Qualified Default Investment Alternative

780474-01 A Beka Book, Inc. 401(k) Retirement Plan
empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the A Beka Book, Inc. 401(k) Retirement Plan (the Plan). ***You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.***

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
Fidelity Freedom Idx Ret Ins Prem TD Idx	1900 to 1934
Fidelity Freedom Idx Ret Ins Prem TD Idx	1935 to 1939
Fidelity Freedom Index 2010 Instl Prem	1940 to 1944
Fidelity Freedom Index 2015 Instl Prem	1945 to 1949
Fidelity Freedom Index 2020 Instl Prem	1950 to 1954
Fidelity Freedom Index 2025 Instl Prem	1955 to 1959
Fidelity Freedom Index 2030 Instl Prem	1960 to 1964
Fidelity Freedom Index 2035 Instl Prem	1965 to 1969
Fidelity Freedom Index 2040 Instl Prem	1970 to 1974
Fidelity Freedom Index 2045 Instl Prem	1975 to 1979
Fidelity Freedom Index 2050 Instl Prem	1980 to 1984
Fidelity Freedom Index 2055 Instl Prem	1985 to 1989
Fidelity Freedom Index 2060 Instl Prem	1990 or later

Fidelity Freedom Idx Ret Ins Prem TD Idx	**Investment Objective & Strategy** The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025 **Gross:** 0.08% **Net:** 0.08%	**Risk and Return Profile** This investment option may be appropriate for someone with a general preference for principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund’s name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2010 Instl Prem	Investment Objective & Strategy
	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025	**Risk and Return Profile**
Gross: 0.08% **Net:** 0.08%	This investment option may be appropriate for someone with a general preference for principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2015 Instl Prem	Investment Objective & Strategy
	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025	**Risk and Return Profile**
Gross: 0.08% **Net:** 0.08%	This investment option may be appropriate for someone with a general preference for principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2020 Instl Prem	Investment Objective & Strategy
	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025 **Gross:** 0.08% **Net:** 0.08%	**Risk and Return Profile** This investment option may be appropriate for someone with a general preference for principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
Fidelity Freedom Index 2025 Instl Prem	**Investment Objective & Strategy** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025 **Gross:** 0.08% **Net:** 0.08%	**Risk and Return Profile** This investment option may be appropriate for someone with a general preference for principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2030 Instl Prem	Investment Objective & Strategy
	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025	**Risk and Return Profile**
Gross: 0.08% **Net:** 0.08%	This investment option may be appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2035 Instl Prem	Investment Objective & Strategy
	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025	**Risk and Return Profile**
Gross: 0.08% **Net:** 0.08%	This investment option may be appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2040 Instl Prem	Investment Objective & Strategy
	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025	**Risk and Return Profile**
Gross: 0.08% **Net:** 0.08%	This investment option may be appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2045 Instl Prem	Investment Objective & Strategy
	The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025	**Risk and Return Profile**
Gross: 0.08% **Net:** 0.08%	This investment option may be appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2050 Instl Prem	**Investment Objective & Strategy** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025 **Gross:** 0.08% **Net:** 0.08%	**Risk and Return Profile** This investment option may be appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
Fidelity Freedom Index 2055 Instl Prem	**Investment Objective & Strategy** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025 **Gross:** 0.08% **Net:** 0.08%	**Risk and Return Profile** This investment option may be appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Fidelity Freedom Index 2060 Instl Prem	Investment Objective & Strategy The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity(R) U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity (R) funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.
Fund Investment Expense as of 09/30/2025 **Gross:** 0.08% **Net:** 0.08%	**Risk and Return Profile** This investment option may be appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA designated by the Plan Administrator or other Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA designated by the Plan investment fiduciary based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and certain risk profiles, as applicable. You should contact the Plan Administrator or other responsible Plan fiduciary to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the fund fact sheet, prospectus, and/or other applicable disclosure document, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-866-467-7756.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-866-467-7756 or visit empowermyretirement.com. Also, you can contact your Plan Administrator.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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Unless otherwise noted, investments are not deposits, insured by the FDIC or any federal government agency, or bank guaranteed and may lose value.