

Announcement of Investment Changes
To Plan Participants and Beneficiaries of:
Community Connections, Inc. 401(k) Plan

Investment Change Announcement Explanation

The plan's investment committee recently met to review the performance of plan investment choices. If an investment choice does not meet the established minimum standards, the committee reviews other alternatives with similar investment objectives to discuss possible replacement options. This important notice is to inform you that Community Connections, Inc. 401(k) Plan will be making changes to the plan's investment options as outlined below.

The following changes will be made to pre-mixed the week of 03/13/2017

Morningstar Category	Prior Fund	Ticker	New Fund	Ticker
Mid-Cap Value	JPMorgan Mid Cap Value L	FLMVX	Vanguard MdCp Val Idx Adm	VMVAX

The fund(s) below will be added to your plan and accessible to plan participants the week of 03/13/2017

Ticker	Fund Name
VMVAX	Vanguard MdCp Val Idx Adm

How will this affect me?

During the week of 03/13/2017 assets invested in the prior fund(s) will automatically be transferred to the corresponding replacement fund shown above. In addition, all of your directives for investing future contributions in the prior fund(s) will automatically be changed to the corresponding replacement fund.

If there is/are fund(s) in the table above that do not show a prior fund, these funds are new additions to your plan.

Do I need to take action?

No. However, if you want to make changes to your account you can:

- Change your investment directives to ensure that future contributions are invested in the investment option of your choice.
- Transfer any balance in this fund to the investment option of your choice.

These changes can be made using either by:

1. using Personal Savings Center at www.standard.com/retirement
2. calling a customer service representative at 800.858.5420

Who can I contact with questions about these changes?

If you have questions, please contact a customer service representative at 800.858.5420.

Plan sponsors and participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. The prospectuses for individual mutual funds and each available investment option in the group annuity contain this and other important information. Prospectuses may be obtained by calling

800.858.5420. Please read the prospectus carefully before investing. Investments are subject to market risks and fluctuate in value.

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