



COMMUNITY BRIDGES
PUENTES DE LA COMUNIDAD

519 Main Street P | 831.688.8840
Watsonville, CA 95076 F | 831.688.8302

August 7, 2019

RE: Changes to your Community Bridges' 401K Retirement Plan

Dear Plan Participant,

The Community Bridges' 401K Retirement Plan offers the Morningstar Retirement Manager Managed by Morningstar service. The fees paid for these services are reviewed annually and subject to change based on the overall level of assets in the plan at the time.

The Managed by Morningstar fees for participants who elect this service for the upcoming year will be reduced from 0.60% to 0.56% annually. These fees are deducted quarterly from participant accounts. The fee reduction is effective July 2019.

The Managed by Morningstar fees will be deducted proportionately from your designated investment options in your account. The amount actually deducted will be shown on your quarterly account statement. Fund management fees and other fund operating expenses will apply. Fees depend of the investment option chosen. Please refer to the individual Fund prospectuses for fund fee information. The documents are available on Voya's participant website.

If you have any questions about your account, please contact a Customer Service Associate by calling the Voya Financial Customer Service Line at (800) 584-6001, Monday- Friday, from 8:00 am- 9:00 p.m. Eastern time (except on stock market holidays) or visit the Plan website at: voyaretirementplans.com.

Sincerely,

Julie Rae Gilbertson- PHR, SHRM CP
Chief Human Resources Officer, Community Bridges
519 Main Street, Watsonville, CA 95076
P | 831.688.8840 x210 F | 831.688.8302

OUR FAMILY OF PROGRAMS Elderday • Lift Line • Meals on Wheels for Santa Cruz County • La Manzana Community Resources
Live Oak Community Resources • Mountain Community Resources • Nueva Vista Community Resources
Child & Adult Care Food Program • Child Development Division • Women, Infants and Children (WIC)