

Presbyterian Senior Living 403(b) Plan
Annual Participant Investment Disclosure as of May 31, 2025

Whether you will have adequate savings at retirement will depend in large part on how much you choose to save and how you invest your savings. The following information is being provided to you to assist you in comparing the designated investment options available under your retirement plan, and to meet the Department of Labor's participant disclosure requirements. It 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. If you want additional information about your investment options (including each option's objectives and risks, portfolio holdings and turnover), you can go to the specific Internet web site address shown below, or you can contact Conrad Siegel at 501 Corporate Circle, P.O. Box 5900, Harrisburg, PA 17110, (800) 577-3675. A free paper copy of the information available on the Web sites can be obtained by contacting Conrad Siegel at (800) 577-3675.

HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
Schwab Government Money (SNVXX)	1.69%	4.55%	2.56%	1.70%	1.64%
Benchmark – Closest Match: ICE BofA US 3M Trsy Bill TR USD	1.74%	4.76%	2.70%	1.94%	1.86%
Benchmark – Broad Market: ICE BofA US 3M Trsy Bill TR USD	1.74%	4.76%	2.70%	1.94%	1.86%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Money Market	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.34%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$3.40					
Web Address: http://www.schwab.com					
Vanguard Shrt-Term Infl-Prot Sec Idx Adm (VTAPX)	3.49%	6.59%	3.77%	2.77%	2.08%
Benchmark – Closest Match: Bloomberg US TIPS 0-5 Year TR USD	3.49%	6.60%	3.81%	2.82%	N/A
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	2.45%	5.46%	-0.90%	1.49%	1.58%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Short-Term Inflation-Protected Bond	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.06%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.60					
Web Address: http://www.vanguard.com					
Vanguard Short-Term Inv. Grade Fund Inst'l Shares (VFSIX)	2.90%	7.10%	2.14%	2.46%	3.72%
Benchmark – Closest Match: Bloomberg Credit 1-5 Yr TR USD	2.85%	6.80%	1.93%	2.42%	N/A
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	2.45%	5.46%	-0.90%	1.49%	4.08%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Short-Term Bond	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.07%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.70					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				

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Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
American Century Government Bond (ABTIX)	2.48%	5.22%	-1.42%	0.94%	1.71%
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	2.45%	5.46%	-0.90%	1.49%	2.37%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Intermediate Government	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.27%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$2.70					
Web Address: http://www.americancentury.com					
Vanguard Total Bond Market Index Inst'l Shares (VBTIX)	2.48%	5.39%	-0.90%	1.51%	4.20%
Benchmark – Closest Match: Bloomberg US Agg Bond TR USD	2.45%	5.46%	-0.90%	1.49%	4.27%
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	2.45%	5.46%	-0.90%	1.49%	4.27%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Intermediate Core Bond	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.03%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.30					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				
Vanguard Intermediate-Trm Treasury (VFIUX)	3.59%	6.47%	-0.70%	1.43%	3.69%
Benchmark – Closest Match: Bloomberg US Treasury 5-10 Yr TR USD	3.82%	6.41%	-1.75%	1.21%	N/A
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	2.45%	5.46%	-0.90%	1.49%	3.62%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Intermediate Government	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.10%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$1.00					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				
Vanguard Wellington (VWENX)	2.66%	11.26%	9.76%	8.48%	7.99%
Benchmark – Closest Match: 65% S&P 500/35% Bloomberg U.S. Agg Bond	1.55%	10.70%	10.05%	8.88%	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	8.72%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Moderate Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.17%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$1.70					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				

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HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
Vanguard Growth Index (VIGAX)	0.89%	18.40%	17.14%	15.30%	9.00%
Benchmark – Closest Match: CRSP US Large Cap Growth TR USD	0.91%	18.46%	17.19%	15.35%	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	7.97%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Large Growth	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.05%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.50					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				
Fidelity 500 Index (FXAIX)	1.06%	13.51%	15.93%	12.85%	13.19%
Benchmark – Closest Match: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	13.11%
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	13.11%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Large Blend	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.02%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.20					
Web Address: http://www.fidelity.com					
Vanguard Value Index (VVIAX)	1.88%	8.91%	13.88%	9.96%	7.48%
Benchmark – Closest Match: CRSP US Large Cap Value TR USD	1.90%	8.93%	13.89%	9.98%	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	7.97%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Large Value	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.05%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.50					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				
JP Morgan Mid Cap Growth (HLGEX)	1.46%	11.28%	9.59%	10.63%	11.99%
Benchmark – Closest Match: Russell Mid Cap Growth TR USD	5.20%	23.23%	12.22%	11.47%	11.16%
Benchmark – Broad Market: S&P MidCap 400 TR	-3.26%	2.17%	12.93%	8.73%	N/A
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Mid-Cap Growth	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.84%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$8.40					
Web Address: http://www.jpmorgan.com					

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Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
Fidelity Extended Market Index (FSMAX)	-3.09%	9.60%	11.36%	8.52%	11.40%
Benchmark – Closest Match: DJ US Completion Total Stock Mkt TR USD	-3.11%	9.54%	11.22%	8.37%	N/A
Benchmark – Broad Market: S&P MidCap 400 TR	-3.26%	2.17%	12.93%	8.73%	11.10%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Mid-Cap Blend	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.04%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.40					
Web Address: http://www.fidelity.com					
Vanguard Mid Cap Value Index (VMVAX)	0.45%	7.45%	13.66%	8.15%	11.66%
Benchmark – Closest Match: CRSP US Mid Cap Value TR USD	0.48%	7.53%	13.69%	8.18%	N/A
Benchmark – Broad Market: S&P MidCap 400 TR	-3.26%	2.17%	12.93%	8.73%	11.10%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Mid-Cap Value	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.07%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.70					
Web Address: http://www.vanguard.com					
If you sell shares of this fund, you may not purchase back into this fund for 30 days.					
Vanguard Developed Markets Index (VTMNX)	16.86%	13.15%	11.32%	6.16%	5.19%
Benchmark – Closest Match: FTSE Dvlp ex US All Cap(US RIC)NR USD	16.35%	13.62%	11.38%	6.14%	N/A
Benchmark – Broad Market: MSCI EAFE NR USD	16.87%	13.33%	11.42%	5.97%	5.00%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Foreign Large Blend	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.03%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.30					
Web Address: http://www.vanguard.com					
If you sell shares of this fund, you may not purchase back into this fund for 30 days.					
Vanguard Emerging Markets Stock Index (VEMAX)	6.27%	12.32%	7.83%	3.98%	5.17%
Benchmark – Closest Match: Spliced Benchmark	6.37%	13.43%	8.40%	4.12%	5.03%
Benchmark – Broad Market: MSCI EAFE NR USD	16.87%	13.33%	11.42%	5.97%	4.70%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Diversified Emerging Mkts	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.13%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$1.30					
Web Address: http://www.vanguard.com					
If you sell shares of this fund, you may not purchase back into this fund for 30 days.					

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HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
Lowest Risk Exposure 20% Equity Portfolio	3.11%	7.41%	3.36%	N/A	N/A
Benchmark – Closest Match: Blend of Various Indices	3.25%	7.78%	3.75%	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	14.47%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Global Conservative Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.09%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.90					
Web Address: myconradsiegel.com					
Low Risk Exposure 30% Equity Portfolio	3.24%	8.09%	4.51%	N/A	N/A
Benchmark – Closest Match: Blend of Various Indices	3.43%	8.57%	5.04%	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	14.47%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Global Conservative Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.09%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.90					
Web Address: myconradsiegel.com					
Low to Medium Risk Exposure 40% Equity Portfolio	3.40%	8.84%	5.73%	N/A	N/A
Benchmark – Closest Match: Blend of Various Indices	3.61%	9.40%	6.35%	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	14.47%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Global Moderately Conservative Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.08%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.80					
Web Address: myconradsiegel.com					
Balanced Risk Exposure 50% Equity Portfolio	3.53%	9.52%	6.88%	N/A	N/A
Benchmark – Closest Match: Blend of Various Indices	3.77%	10.15%	7.53%	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	14.47%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Global Moderately Conservative Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.08%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.80					
Web Address: myconradsiegel.com					
Medium Risk Exposure 60% Equity Portfolio	3.71%	10.25%	8.23%	N/A	N/A
Benchmark – Closest Match: Blend of Various Indices	3.97%	10.97%	8.96%	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	14.47%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Global Moderate Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.07%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.70					
Web Address: myconradsiegel.com					

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HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
Medium to High Risk Exposure 70% Equity Portfolio	3.91%	11.01%	9.63%	N/A	N/A
Benchmark – Closest Match: Blend of Various Indices	4.15%	11.78%	10.34%	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	14.47%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Global Moderate Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.06%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.60					
Web Address: myconradsiegel.com					
High Risk Exposure 80% Equity Portfolio	4.09%	11.75%	11.01%	N/A	N/A
Benchmark – Closest Match: Blend of Various Indices	4.30%	12.53%	11.69%	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	14.47%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Global Moderately Aggressive Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.05%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.50					
Web Address: myconradsiegel.com					
Highest Risk Exposure 100% Equity Portfolio	4.47%	13.23%	13.81%	N/A	N/A
Benchmark – Closest Match: Blend of Various Indices	4.61%	14.07%	14.28%	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	1.06%	13.52%	15.94%	12.86%	14.47%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Global Aggressive Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.04%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.40					
Web Address: myconradsiegel.com					

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for more information about 401(k) investments and the role fees can play. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit myconradsiegel.com/glossary 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. A fund prospectus for most investment funds can be downloaded and viewed via the Internet at the Web addresses shown. In addition, you may request a fund prospectus by contacting a customer service representative at 1-800-577-3675, or by emailing support@myconradsiegel.com. Be sure to include your name, address, and plan name.

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* N/A appears under investment performance when the fund's inception is more recent than the time period listed. If an investment option has an inception date of less than one year, the Since Inception return is not annualized. Investment performance and expense ratio figures above do not reflect any service provider costs that are paid from the plan. See the Annual Plan Disclosure for more details on these costs.

†Front-end and back-end loads are almost always waived for retirement plans. If you see an 'N/A' in the Shareholder Fees and Restrictions section, please visit myconradsiegel.com for more information.

A Broad Market Benchmark is provided to meet the Department of Labor's disclosure requirements. Any Closest Match Benchmark that is provided may represent a closer match to the investment mix of an individual investment option than the Broad Market Benchmark.

A blended benchmark may be used for comparison purposes for funds that invest in both stocks and bonds. The blended benchmark consists of an appropriate mix of indices in accordance with the particular fund's split between stocks and bonds.

It is the intent to use meaningful benchmarks for comparison purposes. Spliced benchmarks may be used when more than one benchmark has been utilized for the fund over the presented time period.

The foregoing information represents the performance of the identified funds as reported by independent sources we believe to be reliable, but we do not guarantee the accuracy of such information. To the extent the named investment has a prospectus, the expense ratio of each mutual fund is the Prospectus Net Expense Ratio as reported by Morningstar, Inc. The foregoing performance does not represent the investment performance of any actual portfolio, but rather the performance of the investments that are available in your employee benefit plan. Individual fund performance may vary.

The performance results presented herein for the investment portfolios represents the combined performance of the investments held in each portfolio recommended by CSIA. If a portfolio's inception date is less than three years ago, the portfolio's Past Performance represents hypothetical back testing and does not represent actual historical performance of the Portfolio. Back tested hypothetical performance differs from actual performance because it is achieved through the retroactive application of each strategy with the benefit of hindsight. Results may not reflect the impact that material economic and market factors might have had on the decision-making process if investment decisions were actually being made during this time period. For portfolios with an inception date of more than three years ago, the performance shown reflects the actual investment and allocation changes made during the life of the portfolio. The portfolios' Past Performance is to be used for illustrative purposes only. The portfolio and the corresponding composition are subject to change at any time and without notice. Additional information on the portfolio can be provided upon request.

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The following information is being provided to you to meet the Department of Labor's disclosure requirements.

How to Make an Election

After reviewing the Annual Participant Investment Disclosure, if you are interested in making investment changes, these changes may be made at myconradsiegel.com or by calling (800) 577-3675.

Administrative Costs

The firms we have hired to help us establish and operate the Plan charge for the services they provide. The costs related to these services are paid as outlined below.

We generally pay the following costs:

- Independent audit – conducting of any required annual audit of the Plan by an accountant.

The following costs are paid directly by the Plan:

- Recordkeeping services – including maintenance of participant accounts, preparation of statements, provision of the website, and ongoing compliance with retirement plan laws and regulations.
- Trustee services – safeguarding plan assets in a trust account.
- Investment advisory services – providing investment consulting and advisory services to the Plan.

These Plan costs are allocated to participants' accounts on a pro rata basis. The charge may be more or less than what an IRA provider might charge.

Certain fees will be deducted from your account as follows:

- An amount of \$150.00 will be deducted from your account as payment of any loan processing fee.
- The cost of reviewing a domestic relations order in connection with your divorce is based upon the time spent.

Plan Administrator

The Plan Administrator is:

Raelene Gervinski
One Trinity Drive E
Suite 201
Dillsburg, PA 17019
Telephone: (717) 502-8840

For answers to questions about the plan contact:

DC Plan Operations
Conrad Siegel
501 Corporate Circle
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Harrisburg, PA 17110-0900
(800) 577-3675