

Announcement of Investment Changes

To Plan Participants and Beneficiaries of:

American Central Bancorporation 401(k) PS 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 make changes to your plan's investment options as outlined below. These changes are scheduled to go into effect the week of **Sep. 23, 2024**.

Morningstar Category	Prior Fund	Ticker	New Fund	Ticker
Interm. Core+ Bond	Metro West Total Return Bond Adm	MWTNX	Fidelity Advisor Total Bond I	FEPIX

How will this affect me?

During the week of **Sep. 23, 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.

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 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.

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