



SEPTEMBER 5, 2025

Plan Number: 515709-01  
Plan Name: Vitamin Cottage  
Employee 401(k) Plan

SKYLAR COPELAND  
2571 QUAIL RUN RD  
PAHRUMP NV 89060

**RE: Automatic Enrollment Notice**

Vitamin Cottage Employee 401(k) Plan, (Plan) is continuing to make saving for retirement under the 401(k) Plan even easier by offering an automatic enrollment feature using established defaults. You can always over-ride the defaults by making your own elections and you have 30 calendar days from the date on this letter to opt-out completely.

If you have not made a different election or opted out, you will be automatically enrolled in the Plan as soon as administratively feasible after the 30-day opt-out period. This means amounts will be deducted from your pay and contributed to your Plan account. These automatic contributions will be deducted each pay period as described in this notice. But, you can choose to contribute more, less, or even nothing.

FUTURE PAYCHECK CONTRIBUTION INFORMATION			
	Paycheck Contribution Option	Effective Date	Contribution Per Paycheck
Before Tax	On-going	10/05/2025	3.00%

This notice gives you important information about some Plan rules, including the Plan's automatic enrollment feature. The notice covers these points:

- Whether the Plan's automatic enrollment feature applies to you
- How much will be automatically deducted from your pay and contributed to your Plan account
- How your Plan account will be invested
- How you can opt out or change your contribution amount

You can find out more about the Plan in another document, the Plan's Summary Plan Description (SPD).

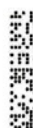
**Does the Plan's automatic enrollment feature apply to me?**

You will be enrolled in the Plan as soon as administratively feasible after the 30-day opt-out period. This means money will be automatically deducted from your pay and contributed to your Plan account. If you do not want to be enrolled, you need to change your paycheck contribution within 30 calendar days of the date of this notice by accessing [empowermyretirement.com](http://empowermyretirement.com) or calling us at 1-800-338-4015. You can always change your paycheck contributions at any time thereafter.

**If I do nothing, what will happen?**

Contributions will be deducted from your pay if you do nothing. But you are in charge of the amount that you contribute. You may decide to do nothing and become automatically enrolled, or you may choose to contribute an amount that better meets your needs. You can change your paycheck contribution election by accessing [empowermyretirement.com](http://empowermyretirement.com) or calling us at 1-800-338-4015.

000416 2/11



2/7