincoln Stable Value Account -LNGPA	0.00%	\$0.00	0.00%	\$0.00	Transfers from this investment option to competing funds may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to competing funds within 90 days.

Frequent trading policy: Transactions associated with market timing – such as frequent, large, or short-term transfers among investment options – can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Total annual operating expense: Expenses that reduce the rate of return of the investment option.

Net Operating Expense: Total annual operating expense net of any applicable fund company waivers/reimbursements.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to consider whether an investment in a particular option, along with your other investments, may help you achieve your financial goals.

Please visit LincolnFinancial.com for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand the terms used in this document.

Important Disclosures. Please read.

Mutual funds in the Lincoln Alliance® program are sold by prospectus. The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA, SIPC) and retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuations, including loss of principal.

The stable value option may be offered as a Fixed Annuity through Lincoln Financial Group affiliates or as a collective trust through independent third-party trust companies.

The *Lincoln Alliance*® program includes certain services provided by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), a registered broker-dealer and Member Securities Protection Investor Corporation (SIPC). MLPF&S is a wholly-owned subsidiary of Bank of America Corporation. Neither MLPF&S nor Bank of America Corporation is an affiliate of Lincoln National Corporation.

Morningstar Investment Management LLC's investment lineups are subject to change. The investment options within a lineup do involve risk and will not always be profitable. Morningstar Investment Management does not guarantee that negative returns can or will be avoided in the lineups. An investment made in an investment option may differ substantially from its historical performance and, as a result, your plan participant may incur a loss. Past performance is no guarantee of future results.

The Morningstar Insight Series is not an investment option. It is a series of fund lineups chosen by Morningstar Investment Management LLC from the universe of investment options available in the *Lincoln Alliance*® program. Morningstar Investment Management LLC is a registered investment advisor and subsidiary of Morningstar, Inc. Neither Morningstar Investment Management nor Morningstar, Inc. is affiliated with the Lincoln Financial Group. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management LLC, 22 W. Washington Street, Chicago, IL 60602.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.