

Notice of Fund Change(s) to Retirement Plan

August 12, 2025

To: All participants of the **Mastery Charter Schools 403b Plan**

As part of our review process to ensure the quality of our program, we monitor the investments offered in your plan. As a result of our recent review, investment options currently offered under this plan are being eliminated and replaced. The chart below lists the fund(s) that will be removed from the program and the replacement fund(s).

If you have money invested in the fund(s) being eliminated and prefer to select a different replacement fund(s), you should access your account and apply a change prior to **September 15, 2025**.

If you do not select an alternate replacement fund by the deadline, your current investments and future contributions will be mapped to the new investment options listed below.

If you have any questions about the investment options, please contact Dawn Wilson by phone (610) 354-0288 or by email dwilson@frscapital.com.

Funds Being Eliminated	Replacement Funds
JSMGX - Janus Henderson Triton Fund Class I	PJSQX - PGIM Jennison Small Company Fund- Class R6
SMVTX - Virtus Ceredex Mid-Cap Value Equity Fund Class I	MVCKX - MFS Mid Cap Value Fund Class R6
VTRIX - Vanguard International Value Fund Investor Shares	JNVMX - JPMorgan Developed International Value Fund Class R6
PCRAX - PIMCO CommodityRealReturn Strategy Fund Class A	VCMDX - Vanguard Commodity Strategy Fund Admiral Shares
PRGTX - T. Rowe Price Global Technology Fund	FATIX - Fidelity Advisor Technology Fund - Class I
VIPSX - Vanguard Inflation-Protected Securities Fund Investor Shares	FIPDX - Fidelity Inflation-Protected Bond Index Fund

During the transfer process, investments in the fund(s) being eliminated will be liquidated and the proceeds will be reinvested in the replacement fund(s) listed above or the one you choose. Please note that during this process, you will not be able to make changes to your investments or make distribution requests and any loan requests may be suspended for several days while these transactions are processed. If you need to make any changes to your account before this suspension period begins, please log into your account before the deadline listed above and make the changes.

During the suspension period, your contributions will continue as usual and those monies will be applied to the new fund(s). Once the transfer of funds is complete, you will be able to access your account and request transactions. At any time, you may contact PenServ for an update on the status of the conversion.

For more information, please contact:

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