Announcement of Investment Changes

To Plan Participants and Beneficiaries of:

Community Connections, Inc. 401(k) Plan

Investment Change Announcement Explanation

The Standard has recently been notified by T. Rowe Price Funds that they will be merging the I Share Class of their Retirement Date Funds into a newly formed share class after the close of business on **Feb. 16, 2024**. As a result, there will be changes made to your plan's investment options as outlined below.

Prior Fund	Ticker	New Fund	Ticker
T.Rowe Price Retirement I 2005 I	TRPFX	T.Rowe Price Retirement 2005 I	TRAJX
T.Rowe Price Retirement I 2010 I	TRPAX	T.Rowe Price Retirement 2010 I	TRPUX
T.Rowe Price Retirement I 2015 I	TRFGX	T.Rowe Price Retirement 2015 I	TRUBX
T.Rowe Price Retirement I 2020 I	TRBRX	T.Rowe Price Retirement 2020 I	TRDBX
T.Rowe Price Retirement I 2025 I	TRPHX	T.Rowe Price Retirement 2025 I	TREHX
T.Rowe Price Retirement I 2030 I	TRPCX	T.Rowe Price Retirement 2030 I	TRFHX
T.Rowe Price Retirement I 2035 I	TRPJX	T.Rowe Price Retirement 2035 I	TRFJX
T.Rowe Price Retirement I 2040 I	TRPDX	T.Rowe Price Retirement 2040 I	TRHDX
T.Rowe Price Retirement I 2045 I	TRPKX	T.Rowe Price Retirement 2045 I	TRIKX
T.Rowe Price Retirement I 2050 I	TRPMX	T.Rowe Price Retirement 2050 I	TRJLX
T.Rowe Price Retirement I 2055 I	TRPNX	T.Rowe Price Retirement 2055 I	TRJMX
T.Rowe Price Retirement I 2060 I	TRPLX	T.Rowe Price Retirement 2060 I	TRLNX
T.Rowe Price Retirement I 2065 I	TRFKX	T.Rowe Price Retirement 2065 I	TRMOX
T.Rowe Price Retirement Balanced I	TRPTX	T.Rowe Price Retirement Balanced I	TRJWX

How will this affect me?

After the close of business on **Feb. 16, 2024**, 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.

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.

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.