

November 28, 2022

Community Connections, Inc. 401(k) Plan, 808441

RE: Q3 2022 Fund Replacements in the Standard's Investment Option Lineup

You have selected StanCorp Investment Advisers, Inc. to support your fiduciary role by recommending fund replacements based on our regular due diligence process. If you prefer alternative funds to those recommended below, you must work with your Advisor or Relationship Manager to have a fund change request submitted by Jan. 6, 2023.

Under current DOL regulations, as the Plan Sponsor you must notify all eligible participants of these changes no less than 30 days prior to the date the changes occur (Mar. 13, 2023). Eligible participants include all active participants, regardless of participation, terminated participants with a balance and any beneficiaries with a balance. For your convenience, a copy of the Participant Fund Change Notice is now available on the PlanNet® website. The notice can be located by navigating to Plan Details / Plan Reports / Investment Lineup Changes. Delivery must be in accordance with DOL guidance through the US Mail or by following the DOL electronic delivery guidelines.

Investment options are reviewed regularly by StanCorp Investment Advisers to ensure that funds operate consistently with their investment objectives while maintaining competitive performance and reasonable expenses. StanCorp Investment Advisors also identifies where funds are failing to meet our criteria and take advantage of new opportunities to provide competitive and appropriate investments for you and your participants.

Upon completion of our Q3 2022 Investment Committee Meeting, changes are being made to The Standard's investment lineup. Your plan will be affected by these changes that will occur on Mar. 13, 2023.

Fund Replacements

The table below shows the fund(s) being removed from your core lineup as well as the replacement(s) recommended by StanCorp Investment Advisers, Inc.

Mar. 9, 2023 Mar. 13, 2023 Mar. 13, 2023	Replacement Fund(s) to be Added	Terminated Fund(s) to be Removed	Morningstar
	Mar. 9, 2023	Mar. 13, 2023	Category

American Fd New Perspctv R6 (RNPGX) Invesco Global Fund Y (OGLYX) Global LrgStk Gro

The replacement fund(s) are a recommendation only. If you prefer a different replacement fund, or would like to consider alternatives, please reach out to your Advisor or Relationship Manager as soon as possible to have a fund change request submitted by Jan. 6, 2023.

If you do not select alternative funds, the Replacement Funds listed above will be added to your plan lineup on Mar. 9, 2023.

• Participants can make transfers or modify their investment strategies up to Mar. 8, 2023.

The Standard 1100 SW Sixth Avenue Portland, OR 97204 tel 971.321.7000

- The PlanNet[®] and Personal Savings Center websites, our automated phone system, and other online materials will be updated to include the new funds.
- Participants for whom transfers and directive changes are made will receive a confirmation letter.

On Mar. 13, 2023, current assets, and future directives for contributions to the terminated fund(s) will be removed and transferred to the corresponding replacement fund(s).

If you have questions about these fund changes or the participant notification, please reach out to your Advisor or Relationship Manager.

Sincerely,

Kint Bartell

Kent Bartell Director, Investment Research, StanCorp Investment Advisers, Inc.