

The UPMC Savings Plans: Information about your investment options, fees, and other expenses

The UPMC 401(a) Retirement Savings Plan and the UPMC 403(b) Retirement Savings Plan (referred to collectively as the “Savings Plan” or “Plan”) is a great way to save for your retirement. Through the Savings Plan you get:

- The convenience of payroll deductions and the opportunity for the tax advantages available through pretax and Roth contributions;
- Contributions from UPMC that match a portion of your savings (if eligible); and
- A flexible, comprehensive investment line-up that is monitored by the Plan’s Retirement Committee.

What’s Inside

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Your workplace savings plan is an important benefit, and you’ll want to monitor your account periodically to keep your savings plan on track. You can take full advantage of the Savings Plan by choosing a contribution rate and investments to meet your retirement goals. You have tools available to assist you on the **UPMC Retirement Center website**. Access is easy – go to: [Infonet.UPMC.com](https://infonet.upmc.com), click on the HR Direct link, then click on the My Retirement icon.

You can also access the website at <https://digital.alight.com/upmc> by setting up a separate user ID and password to explore how your savings and investing decisions impact your long-term savings goals.

To learn more about the Savings Plan’s fees, expenses, investment options, and where to find more information or to take action, review the Summary Plan Description (SPD) on the UPMC Retirement Center website. Select the Savings and Retirement page, then click on “Forms and Materials, Including the SPD”. Any terms or conditions included in this notice are for explanation purposes only. In the event of a conflict between this notice and the Savings Plan document or the SPD, the Savings Plan document will control.

1. Fees and Expenses

If you have an account in the Savings Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
 - Plan administrative fees and expenses
 - Individual fees and expenses
- **Asset-based fees** reflect an investment option’s total annual operating expenses and include management and other fees. These fees are paid directly as a percent of plan assets to investment managers (also called an expense ratio) and thereby reduce a fund’s total returns. (See Section 3 of this notice titled “Investment-Related Information” for further details on asset-based fees).
 - **Administrative fees** may include recordkeeping, legal, accounting, trustee, and other fees and expenses associated with maintaining the plan.
 - **Individual fees and expenses** include those associated with a service or transaction that you may select such as fees for plan loans or Qualified Domestic Relations Order (QDRO) fees. See the table below for a summary of administrative and individual fees that may apply to your account).

Note: There are no upfront sales loads or charges when you invest in any of the funds in the Savings Plan.

Fees and expenses are important because they can have a substantial adverse impact on the rate of growth of your account. (You can find an example that illustrates this concept on the Department of Labor's website, www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification). Fees and expenses are only one of several factors to consider when making investment decisions. When selecting investment options, you also should carefully consider other factors, such as asset class and investment risk, investment objectives, principal investment strategies, and historical performance.

These and all other relevant factors are considered by the UPMC Retirement Committee when it initially selects the Savings Plan investment options and during its on-going monitoring of them.

Learn more about the funds or review the prior quarter fees and expenses charged to your account by requesting a statement on-demand via the UPMC Retirement Center website or by calling the UPMC Retirement Center.

Administrative and Participant Transaction Fees in the Savings Plan

The administrative and participant transaction fees and when they are charged for the Savings Plan are as follows:

- **Administrative fees:** The Plan is charged fees for plan services such as trustee, legal, accounting, recordkeeping, fiduciary advisory, and participant services, as well as other expenses relating to the maintenance of the plan or the plan funds. These fees are allocated pro rata and charged directly to your account as a percent of your account balance. As a participant, you are charged an administrative fee of 0.09% of your account balance on an annual basis, with a minimum charge of \$1.00 per month and a maximum charge of \$35.75 per month. This administrative fee is calculated by multiplying your total closing account balance of both Savings Plans as of the day before the last business day of the month by the 9 bps fee (.09% or .0009) to annualize the fee, and then that amount is divided by 12 to determine the amount of the monthly fee. In addition, if you terminate from employment and keep your balance in the Plan, or if you are a beneficiary of a participant account and keep your balance in the Plan, your account is charged an additional \$7.50 per quarter (for each Plan (i.e., 401(a) and/or 403(b)) in which you participate) as of the first business day of the quarter to which it relates.
- **Professional Management Program fees:** If you enroll in the Professional Management Program offered by Alight Financial Advisors, you will also be charged a monthly fee that is based on the size of your total (i.e., 401(a) and/or 403(b)) UPMC Savings Plan account and is charged prorata across all funds/accounts:
 - Up to the first \$100,000 0.50% of assets
 - Next \$100,001 to \$250,000 0.45% of assets
 - Above \$250,000 0.30% of assets

Fees will be calculated and deducted monthly in arrears using a day by day average balance for the portion of the month enrolled in Professional Management and debited from your account at the start of the following month.

- **Loan fees:** You will pay a \$100 fee whenever you take a loan from the Savings Plan which fee is paid by a reduction in your loan proceeds. In addition, as you pay back your loan, you will pay interest at a rate of prime plus 1%. The interest is paid back into your Savings Plan account.
- **Domestic relations order fees:** You will pay a \$600 fee per order, when a qualified domestic relations order is processed on your account. (This generally occurs when a court awards a portion of your account to another person due to a divorce or support settlement). The fee is deducted from your account before the assignment under the order is applied, unless the order expressly provides otherwise.

2. The Plan's Investment Options

Both the UPMC 401(a) and 403(b) Retirement Savings Plans are subject to ERISA Section 404(c). This means you “exercise control” over the investments in your Plan account(s). When the conditions of ERISA Section 404(c) are met, the fiduciaries of the Plan are relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions. Within the Plan, there are two broad categories of investment options, namely Self-Mix and Pre-Mix.

- Self-Mix Investment Options:
 - Money Market Fund
 - Managed Bond Funds
 - Index Bond Fund
 - Balanced Fund
 - Index Stock Funds
 - Managed Large Cap Funds
 - Managed Aggressive Stock Funds
 - Managed International Stock Fund
- Pre-Mix Investment Options:
 - Target Date Retirement Funds

More information on these funds is found in Section 3 of this notice, which is titled “Investment-Related Information”.

You may change your investment elections as often as you like, but keep in mind that some funds are subject to trading restrictions. If trading restrictions apply, they will be shown in the tables in Section 3 of this notice.

Ultimately, how you invest is up to you to decide, after you consider things like your age, lifestyle, accumulated wealth, years to retirement, and comfort level around risk. This notice only provides some information about your investment choices like fees, expenses and historical returns. You are strongly encouraged to look at the full picture, not just the information in this notice when making your investment decisions.

To Learn More about the Investment Options

To learn more about the investment funds offered and fees that apply to these funds, visit the UPMC Retirement Center website where you can find fund prospectus, facts, performance, and other information. You can also receive paper copies of any information that is provided online, by calling the UPMC Retirement Center at **1-877-206-8264**. Representatives are available from 8:30 a.m. to 5:00 p.m., EST, Monday through Friday.

To Enroll or Make Changes to Your Investments

You can enroll in the Savings Plan or make changes to your investments at any time by logging on to the UPMC Retirement Center website. Once you have logged on you can:

- **Enroll**—simply click the Start Saving tile on the Home page or go to Savings and Retirement > Savings Plan > Start Saving; or
- **Change your current investment mix, future investment elections or future contribution level** — go to Savings and Retirement > Savings Plan > Change Contributions or Change Investments then follow the instructions.

As a tool for you to use to create your own investment strategy, Alight Financial Advisors (AFA) has been designated as an independent Registered

Investment Advisor to provide fiduciary investment services to plan participants. An **Online Advice** tool can help you fine-tune your investing strategy, and the **Professional Management** program offers personalized portfolio management from professional investment advisors. Fees apply for the Professional Management program; see the **Professional Management Fees in the Administrative and Participant Transaction Fees in the Savings Plan box** in Section 1. Note: AFA has hired Financial Engines Advisors L.L.C. (FEA) to provide sub-advisory services to AFA. AFA is a federally registered investment advisor. FEA is a federally registered investment advisor and is an independent company that is not affiliated with AFA. Neither AFA nor FEA guarantees future results.

3. Investment-Related Information

The following tables provide you with information on the investment options that have a variable rate of return. There are three important features to review:

- (1) General information about the type of investment option;
- (2) Fee information including asset-based fees¹ (often called the expense ratio) plus other shareholder-type of fees or investment/trading restrictions²; and
- (3) Historical performance for the fund and an appropriate benchmark(s) for the same period of time³.

As mentioned earlier in this notice, some fees are **asset-based fees**. These fees are paid directly as a percent of plan assets to investment managers (also called an expense ratio) and come out of your investment earnings. These fees are shown in the following table. Asset-based fees are utilized to pay for investment management costs/expenses of the funds.

Keep in mind, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the UPMC Retirement Center website.

While there are no transfer or redemption fees on any of the investment options, there are trading restrictions. **Trading Restrictions** are as follows:

- Vanguard Total Bond Market Index, Vanguard Extended Market Index, Vanguard Wellington, Vanguard Institutional Index, Vanguard Total International Stock Index, Vanguard Windsor II, and the Vanguard Institutional Target Date funds – when money is moved out of these funds, you can't move money back into the same fund for 30 days. For more information, please visit www.vanguard.com.
- JP Morgan Large Cap Growth Fund - when money is transferred in and out twice within any 60-day period, you can't move money back into the fund for **90** days. For more information, please visit www.jpmorganfunds.com.
- Wells Fargo Advantage Discovery Fund I – when \$20,000 or more is moved out of the fund, you can't move any amount back into the fund for 30 days. For more information, please visit wellsfargoassetmanagement.com.
- Victory Sycamore Small Company Opportunity fund and Victory Sycamore Established Value fund – do not allow the transfer of funds in and out three times within any 90-day period. For more information, please visit www.vcm.com.

The restrictions do not apply to the following transactions: contributions, loan payments, loans, withdrawals, distribution and rollovers. For more information on trade restrictions or other information regarding any of the funds offered in the UPMC Savings Plan, please visit the UPMC Retirement Center website for a relevant fund prospectus.

Self-Mix Funds

**Average Annual Total Return
(net of mutual fund expense ratio)
as of 12/31/2020
(Fund and Benchmark)³**

Fund Name/ Benchmark	Investment Manager	Asset Class	Total Asset- Based Fee ¹	Annual Cost per \$1,000 Investment	Shareholder- Type Fees and Investment Restrictions ²	1 yr.	5 yr.	10 yr.
Vanguard Federal Money Market Investor <i>Benchmark: FTSE Treasury Bill 3-month</i>	Vanguard Group Inc.	Money Market	0.11%	\$1.10	N/A	0.45% 0.58%	1.10% 1.16%	0.55% 0.60%
Vanguard Total Bond Market Index Instl Pls <i>Benchmark: BBg Barclays US Aggregate Bond</i>	Vanguard Group Inc.	Bond	0.03%	\$0.30	See Restrictions	7.74% 7.51%	4.48% 4.44%	3.82% 3.84%
Vanguard Short Term Treasury Admiral <i>Benchmark: BBg Barclays Government 1-5 yr Bd</i>	Vanguard Group Inc.	Bond	0.10%	\$1.00	N/A	4.06% 4.34%	2.15% 2.35%	1.52% 1.79%
Metropolitan West Total Return Bond Fund P <i>Benchmark: BBg Barclays US Aggregate Bond</i>	Metropolitan West	Bond	0.38%	\$3.80	N/A	9.18% 7.51%	4.89% 4.44%	4.73% 3.84%
Vanguard Wellington Admiral <i>Benchmark: Morningstar Mod Tgt Risk ⁴</i>	Wellington Mgmt. Co.	Balanced	0.17%	\$1.70	See Restrictions	10.69% 12.82%	10.84% 9.75%	9.95% 7.77%
Vanguard Institutional Index Instl Pls <i>Benchmark: S&P 500</i>	Vanguard Group Inc.	Large Cap	0.02%	\$0.20	See Restrictions	18.41% 18.40%	15.21% 15.22%	13.88% 13.88%
JP Morgan Large Cap Growth Fund R6 <i>Benchmarks: Russell 1000 Growth and Russell 1000 ⁵</i>	JP Morgan	Large Cap	0.44%	\$4.40	See Restrictions	56.42% 38.49% 20.96%	24.42% 21.00% 15.60%	18.62% 17.21% 14.01%
Vanguard Windsor II Admiral <i>Benchmarks: Russell 1000 Value and S&P 500 ⁵</i>	Multiple Managers	Large Cap	0.26%	\$2.60	See Restrictions	14.53% 2.80% 18.40%	12.41% 9.74% 15.22%	11.75% 10.50% 13.88%
Wells Fargo Advantage Discovery Institutional <i>Benchmarks: Russell Mid Cap Growth Index and Russell Mid Cap Index ⁵</i>	Wells Fargo	Mid Cap	0.88%	\$8.80	See Restrictions	62.35% 35.59% 17.10%	24.09% 18.66% 13.40%	17.32% 15.04% 12.41%
Victory Sycamore Established Value I <i>Benchmarks: Russell Mid Cap Value Index and Russell Mid Cap Index ⁵</i>	Victory Capital	Mid Cap	0.60%	\$6.00	N/A	8.12% 4.96% 17.10%	11.97% 9.73% 13.40%	11.78% 10.49% 12.41%
Victory Sycamore Small Company Opportunity I <i>Benchmark: Russell 2000 Value Index</i>	Victory Capital	Small Cap	0.92%	\$9.20	N/A	4.73% 4.63%	12.15% 9.65%	11.15% 8.66%
Vanguard Total International Stock Index Instl Pls <i>Benchmarks: MSCI EAFE Free NR and MSCI ACWI ex USA ⁵</i>	Vanguard Group Inc.	International	0.07%	\$0.70	See Restrictions	11.30% 7.82% 11.13%	9.13% 7.45% 9.44%	5.17% 5.51% 5.40%
First Eagle Overseas Fund Institutional <i>Benchmarks: MSCI EAFE Free NR and MSCI ACWI ex USA ^{5, 6}</i>	First Eagle	International	0.80%	\$8.00	N/A	7.36% 7.82% 11.13%	6.61% 7.45% 9.44%	5.29% 5.51% 5.40%
Hartford Schroders International Stock Fund <i>Benchmarks: MSCI EAFE Free NR and MSCI ACWI ex USA ^{5, 7}</i>	Hartford Schroders	International	0.75%	\$7.50	N/A	24.94% 7.82% 11.13%	11.98% 7.45% 9.44%	7.13% 5.51% 5.40%

Vanguard Extended Market Index Instl Pls <i>Benchmark: S&P Completion Index and Russell Mid Cap</i> ⁵	Vanguard Group Inc.	Mid Cap	0.05%	\$0.50	See Restrictions	32.24% 30.54% 17.10%	16.07% 14.31% 13.40%	13.25% 11.61% 12.41%
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Pre-Mix Funds

**Average Annual Total Return
(net of mutual fund expense ratio)
as of 12/31/2020
(Fund and Benchmark)³**

Fund Name/ Benchmark	Investment Manager	Asset Class	Total Asset- Based Fee¹	Annual Cost per \$1,000 Investment	Shareholder- Type Fees and Investment Restrictions²	1 yr.	5 yr.	10 yr.
Vanguard Institutional Target Date Retirement Income Fund <i>Benchmark: Morningstar Lifetime Mod Income</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	10.18% 10.56%	6.92% 7.10%	N/A 5.73%
Vanguard Institutional Target Date 2015 Fund <i>Benchmark: Morningstar Lifetime Mod 2015</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	10.42% 12.67%	7.85% 8.56%	N/A 7.08%
Vanguard Institutional Target Date 2020 Fund <i>Benchmark: Morningstar Lifetime Mod 2020</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	12.09% 13.32%	9.07% 9.20%	N/A 7.63%
Vanguard Institutional Target Date 2025 Fund <i>Benchmark: Morningstar Lifetime Mod 2025</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	13.34% 13.67%	9.94% 9.88%	N/A 8.22%
Vanguard Institutional Target Date 2030 Fund <i>Benchmark: Morningstar Lifetime Mod 2030</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	14.10% 13.69%	10.57% 10.58%	N/A 8.79%
Vanguard Institutional Target Date 2035 Fund <i>Benchmark: Morningstar Lifetime Mod 2035</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	14.80% 13.38%	11.16% 11.14%	N/A 9.17%
Vanguard Institutional Target Date 2040 Fund <i>Benchmark: Morningstar Lifetime Mod 2040</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	15.44% 13.09%	11.74% 11.48%	N/A 9.34%
Vanguard Institutional Target Date 2045 Fund <i>Benchmark: Morningstar Lifetime Mod 2045</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	16.17% 12.95%	12.12% 11.61%	N/A 9.33%
Vanguard Institutional Target Date 2050 Fund <i>Benchmark: Morningstar Lifetime Mod 2050</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	16.33% 12.91%	12.14% 11.62%	N/A 9.24%
Vanguard Institutional Target Date 2055 Fund <i>Benchmark: Morningstar Lifetime Mod 2055</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	16.36% 12.91%	12.16% 11.61%	N/A 9.14%
Vanguard Institutional Target Date 2060 Fund <i>Benchmark: Morningstar Lifetime Mod 2060</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	16.40% 12.89%	12.16% 11.57%	N/A 9.00%
Vanguard Institutional Target Date 2065 Fund <i>Benchmark: Morningstar Lifetime Mod 2065</i> ⁸	Vanguard Group Inc.	Pre-Mix	0.09%	\$0.90	See Restrictions	16.18% 12.88%	N/A 11.38%	N/A 8.93%

- ¹ Total asset-based fees reflect the gross mutual fund expense ratios charged by the investment management company to cover investment costs/expenses of the mutual fund. Revenue sharing is included in the total mutual fund expense ratio for the Wells Fargo Advantage Discovery, Victory Sycamore Small Company and Victory Sycamore Established Value funds. The amount of revenue sharing received from each of these funds is 0.15%. The UPMC Savings Plan credits the revenue sharing on a quarterly basis, pro rata, to each participant account that holds the fund. Therefore, the total asset-based fees shown for these three funds are reduced by 0.15% of revenue sharing and their historical performance are increased by a like amount.
- ² "Shareholder-Type Fees and Investment Restrictions" outlines any fees paid directly from your investment in this option (e.g., redemption fees, exchange fees, account fees, transfer or withdrawal fees, and contract maintenance fees) and any restrictions on trading that might exist for a specific investment option. While there are no transfer or redemption fees on any of the investment options, there are trading restrictions.
- ³ For share classes that do not have historical data for any of the 1 year, 5 year or 10 year time periods from their inception date (these are noted with "N/A"), a calculation is made by Morningstar to project performance for those time periods. Morningstar will adjust the historical total returns of the original portfolio share class to reflect the fee structure of the new share class. The older share class' monthly returns, prior to the new share class' inception, are adjusted for fees and then this data is attached to the new class. The string of adjusted returns plus actual returns for the new share class are then compounded into historical trailing returns and italicized on the chart for the reporting period.
- ⁴ The Vanguard Wellington fund's benchmark, the Morningstar Moderate Target Risk Index, is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderate Target Risk Index seeks approximately 60% exposure to global equity markets.
- ⁵ This fund's performance is evaluated in terms of an appropriate market index (e.g. the S&P 500 stock index for large-cap domestic equity funds) and against a relevant peer group index (e.g. the large-cap growth mutual fund universe for a large cap growth mutual fund). In some cases, these indexes are one and the same. Otherwise, a fund may be measured against two different indexes to reflect a fund's performance to a more specific investment style. Past results are not a guarantee of future performance.
- ⁶ The First Eagle Overseas Fund is removed from the plan following the close of business on September 30, 2021.
- ⁷ The Hartford Schroders International Stock Fund is added to the plan effective October 1, 2021.
- ⁸ The Morningstar Lifetime Mod Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. Each portfolio, measured by its respective index, is held in proportions determined to be appropriate for the years until the Target Date is reached. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

4. Terms You Should Know

Here are some key terms and concepts that you should know to understand the information described in this notice.

Administrative fees: Fees for plan services such as trustee, legal, accounting, recordkeeping, fiduciary advisory, and participant services, as well as other expenses relating to the maintenance of the Plan or the plan funds.

Asset-based fees: Fees that are charged as a percentage of holdings in an investment to cover the cost of investment management services. (See sidebar for an example of how asset-based fees work.)

Asset class: A specific category of assets or investments (such as stocks, bonds, or cash) as well as certain types of stocks (such as international stocks, large-cap stocks, etc.). Assets within the same class generally exhibit similar characteristics.

Benchmark: A benchmark is typically a market index that tracks general market performance of similar types of investments. For instance, the S&P 500 index is commonly used as a benchmark for large-cap stocks.

Designated Investment Advisor: This is the individual or organization that manages investments for individuals who choose to participate in the Professional Management program for the UPMC Savings Plan. For the UPMC Savings Plan, it's Alight Financial Advisors.

Investment management fees: Fees paid to the investment manager for selecting and managing the investments in an investment option. These fees may also include costs such as advertising and promotion, administration, and other services.

Investment risk: This is the chance that a fund can lose value. While all investments have some investment risk, the level of risk can vary greatly across types of investments.

Participant Transaction fees: These apply if you engage in certain transactions like taking a loan from the Plan.

Pre-Mix Funds: Each target date retirement fund is comprised of various underlying Vanguard Funds.

Diversification is established for the fund according to a glide path. The funds are managed to a specific target year noted. Changes in asset allocation and diversification follow a preset schedule, whereby, the portfolio of the fund automatically shifts from aggressive to conservative as the target year approaches.

Professional Management program: You have the option to sign up for managed account services where the designated investment advisor will manage your investment mix for you. If you choose this service, the fees described in the **Administrative and Participant Transaction Fees in the Savings Plan** box in Section 1 will apply.

Revenue sharing: Fees paid by some investment funds intended to offset administrative, recordkeeping, and other plan service expenses. Subject to agreement with the plan service provider, the revenue sharing can be allocated back to the Plan's participant accounts that hold the respective fund, effectively reducing the fund's gross expense ratio and proportionately increasing the fund's reported performance.

Self-Mix Funds: Each of these funds represents a single fund. A combination of the Self-Mix funds is necessary to have a diversified portfolio that will provide an optimal long-term investment experience. Changes in asset allocation and diversification are made by you as your needs and goals change.

Target date funds: These funds are diversified investment strategies that are designed to be a single investment solution. They have a mix of underlying investments that are generally appropriate for a given target retirement date.

Additional definitions related to investments are available on the UPMC Retirement Center website at: Savings and Retirement > Savings Plan > Investments > Fund Performance.

How Asset-Based Fees Work

Let's assume your current account balance is \$30,000 and you've invested in three funds as shown below. Here's an estimate of what you might pay annually in total asset-based fees.

Investment	Balance	As % of Assets	Dollar Amount
Bond	\$10,000	0.59%	\$59
Large Cap Value	\$17,000	0.79%	\$134
International Equity	\$ 3,000	0.98%	\$29
Total	\$30,000	—	\$222

Because asset-based fee expenses are accumulated daily, your actual cost will vary as your account value changes.

For more information about this notice, you may contact the UPMC Retirement Center at:

1-877-206-8264
Representatives are available from
8:30 a.m. to 5:00 p.m. EST.

OR via mail:

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