



January 30, 2023

**Re: Ward Cove Dock Group 401(k) Plan**

Your employer has chosen The Standard to be your retirement plan provider. Welcome!

The Standard is experienced when it comes to retirement planning — we've been helping people achieve their retirement dreams for more than 70 years. Please visit [www.standard.com/retirement](http://www.standard.com/retirement) to learn more about us.

**What you need to do now**

*Review the enclosed plan information.* To get the most out of your retirement plan, it's important to make informed decisions about the available investment options and how fees affect investment earnings. The Department of Labor requires service providers to disclose certain plan fee and investment information to plan participants and beneficiaries. This information is intended to help retirement plan investors make more informed decisions when choosing among available investment options in their retirement plan and help them manage costs. Fees cover expenses related to investments as well as the services from your retirement plan providers, such as enrollment and educational materials, quarterly account statements and web and phone support. The Standard has always supported fee transparency and remains committed to this practice.

We look forward to helping you move toward your retirement goals! If you have questions about your new plan or about the enrollment process, please call a customer service representative at 800.858.5420 or email [savings@standard.com](mailto:savings@standard.com). Representatives are available 5 a.m. to 5 p.m. Pacific time (8 a.m. to 8 p.m. Eastern time) Monday through Friday.