



Helping you pursue the future you want

Your Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan is moving to Mercer Wise supported by Empower.

Effective January 2024

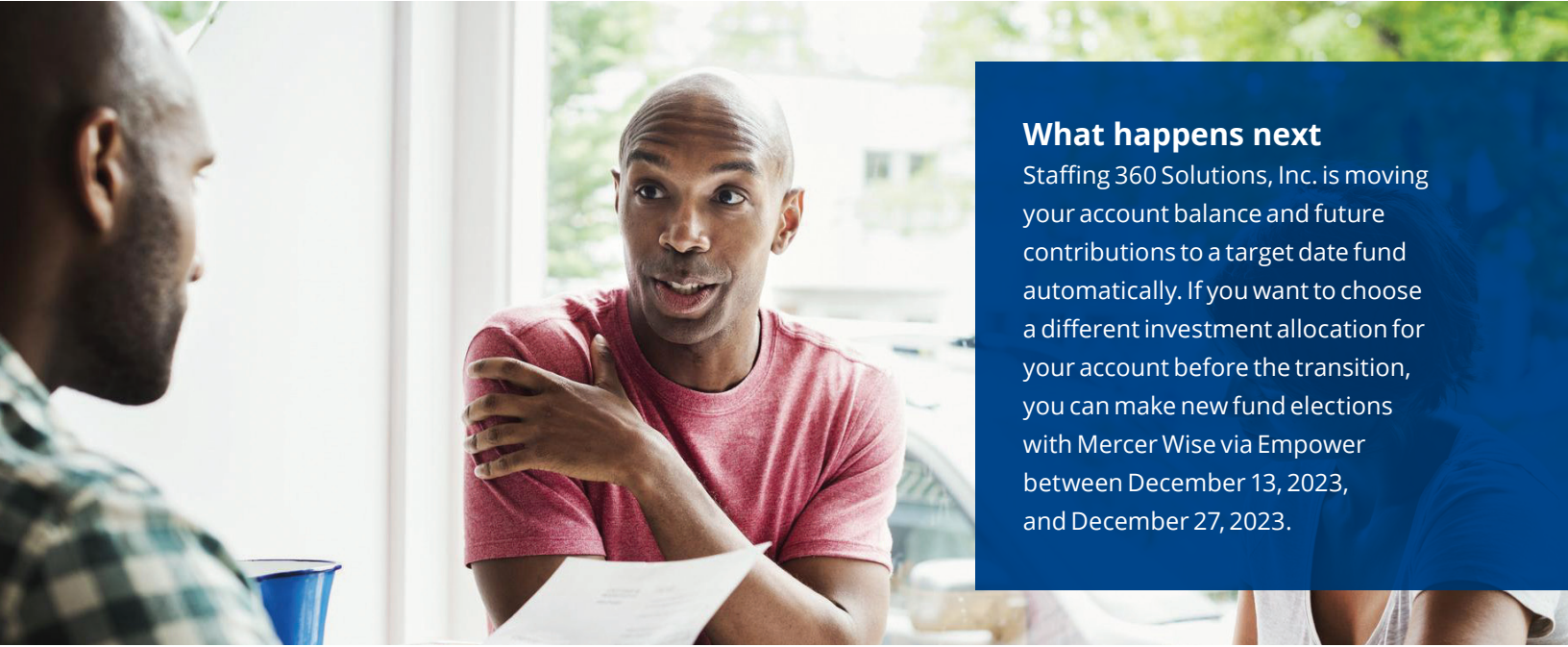
Introducing Mercer Wise 401(k)SM

Mercer Wise 401(k) (Mercer Wise) has been selected to manage your 401(k) plan, which means Mercer will provide you with extensive resources, deep expertise, and investment solutions to help you achieve your financial goals for retirement and beyond. Mercer has selected Empower as the recordkeeper for Mercer Wise.



Your future in the making

Welcome to Mercer Wise supported by Empower. Your journey is about to begin.



What happens next

Staffing 360 Solutions, Inc. is moving your account balance and future contributions to a target date fund automatically. If you want to choose a different investment allocation for your account before the transition, you can make new fund elections with Mercer Wise via Empower between December 13, 2023, and December 27, 2023.

This guidebook is intended to help you understand what to expect during the transition and which features you can expect to see, including:

- Roth after-tax contributions to give you more savings options.
- A personalized estimate of the amount of income you're on track to replace in retirement.
- Investment advice available through Empower Advisory Services.
- The Empower app to view your account wherever you go.

Mark your calendar

December 13, 2023 - December 27, 2023

Election window

Log on to **mercerwise.com** during this time if you don't want your account balance and future contributions to transfer to a State Street Target Date Retirement Fund.

December 27, 2023

Deadline for account changes

Last day to request account transactions within your Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan at Nationwide, including contribution changes, investment election changes, loans (if applicable), or withdrawals. Contact Nationwide at 877-669-6877 or nationwide.com/account-login.

December 27, 2023, at 4 p.m. Eastern time

Transition period begins

You will have limited access to your account. This "blackout period" will give us time to transfer your plan's administrative records (see the "Important notice" section of this document for details).

Payroll deductions and any matching contributions will continue during the blackout period and will be reflected in your account when the blackout is complete.

Week of January 14, 2024

Transition period is expected to end

Once the blackout period has ended, you will have full access to your account online and by phone.

How to register your account online and make changes

Logging in to the Mercer Wise website for the first time?

It's simple:

1. Visit **mercerwise.com**.
2. Choose the option to register your account.
3. Follow the prompts and log in.

Note: It is important to check your date of birth when you register your account because your balance will be invested in a State Street Target Date Retirement Fund based on your date of birth. Please contact Mercer Wise if changes are needed.

We've got your back

As you continue to plan for a successful future, we're here to help. Let us know if you have any questions about your plan or if you need to make updates to your account.

Check in at **mercerwise.com** or **833-637-2379** (MER-CERW).

¿Preguntas? Si necesita ayuda sobre el contenido de este boletín o tiene preguntas, llame a Mercer.

How your account will transfer

Your account balance and your future contributions, if you're an active participant, will be invested in the target date fund that corresponds with your date of birth according to the plan's records (see the table below).

If you don't want your account's investment allocation to transfer automatically, you can change your elections for your current balance and your future contributions, if you're an active participant, by visiting [mercervise.com](https://www.mercerwise.com) during the early election period of December 13, 2023, through December 27, 2023. During the blackout period, balances will be liquidated and temporarily invested in the State Street Cash Series Treasury CI M Fund until plan records are received and updated.

The State Street Cash Series Treasury CI M Fund will not be an investment option available for participant direction after the transition is complete. Any interest accumulated in the State Street Cash Series Treasury CI M Fund during the holding period will be allocated to the Invesco Stable Value Fund, in which you can then allocate to another fund of your choice.

YOUR RANGE:

December 31, 1952, or earlier	State Street Target Retirement Income
January 1, 1953, to December 31, 1957	State Street Target Retirement 2020 Fund
January 1, 1958, to December 31, 1962	State Street Target Retirement 2025 Fund
January 1, 1963, to December 31, 1967	State Street Target Retirement 2030 Fund
January 1, 1968, to December 31, 1972	State Street Target Retirement 2035 Fund
January 1, 1973, to December 31, 1977	State Street Target Retirement 2040 Fund
January 1, 1978, to December 31, 1982	State Street Target Retirement 2045 Fund
January 1, 1983, to December 31, 1987	State Street Target Retirement 2050 Fund
January 1, 1988, to December 31, 1992	State Street Target Retirement 2055 Fund
January 1, 1993, to December 31, 1997	State Street Target Retirement 2060 Fund
January 1, 1998, and later	State Street Target Retirement 2065 Fund

Investing involves risk, including possible loss of principal.

What is a target date fund?

Target date funds are designed to offer a diversified investment that adjusts over time. Each fund's asset allocations will shift to focus less on growth and more on income the closer you get to retirement.

What is a collective investment trust?

The Mercer Wise investment options are private collective investment trusts (CITs), which are only offered to retirement plans and other qualified investors. CITs provide many of the same advantages as mutual funds with respect to daily valuation and liquidity, yet they are typically less costly to operate than comparable mutual funds, generally resulting in lower fees for you. However, because CITs are not publicly traded, detailed information about them may not be available in traditional sources like public mutual fund databases.

Following the transition to the new investment lineup, daily performance information will be available for the new investment options at [mercervise.com](https://www.mercerwise.com). In the interim, please review the fund and fee information provided in this mailing.

What's new in your plan

New funds available to you

As part of this transition, your plan will also offer a new fund lineup with Mercer Wise. Mercer Wise offers you different ways to invest your retirement savings based on how hands-on you want to be in managing your money.

Help-me-do-it investor

A target date fund provides a diversified portfolio that adjusts automatically based on a specific retirement year (target date). The asset allocation becomes more conservative as the fund nears the target retirement date; however, as with all investments, the principal value of the fund is never guaranteed.

- State Street Target Retirement Income
- State Street Target Retirement 2020 Fund
- State Street Target Retirement 2025 Fund
- State Street Target Retirement 2030 Fund
- State Street Target Retirement 2035 Fund
- State Street Target Retirement 2040 Fund
- State Street Target Retirement 2045 Fund
- State Street Target Retirement 2050 Fund
- State Street Target Retirement 2055 Fund
- State Street Target Retirement 2060 Fund
- State Street Target Retirement 2065 Fund

Do-it-myself investor

Build your own portfolio from the funds available in your plan.

- Invesco Stable Value Trust Class B1 Fund
- Mercer Diversified Bond Fund
- Mercer Small/Mid Cap Stock Fund
- Mercer International Stock Fund
- U.S. Bond Index Fund
- S&P 500 Index Fund
- U.S. Small/Mid Cap Stock Index Fund
- International Stock Index Fund
- BlackRock Strategic Completion NL Fund
- BlackRock Multi-Asset Income Portfolio K Fund

A more personalized approach to investing

My Total Retirement™ is a strategy created just for you by our experienced investment professionals. Empower Advisory Services gets to know your individual situation, considers your goals, and monitors your plan to help you reach the future you imagine.

Find out more or get started at [mercervise.com](https://www.mercerwise.com).

Start off on the right foot

Your account statements

You will receive a final statement from Nationwide reflecting the closing of your account. The first statement you receive in April 2024 from Mercer Wise will show you the amount transferred into your new account.

Confirm your beneficiary

Once the transition is complete, be sure to verify or update your beneficiary elections.

Update your contact info

Update your contact information to stay up to date and receive account alerts.

Not employed at Staffing 360 Solutions, Inc. & Subsidiaries?

If you're retired or separated from service, you may have additional options related to this account transition. For more information, contact your plan provider.



Important notice concerning your rights in the Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan

November 27, 2023

This notice is to inform you that your account in the Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan will transfer to Mercer Wise supported by Empower effective January 2024.

As a result of this change, you temporarily will be unable to check your account balance and transfer or diversify your investments in your Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan account or obtain a loan, withdrawal, or distribution. This period during which you will be unable to exercise these rights otherwise available under the plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan. During the blackout period, your investments will continue to gain and/or lose value depending on market conditions.

The temporary blackout period begins at 4 p.m. Eastern time on December 27, 2023, and ends during the week of January 14, 2024. At this time, you will have limited or no access to your account. You will be unable to check your account balance; transfer or diversify your investments; or obtain a loan, withdrawal, or distribution from your Staffing 360 Solutions, Inc. & Subsidiaries 401(k) Plan account.

After the blackout period ends, it is very important that you review and consider the appropriateness of your investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

To review your plan account before the blackout period begins, contact Nationwide at 877-669-6877 or access your account online at nationwide.com/account-login by December 27, 2023. If you have questions concerning this notice, please contact Mercer Wise at **833-637-2379** (MER-CERW).

Once the blackout period ends, you will have full access to your plan account. If you would like to confirm the status of the blackout period, contact Mercer Wise at **833-637-2379** (MER-CERW) or mercerwise.com.



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. Read each carefully before investing.

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 the sponsor to provide financial support to the fund at any time.

Empower refers to retirement recordkeeping services offered by Empower Retirement, LLC (d/b/a Empower Administrators, LLC in California). Empower Retirement, LLC and its affiliates are not affiliated with Mercer Wise.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The results may vary with each use and over time.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments. Adjustments may be needed to realign the account with its desired investment strategy. Once the transition is complete, please review the information for each fund on the plan website.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser. Past performance is not indicative of future returns. You may lose money.

Asset allocation and balanced investment options and models are subject to the risks of their underlying investments.

A stable value fund is not federally guaranteed and has interest rate, inflation, and credit risks. Guarantees are subject to the terms and conditions of the group annuity contract or funding agreement and the claims-paying ability of the insurer.

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2023 Empower Annuity Insurance Company of America. All rights reserved. 475068-01-FBK-WF-2960702-1123 RO3226806-1123