

Community Connections, Inc. 401(k) Plan Qualified Default Investment Alternative (QDIA) Notice

Right to Direct the Investment of Your Account

As a participant in the Community Connections, Inc. 401(k) Plan, you have the right to choose how your account assets are invested in any of the plan's investment choices. Investment Profiles are available under the Performance tab on The Standard's website for all the investment alternatives, including the plan's default investment or the QDIA. The profiles offer additional information including objectives, risks, trading restrictions, charges and expenses.

You can access your account on Personal Savings Center. Visit www.standard.com/retirement.

Description of Circumstances Under Which QDIA is Applicable

Your account will be allocated to the QDIA when you do not make an investment election. This might occur under the following circumstances:

- You make contributions to your account without choosing investment options.
- Your employer makes an employer contribution or puts forfeiture contributions into your account, and you did not choose investments on your own.
- You chose investments for your current portfolio, but do not choose directives for future contributions. This applies even if you no longer work at the company offering the retirement plan or are not actively contributing to the plan.

Right to Alternative Investment

If the plan invests your account in the QDIA, you have the continuing right to direct the investment of your account to one or more of the plan's other investment choices. You may change your investments at any time, without penalty.

As with any fund invested in equities or bonds, you or your beneficiary may lose money by remaining invested in the QDIA, including losses near and following retirement. There is no guarantee the QDIA investment will provide adequate retirement income.

Description of the Qualified Default Investment Alternative

If you do not make an investment election, contributions will default to a target date fund based on your date of birth and the plan's normal retirement age. A target date fund is comprised of a mix of investments and is managed based on an assumed retirement year.

Investment	Participant Birth Year
T.Rowe Price Retirement 2015 I	1900 – 1952
T.Rowe Price Retirement 2020 I	1953 – 1957
T.Rowe Price Retirement 2025 I	1958 – 1962
T.Rowe Price Retirement 2030 I	1963 – 1967
T.Rowe Price Retirement 2035 I	1968 – 1972
T.Rowe Price Retirement 2040 I	1973 – 1977
T.Rowe Price Retirement 2045 I	1978 – 1982
T.Rowe Price Retirement 2050 I	1983 – 1987
T.Rowe Price Retirement 2055 I	1988 – 2090

If we do not have a valid date of birth for you, contributions will default as follows:

Investment	Default Directive Percent
Vanguard Wellington Adm	100%

For Additional Information

The QDIA is more fully described on the attached fee disclosure and/or investment fund fact sheets.

You can obtain additional information regarding the plan's investment choices or how your plan works by contacting your

plan's administrator:

Sheila McDonough
721 Stedman St.
Ketchikan, AK 99901
907.225.7825, x306
Sheila.McDonough@comconnections.org

Help from The Standard with Your Account

If you have questions or need help with your account, please reach out to one of our customer service representatives at **800.858.5420** or **savings@standard.com**.

Visit us at standard.com/retirement