



## Announcement of Changes to Investments

### To plan participants and beneficiaries of Messiah University Defined Contribution Retirement Plan

This notice is to let you know that the investments in the Messiah University Defined Contribution Retirement Plan Retirement Plan will be changing by adding the fund(s) listed below. This change is scheduled to go into effect the week of 12/2/2024.

New Fund	Ticker
DFA Emerging Markets Core Equity I	DFCEX
Fidelity Advisor Total Bond Z	FBKWX
Vanguard FTSE Social Index Admiral	VFTAX

#### How will this affect me?

During the week of 12/2/2024, the fund(s) listed above will be added to your plan.

#### Do I need to take action?

No, but you can make changes to your investments at any time.

Changes can be made by visiting Personal Savings Center to manage your account (Standard.com/retirement) or calling us at 800.858.5420. You can also call us at this number with any questions.

Fiduciaries, 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 the individual mutual funds 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 risk and fluctuate in value.

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### To plan participants and beneficiaries of Messiah University Defined Contribution Retirement Plan

The plan's investment fiduciary recently met to review the performance of plan investment choices. If an investment choice does not meet the established minimum standards, the fiduciary reviews other alternatives with similar investment objectives to discuss possible replacement options. This notice is to let you know that Messiah University Defined Contribution Retirement Plan will be making changes to the plan's investment options as shown in the chart below. This change is scheduled to go into effect the week of 12/2/2024.

Prior Fund	Ticker	New Fund	Ticker
Invesco Developing Markets R6	ODVIX	DFA Emerging Markets Core Equity I	DFCEX
Nuveen Social Choice Equity R6	TISCX	Vanguard FTSE Social Index Admiral	VFTAX
TCW MetWest Total Return Bond Plan	MWTSX	Fidelity Advisor Total Bond Z	FBKWX

#### How will this affect me?

During the week of 12/2/2024, assets invested in the prior fund(s) will automatically be transferred to the replacement fund shown above. In addition, all of your directives for investing future contributions in the prior fund(s) will be changed to the corresponding replacement fund.

#### Do I need to take action?

No, but you can make changes to your investments at any time.

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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 the individual mutual funds 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 risk and fluctuate in value.

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## Messiah University Comparative Fee and Performance Information For Investment Change Effective December 2, 2024

This illustrates the performance of the new investment options that will be available in your retirement plan. It shows how these new investments have performed over time and allows you to compare them with the appropriate benchmarks for the same time periods.

### Variable Return Investments

Total Operating Expenses are expenses that reduce the rate of return of the investment option. Any Shareholder type fees are in addition to the Total Operating Expense. You may not be charged some of these shareholder type fees depending on the fund companies' policies with respect to qualified plans and your individual circumstances.

Past performance does not guarantee how the investment option will perform in the future. Your investment in this option could lose money.

VARIABLE RETURN INVESTMENTS																
Name	Type of Option	Average Annualized Total Return					Benchmark					Mutual Fund Expenses (%)	Total Operating Expenses		Shareholder Type Fees	
		As of Date	1yr. (%)	5yr. (%)	10yr. (%)	Since Inception (%)	1yr. (%)	5yr. (%)	10yr. (%)	Since Inception (%)	Index Name		As a %	Per \$1,000	Rate (%)	Days
DFA Emerging Markets Core Equity I	Diversified Emerging Mkts	9/30/2024	24.29	8.18	5.08	7.28	26.05	5.75	4.02	6.49822	MSCI EM NR USD	0.39	0.39	\$ 3.90		
Fidelity Advisor Total Bond Z	Intermediate Core-Plus Bond	9/30/2024	12.74	1.66	2.77	2.74	12.08	0.70	2.15	2.07385	BarCap US Universal TR USD	0.36	0.36	\$ 3.60		
Vanguard FTSE Social Index Admiral	Large Blend	9/30/2024	37.64	16.03	13.82	16.35	35.68	15.64	13.10	15.85028	Russell 1000 TR	0.14	0.14	\$ 1.40		

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