Announcement of Investment Changes

To Plan Participants and Beneficiaries of:

Community Connections, Inc 401(k) Plan

Investment Change Announcement Explanation

The Standard closely monitors the investment funds available to its retirement plan sponsors to ensure competitive funds are offered. As a result of this review, the Standard has decided to exchange share classes for a number of funds during the month of January. Please see the changes as outlined below.

Morningstar Category	Prior Fund	Ticker	New Fund	Ticker
World Large Stock	Oppenheimer Global Y	OGLYX	Oppenheimer Global I	OGLIX
Foreign Large Growth Funds	Oppenheimer International Growth Y	OIGYX	Oppenheimer International Growth I	OIGIX
Small Cap	Prudential QMA Small-Cap Value Z	TASVX	Prudential QMA Small-Cap Value Q	TSVQX
Large Cap Growth	T.Rowe Price Growth Stock	PRGFX	T.Rowe Price Growth Stock I	PRUFX
Allocation--30% to 50% Equity	T.Rowe Price Retirement Balanced	TRRIX	T.Rowe Price Retirement Balanced I	TRPTX
Target Date	T.Rowe Price Retirement Series	Various	T.Rowe Price Retirement Series I	Various
World Bond	Templeton Global Bond Adv	TGBAX	Templeton Global Bond R6	FBNRX

How will this affect me?

During the month of January 2018, 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 your plan's administrator: **Bianca Jurczak** at **907-225-7825**

Employers and plan 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 877.805.1127. Please read the prospectus carefully before investing. Investments are subject to market risks and fluctuate in value.