

FUND CHANGE NOTIFICATION TO EMPLOYEES

February 28, 2020

RE: Changes to your Community Bridges Retirement Plan

Dear Plan Participant:

Community Bridges periodically reviews the investment options offered through the Community Bridges Retirement Plan. We want to ensure that the Plan investment options provide competitive long-term performance relative to market indexes, consistent investment management and reasonable fees. As a result of our most recent review, the following changes will be made to the Plan investment line-up.

New Investment Options in Your Future

As of **April 13, 2020**, the following investment option will be **added** to the Plan:

Fund Number	Investment Option Name
6090	JPMorgan Small Cap Growth Fund – Class R6
6594	Franklin Small Cap Value R6

As of **April 13, 2020**, the following investment options will be **removed** from the Plan:

Fund Number	Investment Option Name
9900	Voya SmallCap Opportunities Portfolio – Class R6
2566	DFA US Targeted Value I

Investment Option Assets Will Transfer Automatically

All balances in the investment options to be **removed** will transfer **automatically** into the new investment options with similar objectives and risk levels through a process called “mapping.” **You do not have to take any action.** After this asset transfer is completed, all future contributions will be invested into the new investment options according to the table below until you change your elections.

Fund Number	Investment Option Name	Fund Number	Investment Option Name
9900	Voya SmallCap Opportunities Portfolio R6	6090	JPMorgan Small Cap Growth Fund R6
2566	DFA US Targeted Value I	6594	Franklin Small Cap Value R6

To reallocate your current retirement savings plan assets and/or change the direction of your future contributions, simply call Voya™ at 1-800-584-6001. The voice response system is available 7 days a week, 24 hours a day, or you may speak with a Customer Service Representative Monday through Friday from 8:00 AM to 9:00 PM Eastern time. You may also change the direction of your future contributions or reallocate your assets through Voya’s Web site, www.voyaretirementplans.com. Click on “Log in” under “Access your Account.” **Remember, the new fund will be available on or about April 13, 2020.**

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

To learn more about the new funds, refer to the fund one pagers on the Plan website www.voyaretirementplans.com **after** the investments have been added. Please review the available information to determine if these investments are appropriate for you.

If you have any questions about the changes to the fund line-up, please contact Ruben Hernandez with Quintes at 831-759-6384 or ruben@quintes.com or by calling the Voya Customer Service Line at 1-800-584-6001 Monday – Friday, from 8:00 a.m. to 9:00 p.m. Eastern time (except on stock market holidays) or visit the Plan website at www.voyaretirementplans.com.

Sincerely,

Community Bridges