



8503 Hilltop Drive, Ooltewah, TN  
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**To: All Employees**  
**From: Human Resources**  
**Re: Voluntary Enhanced Retirement Program Details**  
**Date: August 21, 2025**

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Hello Team,

Last week, our CEO Will Miller shared a team update. During this message, he mentioned a *Voluntary Enhanced Retirement Program* for qualified employees.

This program is only available through October 8, 2025, and will offer an enhanced retirement bonus over the standard retirement offering. The program also temporarily waives the 20-year service requirement for eligibility.

To qualify, you must be 65 years of age or older on or before December 31, 2025. This means if you were born on December 31, 1960, or earlier, you are eligible. The benefit will be calculated using a formula based on your Years of Service, your base salary, and a benefits multiplier.

If you are eligible for the Enhanced Retirement Program, you will receive a personalized letter outlining the program details and the retirement bonus amount that you are qualified to receive. If you have not received your packet yet, it will be delivered to you soon.

Once you have carefully reviewed the letter, please sign it, and return it to your Human Resources Department with your decision to either accept or decline participation. This must be returned by Wednesday, October 8, 2025.

If you have any questions or need further assistance, please stop by your Human Resources Department and they'll be happy to assist you.

Thank you again for everything that you do!