



WASHINGTON OFFICE
1328 N Whitman Lane
Liberty Lake, WA 99019
509 838 5500

MONTANA OFFICE
828 Great Northern Blvd
Helena, MT 59601
406 449 5500

www.randall-hurley.com

Notice to Participants in the Astria Health 401(k) Plan

This notice contains important information about changes to the Astria Health 401(k) Plan. Please review this information carefully. We will be happy to answer any questions about the changes to your plan or other information provided in this notice. Questions should be directed as follows:

Questions Regarding This Notice

Conversions Team
Randall & Hurley, Inc.
(509) 838-5500 | 888-682-4406
conversions@randall-hurley.com

Questions Regarding the Plan's Investment Options

Ben Tanke
Petersen Hastings Investment Management, Inc.
(800) 441-4412
bent@petersenhastings.com

While changes are being made to your plan, you need not take any action. However, you may choose to make changes to your account online at:

www.randall-hurley.com 

As a reminder, your default User ID is your social security number without dashes. Your default password is the last four digits of your social security number. If you need assistance accessing your account online, please contact a Customer Service Representative at (877) 895-5146 or (888) 682-4406.

Please see the following page(s) for detailed information regarding the changes to your plan.

Changes to Your Retirement Plan Investment Options Astris Health 401(k) Plan

After careful review of the plan's investment options, the following changes have been decided upon and will become effective on December 20, 2023:

Investment Addition

The following new investment option(s) will be added:

AVDVX	AVANTIS INTERNATIONAL SMALL CAP VAL INS
AVLVX	AVANTIS U.S. LARGE CAP VALUE INST
AVUVX	AVANTIS U.S. SMALL CAP VALUE INSTL
DIHRX	DFA INTL HI RELATV PROFITABILITY INSTL
DURPX	DFA US HI RELATV PROFITABILITY INST'L

Investment Replacement

The following investment option(s) will be replaced with alternate investment options:

DFALX	DFA LARGE CAP INTERNATIONAL I	<i>Account balances in this investment will be transferred to the following investment(s):</i>
	100% DIHRX	DFA INTL HI RELATV PROFITABILITY INSTL
DFISX	DFA INTERNATIONAL SMALL COMPANY I	<i>Account balances in this investment will be transferred to the following investment(s):</i>
	100% AVDVX	AVANTIS INTERNATIONAL SMALL CAP VAL INS
DFSCX	DFA US MICRO CAP I	<i>Account balances in this investment will be transferred to the following investment(s):</i>
	100% AVUVX	AVANTIS U.S. SMALL CAP VALUE INSTL
DFUVX	DFA US LARGE CAP VALUE III	<i>Account balances in this investment will be transferred to the following investment(s):</i>
	100% AVLVX	AVANTIS U.S. LARGE CAP VALUE INST
DISVX	DFA INTERNATIONAL SMALL CAP VALUE I	<i>Account balances in this investment will be transferred to the following investment(s):</i>
	100% AVDVX	AVANTIS INTERNATIONAL SMALL CAP VAL INS
VEXAX	VANGUARD EXTENDED MARKET IDX ADM	<i>Account balances in this investment will be transferred to the following investment(s):</i>
	100% VIMAX	VANGUARD MID CAP INDEX FUND ADM
VSIAX	VANGUARD SMALL CAP VALUE INDEX ADM	<i>Account balances in this investment will be transferred to the following investment(s):</i>
	100% AVUVX	AVANTIS U.S. SMALL CAP VALUE INSTL

Model Re-alignment

The below outline reflects the changes to the funds and the percentages within each model:

Fund Name	Ticker Symbol	Asset Class	Astria Aggressive	Astria Moderately Aggressive	Astria Moderate	Astria Moderately Conservative	Astria Conservative
Vanguard 500 Index Admiral	VFIAX	US Large Blend	14.00	11.20	8.40	5.60	2.80
Avantis US Large Value Fund	AVLVX	US Large Value	26.60	21.30	16.10	10.50	5.30
DFA US High Profitability Fund	DURPX	US Large Growth	17.50	14.00	10.50	7.00	3.50
Avantis US Small Cap Value Fund	AVUVX	US Small Value	11.90	9.50	7.10	4.80	2.40
DFA International Large Value Fund	DFVIX	International Large Value	7.90	6.30	4.70	3.20	1.60
DFA International High Profitability Fund	DIHRX	International Large Growth	6.70	5.40	4.00	2.70	1.30
Avantis International Small Value Fund	AVDVX	International Small Value	7.90	6.30	4.70	3.20	1.60
DFA Emerging Markets Core Fund	DFCEX	Emerging Markets	7.50	6.00	4.50	3.00	1.50
Vanguard Core Bond	VCOBX	Intermediate Term Bond	-	20	20	30	40
Vanguard Intermediate Term Investment Grade	VFIDX	Intermediate Term Bond	-	0	12	18	24
DFA Short-Duration Real Return	DFAIX	Short-Term Bond	-	0	8	12	16
			100.00	100.00	100.00	100.00	100.00

Investment Performance & Expense Data

Listed below are historical returns as of 10/31/23 for the investment options listed in this notice. Past performance is no guarantee of future results and current performance may be lower or higher than the performance shown. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website to see an example of the long-term effect of fees and expenses at

<https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option.

Symbol	Fund/Portfolio	Average Annual Total Returns				Annual Gross Expense Ratio	
		Year	Years	10 Years	Since Inception	As a %	Per \$1,000
AVDVX	AVANTIS INTERNATIONAL SMALL CAP VAL INS <i>Benchmark: Morningstar Gbl xUS SMID NR USD</i>	14.82 %	N/A	N/A	4.25 %	0.36%	\$3.60
		9.75 %	2.40 %	2.57 %		<i>as of 10/31/23</i>	
AVLVX	AVANTIS U.S. LARGE CAP VALUE INST <i>Benchmark: Morningstar US LM Brd Val TR USD</i>	2.03 %	N/A	N/A	7.32 %	0.15%	\$1.50
		2.82 %	8.36 %	9.12 %		<i>as of 10/31/23</i>	
AVUVX	AVANTIS U.S. SMALL CAP VALUE INSTL <i>Benchmark: Morningstar US Sml Brd Val Ext TR USD</i>	-0.21 %	N/A	N/A	12.31 %	0.25%	\$2.50
		N/A	N/A	N/A		<i>as of 10/31/23</i>	
DIHRX	DFA INTL HI RELATV PROFITABILITY INSTL <i>Benchmark: Morningstar Gbl xUS TME NR USD</i>	13.58 %	5.58 %	N/A	4.24 %	0.30%	\$3.00
		12.09 %	3.79 %	2.74 %		<i>as of 10/31/23</i>	
DURPX	DFA US HI RELATV PROFITABILITY INST'L <i>Benchmark: Morningstar US LM TR USD</i>	8.67 %	11.38 %	N/A	11.91 %	0.23%	\$2.30
		9.97 %	10.78 %	10.92 %		<i>as of 10/31/23</i>	
VIMAX	VANGUARD MID CAP INDEX FUND ADM <i>Benchmark: Morningstar US Mid TR USD</i>	-1.14 %	7.33 %	8.16 %	9.09 %	0.05%	\$0.50
		-0.87 %	7.96 %	8.72 %		<i>as of 10/31/23</i>	

Additional Investment Shareholder Fees

Listed below are any market timing rules and/or redemption fees that apply to the investment options listed in this notice. These rules generally apply when funds are transferred from a fund and then transferred back to the same fund in a short period of time.

Investment Redemption Fees

No investment redemption fees apply to the investment options listed in this notice.

Market Timing Fees

VIMAX VANGUARD MID CAP INDEX FUND ADM

If you have 1 round trip occurrence(s) within 30 days, your transfer will be blocked.

No market timing fees apply to the investment options listed in this notice.

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The Annual Gross Expense Ratio includes all annual operating expenses and other asset-based charges before waivers and reimbursements. The actual expense ratio incurred by you for an investment option may vary significantly and can be found on our website.

You can access a glossary of investment-related terms to better understand your plan at <http://www.sparkinstitute.org/comments-and-materials.php>.



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info@randall-hurley.com 
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