

Fee Disclosure
Management Health Systems, LLC 401(k) Plan
As of April 12, 2025

About This Information

Retirement plan sponsors are required by the Department of Labor to disclose the fees related to your plan. This document provides the required information.

Section One contains information covering your participation in the plan and plan-level fees that may be charged to your account. Section Two contains comparative fee and performance information for each investment option provided in your plan. If you have any questions about this information, you can either call 800.858.5420 to speak to a customer representative or talk to your plan administrator.

Section One - Participation and Plan-Level Fees

General Plan Information

Investment Instructions: To direct or make changes to how your account will be invested among the plan's designated investment options. If your plan offers the service, you can enroll or make changes to your directives online at www.standard.com/retirement. You may direct the investment of all funds held in your plan account.

Limitations on Instructions: You may give investment instructions on any day the New York Stock Exchange is open for business. Certain restrictions on trading may apply depending on the investment option. Many investment options, such as mutual funds, impose restrictions on frequent trading. The plan is not intended to facilitate frequent trades among investment options or provide "day trading" opportunities. Short-term trading adversely affects the plan's operations and increases the expenses of both the plan and the investment options. The Standard's agreements with our mutual fund alliance partners require us to adhere to trading rules mutually-agreed upon by Standard and the fund company. Section Two below provides more information on these restrictions.

The Standard's Frequent Trading Restriction Procedures: In reviewing for frequent trading, Standard performs a weekly review of participant-directed transactions in order to identify participants who have more than one round-trip during a 90-day period (a "frequent trader"). If a participant has been identified as a frequent trader, a warning letter is sent to the participant. If frequent trading activity continues, the participant's ability to trade via the participant website and the interactive voice response system will be suspended for 90 days. During this period, the participant will be required to submit written requests to trade. Each request will be evaluated, and executed only if it complies with frequent trading rules. After 90 days, the participant's privileges are reinstated. If the participant has a subsequent violation, their trading privileges will be suspended indefinitely and they will be required to submit written requests to trade.

Certain mutual fund companies require us to follow different parameters. For specific details please call your customer representative at 800.858.5420 or your plan administrator.

Voting and Other Rights: The trustee will exercise any voting or other rights associated with ownership of investments held in your plan account.

Designated Investment Options: The plan provides designated investment options into which you can direct the investment of your account. The chart shown in Section Two of this notice lists the options and provides various information about them.

Plan Administrative, Investment Advisory and Individual Plan Fees

There are certain fees and expenses associated with your plan, such as recordkeeping, compliance, consulting and accounting. Unless the plan sponsor, which is typically your employer, elects to pay some or all of those expenses, they will be paid from the plan assets, which will affect your account balance. The cost for these services fluctuates each year based on a variety of factors including the total amount of assets in your plan. The fees shown in the Plan Administrative Fees Table are fees that are not part of the total annual operating expenses.

Other services may be provided periodically to the plan as necessary for consulting, compliance and custodial services. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the plan may charge these expenses against participant accounts.

Additionally, mutual fund companies may make revenue-sharing payments to The Standard for providing recordkeeping services. Any such payments received by The Standard are generally credited to your account based on your individual investments. The amount of revenue-sharing payments differs among the mutual funds.

Annual Plan Administrative Fees

Fee Name	Fee Amount
Plan Administrative Fees (including applicable recordkeeping, accounting, compliance and consulting services. The fees reflect an annual amount deduction proportionally on a quarterly basis)	0.30% assessed on total plan assets, allocated pro rata among participant accounts plus 0.10% assessed on total plan assets, allocated pro rata among participant accounts ¹
The Plan's Administrative fees vary based on the total amount of assets in the Plan. The Fee Amount shown reflects the rate charged as of the date of this notice.	
Please refer to the end of this document for more details.	
Eligible Participants with a Balance	Annual fee of \$20.00 allocated to participant accounts on a per capita basis

Delegated Administrative Fiduciary Services

Fiduciary Plan Administration

Fee Name	Fee Amount
Fiduciary Compliance, MAP or Enrollment Notification	0.02%

Individual Fees

The plan may also impose specific charges against individual participant accounts for certain transactions. These charges may arise based on your use of a feature available under the plan (such as taking a distribution or for processing a qualified domestic relations order in case of a divorce).

Additionally, buying or selling some investments may result in charges to your individual account, such as redemption fees. The Section Two charts below provide information on these investment charges.

Fee Name	Fee Amount
Qualified Domestic Relations Order	\$200.00 minimum
Overnight Delivery	\$30.00 per event

Fee Name	Fee Amount
Paper Distribution	\$100.00 per event
Paper Distributions upon Death/ Disability/ Retirement	\$100.00 per event
Paper Loan	\$150.00 per event
Paperless Distribution	\$75.00 per event
Paperless Distributions upon Death/ Disability/ Retirement	\$75.00 per event
Paperless Loan	\$125.00 per event

Section Two—Comparative Fee and Performance Information

This section illustrates the performance of investment options and shows how these options have performed over time. Including all funds in comparative tables allows you to compare them with appropriate benchmarks for the same time periods. If you would like additional information about the investment options, you can go to the website below. You may also call a customer service representative at 800.858.5420 for a free paper copy of the information available on the website.

The tables below show, for the Variable Return Investments, the Total Annual Operating Expenses of each option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. For Fixed Return Investments, the tables focus on the performance of the investment option. The tables also show shareholder-type fees, which are in addition to the Total Annual Operating Expenses. You may not be charged some of these shareholder-type fees, depending on the fund companies' policies with respect to qualified plans and your individual circumstances. In addition, mutual fund companies may make revenue-sharing payments to The Standard for providing recordkeeping services. Such payments received by The Standard are generally credited to your account based on your individual investments. The amount of revenue-sharing payments differs among the mutual funds. Information about an option's principal risks and revenue-sharing as well as other important information is available in Personal Savings Center by visiting www.standard.com/retirement to log into your account and selecting performance from the top menu bar.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return while minimizing your overall risk of losing money.

Variable Return Investments

This Variable Return Investment Table focuses on the performance and costs of investment options that do not have a fixed or stated rate of return. The table below shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about the principal risks of each option is available on the website.

VARIABLE RETURN INVESTMENTS											
Name/ Type of Option	Average Annualized Total Return provided as of 03/31/25				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.				Since Inception
Bond											
Vanguard Inflat Prot Sec Adm/Inflation-Protected Bond	6.24%	2.25%	2.41%	3.33%	6.17%	2.36%	2.51%	3.45%	0.10%	0.1000 %	\$1.00
Voya Intermediate Bond I/Intermediate Bond	5.68%	1.07%	2.05%	3.94%	5.24%	0.32%	1.83%	3.83%	0.34%	0.3400 %	\$3.40

VARIABLE RETURN INVESTMENTS

Name/ Type of Option	Average Annualized Total Return provided as of 03/31/25			Benchmark			Mutual Fund Expenses	Total Operating Expenses		*Shareholder Type Fees	
	1yr.	5yr.	10yr.	1yr.	5yr.	10yr.		Since Inception	As a %		Per \$1,000
Large Cap											
JPMorgan Equity Income R6/Large Cap Value	7.98%	15.50%	9.67%	11.47%	7.18%	16.15%	8.79%	10.95%	0.45%	0.4500 %	\$4.50
					Russell 1000 Value TR						
JPMorgan US Equity R6/Large Cap Blend	5.43%	19.02%	12.68%	13.91%	8.25%	18.59%	12.50%	13.49%	0.44%	0.4400 %	\$4.40
					S&P 500 TR						
Vanguard 500 Index Adm/Large Cap Blend	8.21%	18.55%	12.46%	8.01%	8.25%	18.59%	12.50%	8.13%	0.04%	0.0400 %	\$0.40
					S&P 500 TR						
American Century Growth R6/Large Cap Growth	0.52%	17.40%	13.64%	14.11%	7.76%	20.09%	15.12%	15.60%	0.54%	0.5400 %	\$5.40
					Russell 1000 Growth TR						
Small/Mid Cap											
Allspring Specl MidCp Val R6/Mid Cap Value	0.67%	17.53%	8.67%	10.31%	2.27%	16.70%	7.62%	9.20%	0.70%	0.7000 %	\$7.00
					Russell Mid Cap Value TR						
Columbia Mid Cap Idx Instl 2/Mid-Cap Blend	-2.89%	16.68%	8.20%	10.82%	3.23%	16.89%	9.53%	12.26%	0.20%	0.2000 %	\$2.00
					Morningstar Mid Cap TR USD						
JPMorgan Mid Cap Growth R6/Mid Cap Growth	-5.64%	12.84%	9.99%	12.85%	3.57%	14.86%	10.14%	12.59%	0.65%	0.6500 %	\$6.50
					Russell Mid Cap Growth TR						
DFA US Targeted Value I/Small Cap	-2.88%	22.32%	7.95%	10.61%	-3.12%	15.31%	6.07%	8.62%	0.29%	0.2900 %	\$2.90
					Russell 2000 Value TR						
Northern Small Cap Core/Small Cap	-4.12%	14.20%	6.59%	7.22%	-1.50%	15.16%	6.81%	8.84%	0.54%	0.5400 %	\$5.40
					Morningstar Small Cap TR USD						
Vanguard Small Cap Index Adm/Small Cap	-1.58%	15.62%	7.75%	8.79%	-1.50%	15.16%	6.81%	8.43%	0.05%	0.0500 %	\$0.50
					Morningstar Small Cap TR USD						
International Stock											
MFS Intl Diversification R6/Foreign	8.19%	10.67%	6.65%	6.32%	6.09%	10.92%	4.98%	4.68%	0.73%	0.7300 %	\$7.30
					MSCI AC World Ex USA NR USD						
Vanguard Tot Int Stk Idx Adm/Foreign	6.37%	11.44%	5.21%	5.19%	6.09%	10.92%	4.98%	5.01%	0.09%	0.0900 %	\$0.90
					MSCI AC World Ex USA NR USD						

VARIABLE RETURN INVESTMENTS

Name/ Type of Option	Average Annualized Total Return provided as of 03/31/25				Benchmark			Mutual Fund Expenses	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.		Since Inception	As a %	
Other											
Vanguard STAR Inv/Balanced	3.99%	9.85%	7.04%	9.09%	5.95%	8.80%	6.09%	—	0.3000 %	\$3.00	

Values are rounded to the nearest ten thousandth.

*This table shows the fees elected by the fund. You may not be charged this full amount depending on individual circumstances.

Fixed Return Investments

This Fixed Return Investments Table focuses on the performance and costs of investment options that have a fixed or stated rate of return. It shows the annual rate of return of each option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

FIXED RETURN INVESTMENTS					
Name/ Type of Option	Return	Term	Other	Mutual Fund Expenses	Shareholder Type Fees and Restrictions
Standard Stable Asset D/Cash Equivalent	2.20%	90 Days	The rate of return on 03/31/25 was 2.2 percent. This rate is fixed for 90 days but will never fall below a guaranteed minimum rate of 1.0 percent. Most current rate of return information is available on www.standard.com/retirement . Your plan sponsor has elected to reduce the rate of return to enable The Standard to charge a lower asset based fee for providing certain plan-related services. Your rate of return may be below the guaranteed minimum rate after the reduction is taken.	—	Many fixed return investments include restrictions on withdrawals depending upon a variety of factors. For any applicable restrictions see the information provided on this fund by logging into Personal Savings Center from www.standard.com/retirement .

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In providing this information, The Standard makes no representation as to the completeness and accuracy of the current disclosure materials of the issuer of designated investment options or information replicated from such materials.

Stable Asset Fund

Your plan sponsor selected the Standard Stable Asset Fund as the investment option for your Cash Equivalent asset class, and your plan sponsor elected to adjust the crediting rate of the fund to enable The Standard to charge a lower asset based fee for providing certain plan-related services. The rate of return shown above reflects the reduced crediting rate as directed by your plan sponsor, and your plan's crediting rate may be lower than the guaranteed crediting rate once the reduction has been applied.

The Standard's asset based fee pays for the financial recordkeeping and administrative services. A portion of the assets in your account is used to pay your proportionate share of such fee. Had your plan sponsor elected not to reduce the crediting rate in order to pay a lower asset based fee, the assets in your account allocated to this investment option would have earned a higher rate of return. However, you may have had to pay a higher fee absent such a reduction. Past interest rates are not indicative of future rates. Standard Stable Asset Fund may not be available in all states. Information on Standard Stable Asset Fund may be obtained by contacting your Standard Insurance Company representative.

If your assets are managed through Mainspring Managed, an investment advisory service offered through StanCorp Investment Advisers, Inc., a registered investment adviser affiliate of The Standard, please refer to StanCorp Investment Advisers' Form ADV, disclosure brochure for additional details. StanCorp Investment Advisers creates general asset allocation models for use when providing investment advisory services. The allocation percentages to the asset classes in each model are set and updated, as necessary, based on certain assumptions made about market conditions, the rate of return for each asset class, average internal fees and expenses of an investment option, etc. No specific investment option was considered when setting the allocation percentage of each asset class. Therefore, the allocation percentage for the cash/cash equivalent sleeve of each asset allocation model does not take into account any specific investment option that your plan sponsor may select or whether your plan sponsor instructs the issuer to reduce any crediting rate. Consequently, investment results may vary among investors using the same asset allocation model and the same investment options.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term cumulative effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebbsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors you should consider when making your investment decision. Consideration should also be given to whether investment decisions, combined with your other investments held outside the plan, will help you achieve your financial goals.

If you need additional information about your investment options, you may call a customer service representative at 800.858.5420. You may also find information by logging into Personal Savings Center from www.standard.com/retirement.

¹As noted above, your Administrative fees vary based on the total amount of assets in the Plan. Following are the table(s) of applicable asset-based rates:

Plan Administration

Tiered Rate :

From \$.00 to \$8,500,000.00	0.20%
From \$8,500,000.01 to \$13,000,000.00	0.11%
From \$13,000,000.01 to \$9,999,999,999,999.99	0.10%

Please visit Personal Savings Center at www.standard.com/retirement for a glossary of investment terms relevant to the investment options under this plan.

This glossary is intended to help you better understand your options.