

2026

Oak Harbor Freight Lines, Inc. 401(k) Plan



Wealth
Management

Answering investment-related questions:

Retirement Plan Advisors | RBC Wealth Management

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Online account access:

www.yourplanaccess.net/nwps

Answering administrative questions:

NWPS

(888) 700-0808



Our commitment

RBC Wealth Management's Retirement Plan Advisors are committed to empowering individuals to learn more about investments in order to make financial decisions.

We provide a welcoming environment to facilitate learning with investment resources on a regular basis.

RBC Wealth Management is committed to creating and cultivating an environment of inclusion.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

Introduction to your plan

There are several benefits of your company's retirement plan that may set it ahead of other savings options.

- Significant tax advantages
- Automatic payroll deductions
- Variety of investment options
- Company contributions

Why save?

What does retirement mean to you? Take a moment to picture how you'd like to fill your days. Your ability to live the lifestyle you envisioned will depend largely on your ability to achieve financial independence during your retirement years. It will take money, perhaps more than you realize, to help make sure your retirement years are personally satisfying.

When saving for retirement, every dollar counts. The journey from work to retirement isn't made in one giant leap. It takes a lifetime of savings to steadily build your nest egg. By contributing to your company retirement plan, small contributions today can add up to a significant amount tomorrow.

How much will you need for retirement?

Calculating a retirement savings goal is key to pursuing and maintaining a confident financial outlook. The

exercise of calculating a retirement savings goal not only provides you with a dollars-and-cents estimate of how much you'll need for the future, it also requires you to visualize the specific details of your retirement lifestyle and assess whether your current wealth management plans are realistic and up to date.

For generations, retirees relied heavily on Social Security and pensions to pay their bills in retirement. But today most retirees must count on their own personal investments for a greater share of their retirement expenses. In fact, according to a recent study conducted by the Social Security Administration, the number one source of retirement income for more than 60% of individuals 55 or older and earning \$55,889 or more is from their own savings and investment accounts. How much you will need varies for each person. In the early planning, professionals suggest targeting 70–90% of pre-retirement income. However, many retirees report that they spend as much in retirement as they did prior to retirement. As you get closer to retirement it's smart to do a detailed budget with your projected annual living expenses, identifying your essential expenses and discretionary income.

You have a powerful savings tool available in your company-sponsored retirement plan. This brochure helps you understand how the plan contributes to your overall retirement goals. You'll explore your plan options and learn about the many resources available to you. Use the information in this brochure to establish a savings program that helps lead you where you want to go.

Your 401(k) Plan at a Glance

When can I participate?	You can participate in the 401(k) Plan immediately upon hire, provided you are 18 years of age. You are eligible to receive employer matching contributions following the completion of 90 consecutive days. You are eligible to receive non-elective contributions on the January 1 or July 1 coinciding or next following the completion of one Year of Service.
How much can I contribute?	You can contribute Pre-Tax and/or Roth up to 100% of your pay into the Plan up to the annual IRS limits**. For 2026 , the IRS limit is \$24,500 and if you are age 50 or older, you can also make a \$8,000 "catch-up" contribution. **Starting January 1, 2026, employees ages 50 or older who earned more than \$150,000 in 2025 will be required to make all catch-up contributions as Roth only.
How much does my employer contribute?	Your employer makes a discretionary matching contribution equal to 100% on the first 5% of pay that employees contribute. Your employer may make a discretionary non-elective contribution. You must have completed 1,000 hours of service and be employed on the last day of the Plan Year to receive any discretionary non-elective contributions.
When do I own or become "vested" in contributions?	You are always 100% vested in your contributions to the Plan. Employer contributions have a six-year graded vesting schedule beginning at 20% after the completion of two Years of Service and increasing by 20% each year. You will be 100% vested in employer contributions after the completion of six Years of Service.
How is my account invested?	You can invest your account balance by choosing from a variety of investment funds offered through the Plan. The Plan offers funds with varying levels of risk and return potential for all types of investors. There are also 4 Asset Allocation Models. The default investment is an age-appropriate Target Date Fund.
Can I take a loan?	You can borrow up to 50% of your contributions to your account not to exceed \$50,000 (see the Loan Policy in the SPD for details). You may have no more than one loan outstanding at a time.
Can I access my money while I am still working?	In addition to taking a loan from your account and hardship withdrawals under limited circumstances, when you reach 59 ½, your funds are available to you, and you can withdraw the money for any reason with no penalty.
What happens to my account when I leave the company?	When you leave the company, you can leave your money in the Plan if your account balance is over \$7,000 . You also have several options, including: <ul style="list-style-type: none"> • Receiving your account as a single cash payment (Note: there will likely be penalties and taxes associated with this option) • Rolling your money into another qualified plan, including an IRA or a 401(k)/403(b) Plan offered by your new employer
Can I roll my previous 401(k) or 403(b) account into this plan?	Yes, your Plan can accept rollovers from other qualified plans. Please see your benefits manager or contact NWPS at 888.700.0808 or visit www.yourplanaccess.net/nwps for rollover forms.
Looking for more information?	To learn more about the provisions of your Plan, please see your Summary Plan Description (SPD). You can get a copy of your SPD by contacting your HR Department or by visiting www.yourplanaccess.net/nwps .
Default Login Information:	UserID: Social Security Number Password: Last 4 Digits of your Social Security Number Please contact NPWS if you are experiencing trouble logging in at 888.700.0808.

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Benefits of participation

Putting your money to work choosing your investments

Once you decide to participate in the plan, you'll want to choose how to invest your savings. See the section, Choosing your investments, for more information about the investment options available in your plan.

Before-tax contributions

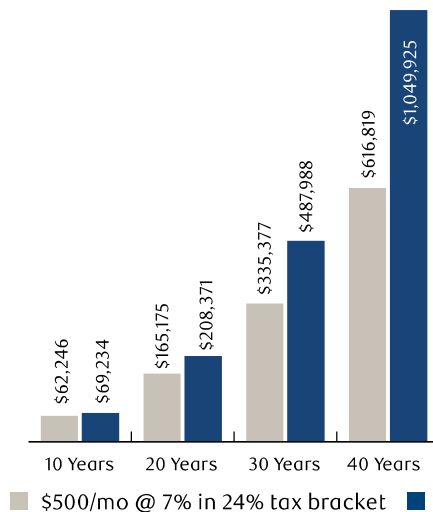
Your company-sponsored retirement plan is provided to help you save for your future. When you contribute money to your account, you receive the benefit of tax-deferred contributions that can potentially increase the growth potential of your savings. First, the money you save in the plan is deducted each pay period before your income taxes are calculated. You don't pay any federal or state taxes on your contributions until you take your money out of the plan.

The advantage of tax-deferred growth

Above is a hypothetical illustration comparing the growth of \$500/month invested in a taxable account and in a tax-deferred account and what those accounts would be worth at various points in time.

Employee contribution — Many employers will match your contributions up to a certain level (e.g., 50 cents on the dollar up to 6% of your salary). You typically become vested in your employer's

The advantage of tax-deferred growth



This is a hypothetical illustration comparing the growth of \$500/month invested in a taxable account and a tax deferred account and what those accounts would be worth at various points in time.

This is for illustrative purposes only and does not represent the performance of any particular investment vehicle. Your return will vary.

contributions and related earnings through years of service (the details depend on the plan). Employer contributions are pre-tax and are basically free money (once you're vested), so you should try to take full advantage of them. If you fail to make contributions and receive no match, you are actually walking away from money your employer is offering to you.

Dollar cost averaging

One of the most important benefits of investing in your company-sponsored retirement plan is that you invest on a regular basis, every pay period. This is an important foundation for accumulating wealth, but also for helping to manage the ups and downs of the market.

This investment technique is referred to as dollar cost averaging. Dollar cost averaging is simply the practice of investing a specific amount of money at a regular interval. The amount you invest is constant, so you buy more shares when the price is low and fewer when the price is high. When you do this, the average cost of your shares is typically lower than the average market price per share during the period in which you are investing.

How dollar cost averaging works

Amount invested	Price per share	Number of shares purchased
\$200	\$10	20
\$200	\$8	25
\$200	\$9	22
\$200	\$10	20
\$200	\$12	17
\$200	\$9	22
Total amount invested		\$1,200
Total shares purchased		126
Average cost per share		\$9.52

Dollar cost averaging can be an effective way to make the market's volatility work for you. While it won't ensure a profit, nor protect against losses in declining markets, it generally lowers your average cost per share while reducing your chances of investing a large amount of money during a market peak. It is a smart, sensible way to help build your retirement portfolio.

No capital gains taxes

Once money is invested in your plan, your account grows tax-deferred until you withdraw it. What does tax-deferred mean? With most savings and investment vehicles, you pay taxes on any money your investments earn each year. With your plan, you do not. For example, if you sell an investment and make a \$100 profit, you may pay \$15 in capital gains taxes. Further, if you earn interest or dividends on your investment, those are subject to taxes as well. Those taxes can substantially decrease the amount of your future savings. When you save and invest in your plan, you do not have to pay capital gains tax and you only pay income tax on the amount you withdraw. The end result—more money for you!

Automatic payroll deductions make saving easier

Your company's retirement plan is a perfect example of the old savings adage "Pay yourself first!" Because your savings are deducted right out of your paycheck and deposited into your account for you, you avoid the temptation to spend the money each month. All you do is decide how much of your pay you want to contribute (up to the maximums allowed under the plan) and that amount will be automatically deducted.

Where do you find the money to invest in your plan?

Trimming even a few luxuries from our lives can mean the difference between a secure retirement and a fearful one.

Remember—because of the tax advantages of the plan, even contributing a small amount to your account can really add up.

Roth 401(k) option

In addition to making pre-tax contributions to your company's retirement plan, you are also able to make post-tax Roth 401(k) contributions. Designated Roth 401(k) contributions are "after-tax," meaning the salary deferral is taxed as regular income before being deferred into the plan. Qualified distributions from your account are tax-free*. Though there are a number of differences between traditional 401(k) and Roth 401(k) contributions, there are a number of similarities between the two options.

Contribution limits — The contribution limits on a Roth 401(k) are the same as the limits on a traditional 401(k). If you decide to split your deferrals between the two options your total contributions cannot exceed that limit.

Investment options — You'll have the same investment options for your Roth 401(k) account as for your traditional 401(k) account.

Employer contributions — When the employer makes a contribution, the contribution must go into a pre-tax account. The company match will

be based on your total contribution if you decide to split your deferrals between traditional 401(k) and Roth 401(k) contributions.

Please note, pre-tax and post-tax contributions will be listed as separate line items on your quarterly statement and on your account website.

In order for a distribution from a Roth 401(k) account to be treated as "tax-free" or "qualified," the distribution must be made at least five years after the first designated Roth contribution was made to the plan and the distribution must be made after the participant's attainment of age 59½, death or disability.

The five year period of participation begins on the first day of the taxable year for which the employee first made the designated Roth contribution to the plan and ends at the completion of five consecutive taxable years. If a distribution is not a "qualified distribution" any earning would be taxable. However, your Roth 401(k) contributions are not taxable at distribution, since you have already paid taxes on those amounts.

The more you diversify, the less your 401(k) account is affected if one investment style doesn't perform well.

The three major asset classes react differently during changing economic times. For example, stocks might do well in a period when the economy is growing. Bonds may do well when inflation subsides, either due to a slowing economy or to other factors. Stable value investments rarely experience drastic changes in value, but generally offer lower rates of return.

	Traditional 401(k)	Roth 401(k)
Salary deferral contributions	Pre-tax	Post-tax
Earnings	Tax deferred	Tax free*
Qualified distributions	Taxable	Tax free*
Rollover ability	Employer plan or IRA	Roth 401(k) or Roth IRA only
Vesting on salary deferrals	100% immediate	100% immediate

*Tax free as long as the withdrawal is made at least five years after the first designated Roth contribution was made to the plan and the distribution must be made after the participant's attainment of age 59½, death or disability.

Choosing your investments

Even as a conservative investor, you'll need to consider inflation.

When deciding which investments are right for you, you first want to decide on your asset mix, or how much of each asset class you want included in your account. That decision is entirely yours and should be based on your personal circumstances, including the amount of time you have before you need your money, other investments or assets you may have and your tolerance for risk. As a reminder, the more time you have to invest, the greater the risks you may be able to take because your money has time to ride out the ups and downs of the markets.

Major asset classes

Keep in mind that when you put some portion of your company-sponsored retirement plan account into different asset classes, or diversify, you spread the investment risk and strive to balance the ups and downs each asset class experiences. The more you diversify, the less your company-sponsored retirement plan account may be affected if one investment doesn't perform well. Any RBC Wealth Management investment professional will tell you that asset allocation and diversification are two keys to successful investing.

Each asset class offers a different risk level versus the expected rate of return risk can be viewed as volatility, which means large swings in price from high to low or vice versa. In other words, the riskier the investment, the greater volatility the investment is likely to experience.

Type of investment	What it invests in	Objective	Risk level
Stocks (also called equities)	Shares of ownership in a company	To grow your money over the long term	Usually considered aggressive investments with high risk/high return potential since their value can rise and fall dramatically with changing economic and market conditions. Greatest potential for high returns
Bonds	Long-term debt obligations of corporations and the U.S. government	To provide a stream of current income	Usually considered moderate investments with moderate risk/moderate return potential. Long-term returns have been historically lower than long-term returns on stocks
Stable value investments	Short-term debt obligations of corporations and the U.S. government	To preserve the value of your money	Usually considered conservative investments with low risk/low return potential. Returns have been lower than stocks and bonds, but risk of loss is lower

Asset allocation does not assure a profit or protect against loss. Investing involves risks, including the possible loss of principal.

Diversification does not assure a profit or protect against loss.

Know your risk tolerance limits

Why choose an asset allocation model?

- It's an easier and effective way to invest.
- It takes the guesswork out of deciding which investments to choose.
- You choose an asset allocation based on your investing style.
- Your investments are automatically rebalanced.

The following chart highlights key features of the different types of investors and the amount of risk each investor type can tolerate. There's no magic formula for determining your risk tolerance, but you can use the chart as a guideline to help you make the personal decision about the type of investor you are. You may find that you don't fit into any one category—in fact, very few people do.

Types of investors

Aggressive investor	Moderate investor	Conservative investor
I don't mind taking risks.	I don't mind taking some risk.	I don't like taking risks.
I won't need my money for 10 years or more.	I don't need my money for another 5 to 10 years.	I will need my money in less than five years.
My main goal is to see my investment grow over time.	My main goal is to achieve some growth while also protecting my investment.	My main goal is to protect my assets.
I would rather save less and have more by taking risks.	I don't mind saving a little more or having a little less to avoid high risk.	I would rather save more for a longer amount of time than worry about my investments.

Keeping pace with inflation

Even as a conservative investor, you'll need to consider inflation. If the value of your account increases by 2% each year and inflation rises by more than 2%, you're actually losing money. No one can predict how much inflation will be each year. But you can make one assumption—it will have a large impact on your future buying power. So even if you prefer investments with minimal volatility, at the very least your goal should be to keep pace with inflation.

Asset allocation models

Consult a financial professional

Your employer has hired The Retirement Plan Advisors (RPA) of RBC Wealth Management to provide continuous investment education to those individuals who participate, or are interested in participating, in the company's retirement plan.

You are welcomed to call RPA with questions about how the plan works, the investment options that are available or any general wealth management questions. You can reach The Retirement Plan Advisors by calling (866) 416-9716.

Risk-based models

Some people would rather not venture into investing alone. They prefer to let an investment professional make the investment choices and manage their portfolio. If this is your preference, consider investing in one of the asset allocation models offered by your plan.

Asset allocation models offer an easier and effective way to invest, based on your investment goals. They are designed to help you meet your financial objectives by taking the guesswork out of which investment funds to choose.

You choose your model based on what type of investor you are. Once you choose a model, your contributions are allocated among specific investment options. In addition, your fund allocations are actively monitored and automatically rebalanced.

Below are four sample asset allocation mixes to help you develop your own asset allocation. You can use these as the basis to create your own mix or for choosing the right asset allocation model for you.

Most aggressive

(Generally someone with 10 or more years to invest until retirement and with high risk tolerance).

Moderately aggressive

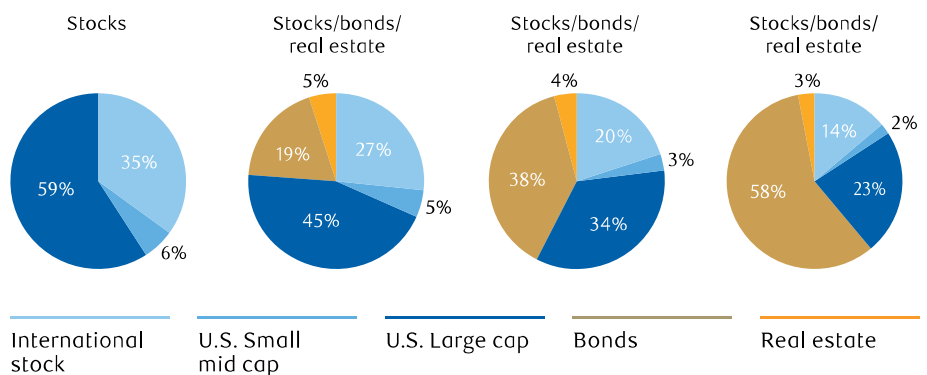
(Generally someone with 5–15 years to invest until retirement).

Moderate

(Generally someone with 0–5 years to invest until retirement).

Conservative

(Generally someone in or close to retirement).



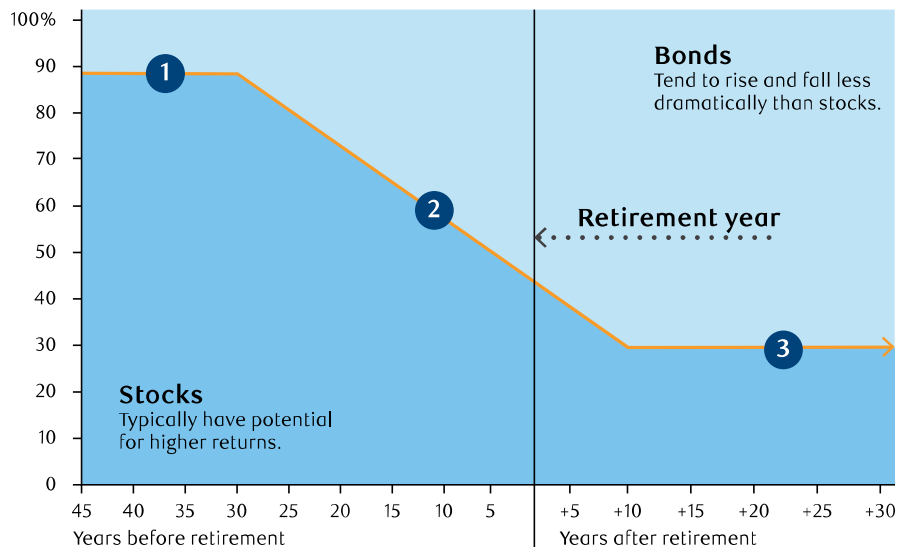
There are no additional fees or charges to invest in a model. All mutual funds have expenses as listed in their total expense ratio. Please refer to the fund prospectuses for these expenses. The illustration is an approximate depiction, please refer to any plan specific investments for more precise details.

Target date funds

Target date funds attempt to tailor their asset allocation to how soon you expect to use that money. The “target date” is the approximate date when you expect to begin withdrawing money from the fund. For example, someone investing for retirement in a fund with a target date of 2030 typically expects to retire in 2030 and begin tapping the fund for income.

Target date funds tend to set and adjust a given asset allocation based on a given date in the future, shifting the mix of investments gradually over time to increase the focus on capital preservation as the target date approaches. The pattern over time for changing the mix of asset classes is known as a portfolio’s glide path and it generally involves reducing the portion devoted to equities.

The farther away the date is, the greater the risks the fund usually takes. As the target date approaches, the fund should change its balance of investments to emphasize conserving the value it has built up and to shift toward more conservative income-producing investments. The principal value is not guaranteed at any time, including at the target date.



The illustration is an approximate depiction, please refer to any plan specific investments for more precise details.

- 1 Significant stock investments throughout the lifetime of your fund can help manage the risk of outliving your savings in retirement.
- 2 An increased emphasis on bonds as you near your retirement date can help manage the risk of market declines.
- 3 Each fund is managed beyond retirement, so you could feasibly use a single fund for decades.

Principles of successful investing

Investors today are faced with ever-changing market conditions, an often overwhelming amount of information from the media and an increasing number of investment choices. It's not surprising that the world of investing can seem complex.

This complexity can lead to investing pitfalls that may result in lost investment gains over the long term. In fact, over the past 20 years, the average equity mutual fund investor has underperformed the market by 4.2%—mainly due to behavioral impulses.*

But the principles of successful investing are quite simple. The five tried and true investment principles outlined in this guide can collectively serve as a blueprint for building an effective long-term portfolio designed to achieve your financial goals.

1. Invest early
2. Invest regularly
3. Invest enough
4. Diversify your portfolio
5. Have a plan

1. Invest early

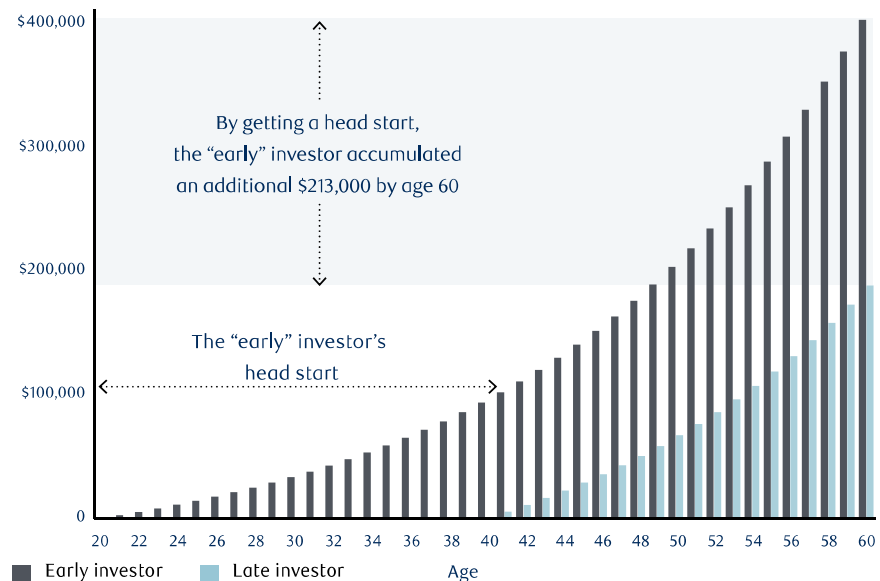
Getting an early start on investing is one of the best ways to build wealth.

Investing for a longer period of time is largely recognized as a more effective strategy than waiting until you have a large amount of savings or cash flow to invest. This is due to the power of compounding. Compounding investment returns is the snowball effect that occurs when your earnings generate even more earnings.

Essentially, your investments grow not only on the original amount invested but also on any accumulated interest, dividends and capital gains.

The longer you are invested, the more time there is for your investment returns to compound. Time also enables you to take advantage of long-term historical market returns to effectively grow your portfolio over the long run.

Investing early can pay off over the long term



The chart represents an "early" investor who invests \$200 per month for 40 years and a "late" investor who invests \$400 per month for 20 years. Both investors have invested a total of \$96,000 by age 60. This chart is for illustrative purposes and not intended to be representative of any specific investment vehicle. Past performance is not indicative of future results.

Source: RBC Global Asset Management. Assumes a 6% annualized rate of return.

2. Invest regularly

Investing often is just as important as investing early.

A regular investment plan allows you to choose when and how often you make contributions to help confirm that investing remains a priority throughout the year, not just during certain periods—like the IRA contribution deadline. This enables you to apply a disciplined savings approach to help successfully build wealth over time.

Investing regularly also allows you the opportunity to ease into any type of market (rising, falling, flat) and help reduce long-term portfolio volatility. This is the case because investing a fixed dollar amount on a regular basis gives you a chance to buy more investment units when prices are low and fewer units when prices are high, thereby potentially reducing the average cost of your investment over the long term.

Investing small amounts of money on an ongoing basis can help smooth out returns over time and reduce overall portfolio volatility.

3. Invest enough

Achieving your long-term financial goals begins with saving enough today.

Saving for a major goal like a house, post-secondary education or retirement requires significant thought and decision making—but that is only half the battle. It is vital to know how much you need to begin saving today in order to have a large enough investment portfolio to support your future goal.

Generally, the more you save today, the less you will need to save in the future to achieve the same goal as someone who invested more over a shorter period of time. Your current income is a useful starting point for calculating certain long-term goals—like your retirement savings needs—since the more you make today, the more savings you will likely need to fund your lifestyle in retirement.

Your monthly savings can really add up

Number of years invested	Monthly contribution amount			
	\$50	\$100	\$250	\$500
5	\$3,489	\$6,977	\$17,443	\$34,885
10	\$8,194	\$16,388	\$40,967	\$81,940
15	\$14,541	\$29,082	\$72,705	\$145,409
20	\$23,102	\$46,204	\$115,510	\$231,020
25	\$34,650	\$69,299	\$173,249	\$346,497

Source: RBC Global Asset Management. Assumes a 6% annualized rate of return. This chart is for illustrative purposes and not intended to be representative of any specific investment vehicle. Past performance is not indicative of future results.

How much is enough?

Going through various questions with your financial advisor, such as the ones listed below, will help you determine how much savings you will need to fund your goal.

- What is your goal (e.g., retirement lifestyle, cottage)?
- How much will you need to attain your goal?
- What savings do you currently have in place to meet your goal?
- What is the time horizon required to reach your goal?

Your advisor can help you create a wealth management plan that includes saving today to reach your future goals.

4. Diversify your portfolio

It's important to spread your investments across different asset classes.

When it comes to investing, one of the easiest ways that you can improve your probability of success is to take advantage of diversification opportunities through different asset classes, geographical markets and industries.

Financial markets do not move in concert with one another. And at various points in the market cycle, different types of investments or asset classes—such as cash, fixed income and equities—will have varying performance. This performance varies because asset classes can respond differently to changes in environmental factors, including inflation, the outlook for corporate earnings and changes in interest rates.

By holding a combination of different asset classes in your portfolio, you can take the guesswork out of predicting winning and losing investments in any given year.

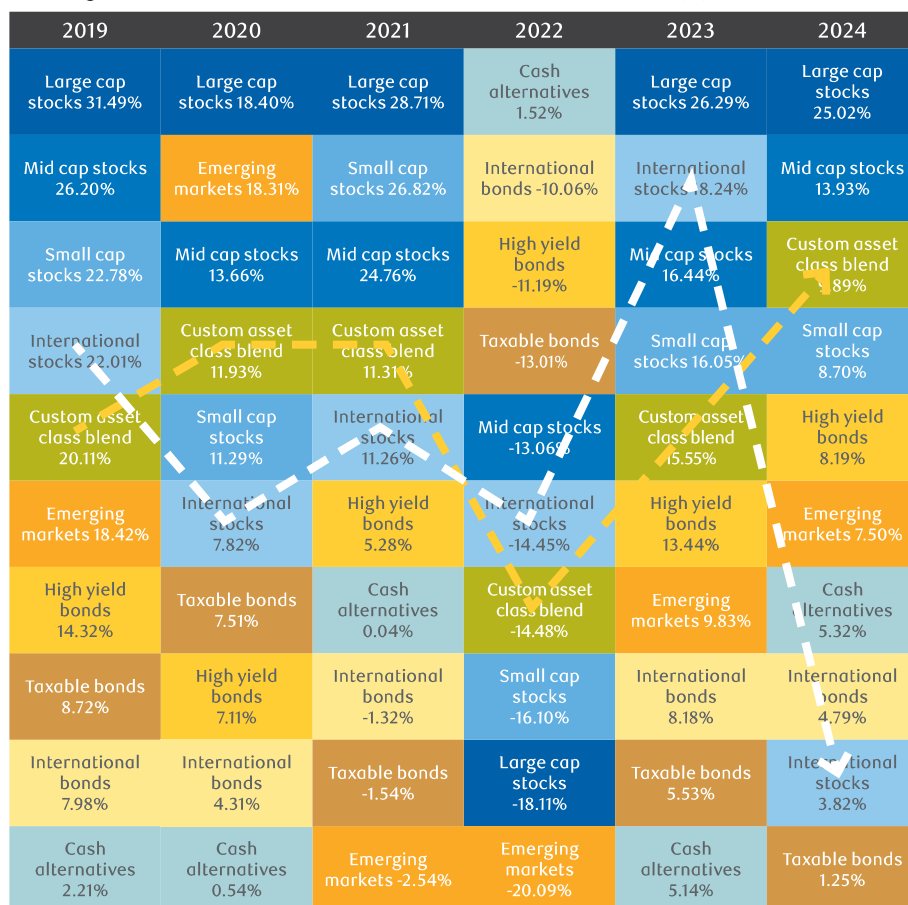
5. Have a plan

Don't let your emotions influence your investment decisions.

When market volatility increases, even experienced investors can become overly focused on short-term movements. This can lead to hasty decisions, chief among them timing the markets—investing after markets have already risen and redeeming existing investments after markets have already fallen.

The key to avoid making rushed investment decisions is to maintain perspective and focus on the long term. With a well-structured plan in place, you can confidently remain committed to it, knowing that day-to-day market fluctuations are likely to have little impact on your longer-term objectives or on the investment strategy designed to get you there.

No single asset class consistently leads the market every year



Source: RBC Wealth Management.

This chart is for illustrative purposes and not intended to be representative of any specific investment vehicle. Past performance is not indicative of future results.

- **Cash Alternatives** — Represents short-term U.S. Treasury securities maturing in 90 days or less as measured by the Bloomberg U.S. Treasury Bills (1-3M) Index.
- **Emerging Markets** — Represents large and mid cap stocks across 26 emerging markets countries as measured by the MSCI Emerging Markets Index.
- **High Yield Bonds** — Represents U.S. below investment grade fixed-rate debt obligations as measured by the Bloomberg U.S. Corporate High Yield Index.
- **International Bonds** — Represents global investment grade debt from 23 local currency markets excluding the U.S. as measured by the Bloomberg Global Aggregate xUS Bond Index (USD Hedged).
- **International Stocks** — Represents large and mid cap stocks across 21 developed markets countries, excluding US and Canada, as measured by the MSCI EAFE Index.
- **Large Cap Stocks** — Represents the performance of a market capitalization-weighted index of the 500 largest U.S. publicly traded companies as measured by the S&P 500 Index.
- **Mid Cap Stocks** — Represents the performance of a market capitalization-weighted index of 400 mid cap U.S. publicly traded companies as measured by the S&P Mid Cap 400 Index.
- **Small Cap Stocks** — Represents the performance of a market capitalization-weighted index of 600 small cap U.S. publicly traded companies as measured by the S&P Small Cap 600 Index.
- **Taxable Bonds** — Represents U.S. investment grade fixed-rate debt obligations as measured by the Bloomberg U.S. Aggregate Bond Index.
- **Custom Asset Class Blend** — Allocations are rebalanced to their respective target weightings at the beginning of each month.
 - 2% Cash Alternatives
 - 22% Taxable Bonds
 - 4% High Yield Bonds
 - 12% International Bonds
 - 24% Large Cap Stocks
 - 9% Mid Cap Stocks
 - 3% Small Cap Stocks
 - 20% International Stocks
 - 4% Emerging Markets

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

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Dollar cost average does not assure a profit and does not protect against loss in declining markets. Such a plan involves continuous investment in securities regardless of fluctuating price levels and an investor should consider their financial ability to continue their purchases through periods of low price levels.

RBC Wealth Management Retirement Plan Advisors may periodically provide information to help you manage your company-sponsored retirement plan. However, Retirement Plan Advisors is not in any way responsible for the ultimate adequacy of your retirement income. It is your responsibility to determine how much you should contribute and how to invest the money in your Plan account to ensure that you will still have enough money to meet your retirement needs. Since you will incur any gains or losses that your investment choices yield, make sure to consider your total financial picture, including any real estate investments, IRAs, pension plans, savings accounts, etc., as well as your risk tolerance, retirement time horizon and monetary needs in retirement before making any investment selections.

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