



February 9, 2026

PARTICIPANT NAME

ADDRESS

CSZ

St. Louis-Kansas City Carpenters Regional Annuity Fund Recordkeeping Services Update Notice

Dear *Participant*,

An important objective of the St. Louis-Kansas City Carpenters Regional Annuity Fund is to continue to provide you with a plan that has an appropriate mix of investment options, reasonable expenses, and helpful tools and resources to support your retirement goals. After careful review, the Board of Trustees has elected to move the Plan's recordkeeping services to **Manulife John Hancock**.

As part of the change, the Plan will move to **daily valuation**, which means your account balance will be updated each business day. In addition, once the transition is complete, you will have the ability to self-direct your investments, giving you greater control to choose and manage your investment options. The goal of this transition is to provide additional tools for plan participants. **The transition to Manulife John Hancock will begin April 1, 2026, and will be fully established on or around May 1, 2026.** During this period, contributions will continue to be made on your behalf; however, you will **not** have access to your account while the plan records are being converted. This temporary period with restricted access is known as the transition period. We are providing this notice to ensure you understand what is changing and when those changes will occur. Additional details – including how your current investments will be “mapped” into the new platform – will be provided in the coming weeks.

Self-Service tools

Manulife John Hancock offers a modern, easy-to-use website and award-winning mobile app to help you manage your retirement savings. You will have access to tools such as the retirement planner, which can help you estimate future expenses and track your progress toward your goals. You can also explore educational resources in My Learning Center, covering topics like investing fundamentals, budgeting, and more. Manulife John Hancock also provides ongoing learning opportunities through on-demand and live webinars. We recognize that this transition introduces new processes and tools, and we are here to help. In addition to the materials you will receive from Manulife John Hancock, the Fund Office will provide updates as needed.

Should you have any questions, please contact our office.

Sincerely,



Brad Kulifay

Administrator

Manulife John Hancock is not affiliated with St. Louis-Kansas City Carpenters, Mid-America Carpenters, and none is responsible for the liabilities of the others.

The content of this document is for general information only and is believed to be accurate and reliable as of the presentation date but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made.

John Hancock Retirement Plan Services LLC, 200 Berkeley Street, Boston, MA 02116

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