

FLOYD COUNTY SCHOOLS 403B PLAN (the "Plan")

DEFAULT INVESTMENT ALTERNATIVE NOTICE FOR 2026 PLAN YEAR

From: Plan Administrator for FLOYD COUNTY SCHOOLS 403B PLAN

Plan Sponsor: FLOYD COUNTY BOARD OF EDUCATION

Re: Notice of Default Investments under the Plan.

The provisions below apply to the Plan for the Plan Year beginning January 1st, 2026.

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/retire>.

Default Investment Alternatives as selected by your Plan officials:

Fund Name	Ticker Symbol	Expense Ratio
VANGUARD INTRM-TRM BND IDX ADM	VBILX	0.06
VANGUARD 500 IDX ADM	VFIAX	0.04
VC I GLOBAL REAL ESTATE	VGREX	0.91
VANGUARD SM CP IDX ADM	VSMAX	0.05
WESTERN ASSET CORE PLUS BND IS	WAPSX	0.42

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/retire>. 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:

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600 RIVERSIDE PARKWAY
ROME, GA 30161-2938
(706) 234-1031