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Notice to Participants in the Columbia Basin Health Assoc. 403(b) Plan

This notice contains important information about changes to the Columbia Basin Health Assoc. 403(b) 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	Questions Regarding the Plan's Investment Options
Conversions Team Randall & Hurley, Inc. (509) 838-5500 | 888-682-4406 conversions@randall-hurley.com	Ben Tanke Petersen Hastings Investment Management, Inc. (509) 735-0484 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
Columbia Basin Health Assoc. 403(b) Plan

After careful review of the plan's investment options, the following changes have been decided upon and will become effective on December 27, 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**

Account balances in this investment will be transferred to the following investment(s):

100% DIHRX DFA INTL HI RELATV PROFITABILITY INSTL

DFISX **DFA INTERNATIONAL SMALL COMPANY I**

Account balances in this investment will be transferred to the following investment(s):

100% AVDVX AVANTIS INTERNATIONAL SMALL CAP VAL INS

DFSCX **DFA US MICRO CAP I**

Account balances in this investment will be transferred to the following investment(s):

100% AVUVX AVANTIS U.S. SMALL CAP VALUE INSTL

DFUVX **DFA US LARGE CAP VALUE III**

Account balances in this investment will be transferred to the following investment(s):

100% AVLVX AVANTIS U.S. LARGE CAP VALUE INST

DISVX **DFA INTERNATIONAL SMALL CAP VALUE I**

Account balances in this investment will be transferred to the following investment(s):

100% AVDVX AVANTIS INTERNATIONAL SMALL CAP VAL INS

VEXAX **VANGUARD EXTENDED MARKET IDX ADM**

Account balances in this investment will be transferred to the following investment(s):

100% VIMAX VANGUARD MID CAP INDEX FUND ADM

VSIAX **VANGUARD SMALL CAP VALUE INDEX ADM**

Account balances in this investment will be transferred to the following investment(s):

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.

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

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 occurence(s) within 30 days, your transfer will be blocked.

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

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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