

SAINT JOSEPH'S COLLEGE RETIREMENT PLAN (the "Plan")

DEFAULT INVESTMENT ALTERNATIVE NOTICE FOR 2025 PLAN YEAR

From: Plan Administrator for SAINT JOSEPH'S COLLEGE RETIREMENT PLAN

Plan Sponsor: SAINT JOSEPH'S COLLEGE

Re: Notice of Default Investments under the Plan.

The provisions below apply to the Plan for the Plan Year beginning January 1st, 2025.

DEFAULT INVESTMENT ALTERNATIVE ("DIA")

How are my Plan account(s) invested: If you do not provide investment instructions as to how you wish to have your contributions invested, the Plan will invest them on your behalf.

If you make a contribution to the Plan, or if the employer makes a contribution to the Plan on your behalf, including elective deferrals under an automatic contribution arrangement, the DIA will be used unless you have provided investment instructions.

Right to Direct Investments: You have the right to direct the investment of all of your accounts in any of the investment choices available under the Plan. Even if the Plan invests some or all of your accounts in the DIA, you have the continuing right to direct or redirect the investment of your accounts.

You may change your investments at any time. You are also entitled to invest in any of the alternative investment choices offered under the Plan without incurring a financial penalty.

How to Change your Investment Direction: To obtain more information on investment choices available or to change how your account is invested, call the Client Care Center at 1-800-448-2542. You can also make changes online by accessing your account at <https://www.corebridgefinancial.com/rs/home>.

Default Investment Alternatives as selected by your Plan officials:

Fund Name	Ticker Symbol	Date of Birth Range	Expense Ratio
T. ROWE PRICE TARGET 2015 I	TTRTX	1900 to 1952	0.31
T. ROWE PRICE TARGET 2020 I	TTURX	1953 to 1957	0.33
T. ROWE PRICE TARGET 2025 I	TRVVX	1958 to 1962	0.35
T. ROWE PRICE TARGET 2030 I	TWRRX	1963 to 1967	0.37
T. ROWE PRICE TARGET 2035 I	TPGPX	1968 to 1972	0.39

Fund Name	Ticker Symbol	Date of Birth Range	Expense Ratio
T. ROWE PRICE TARGET 2040 I	TRXR	1973 to 1977	0.41
T. ROWE PRICE TARGET 2045 I	TRFWX	1978 to 1982	0.43
T. ROWE PRICE TARGET 2050 I	TOORX	1983 to 1987	0.44
T. ROWE PRICE TARGET 2055 I	TRPPX	1988 to 1992	0.45
T. ROWE PRICE TARGET 2060 I	TTOIX	1993 to 2098	0.46

Investment Objective: The Target Maturity Funds seek current income and capital appreciation. The funds invest primarily in other mutual funds that represent a variety of asset classes and investment styles. The target asset mix is adjusted so that as the target year approaches, the allocation to stocks may decrease and the allocation to bonds and money market instruments may increase. The principal value of an investment is not guaranteed at any time including at or after the target maturity date.

Risk and Return Characteristics: The risk/return profile of each Target Maturity fund is higher or more aggressive when the maturity date is further away, but will automatically rebalance to a more conservative or lower risk/return profile as the funds near the maturity date and beyond.

Where to go for Further Information: *Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional or by accessing your account at <https://www.corebridgefinancial.com/rs/home>. You can also request a prospectus by calling 1-800-448-2542. Read the prospectuses carefully before investing.*

You can obtain further information about the Plan's investment alternatives by contacting the Plan Administrator at:

SAINT JOSEPH'S COLLEGE
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