

**COMMUNITY CARE  
401(K) PLAN**

**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE ("QDIA") NOTICE**

This is an annual notice and only applies to the Plan Year beginning on January 1, 2025.

**Right to direct investment/default investment.** You have the right to direct the investment of your directed accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

**Description of default investment.** The default investment is:

Multiple Default Investments:

Year of Normal Retirement Age	Name of Investment
2020 - 2065	Vanguard Target Retirement

\*See [www.johnhancockpensions.com](http://www.johnhancockpensions.com) for more information on target date funds.

Investment objectives: Seek high total return over time, while adjusting asset allocation to coincide with projected Normal Retirement Date

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Risk and return characteristics (if applicable): Vary with length of time before Normal Retirement Age; expect less risk/return as Normal Retirement Date is approached.

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Fees and expenses: Annual fund operating expenses are currently at 0.93%

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**Right to alternative investment.** If the Plan invests any of your directed accounts in the default investment, then you have the continuing right to direct the investment of your directed accounts in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

No transfer fees or expenses will be charged if you elect an alternative investment within 90 days after first being subject to the default investment. However, your account will be adjusted for any investment gains or losses. If, you elect to transfer to an alternative investment after the 90-day period beginning on the date of your first elective deferral, then the following fees and/or restrictions will apply:

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**Where to go for further investment information.** To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can contact the Administrator at:

Contact: Community Care  
 Address: 40 Summer Street, 2<sup>nd</sup> Floor (P.O. Box 936)  
 Bangor, Maine 04401  
 Telephone: (207) 945-4240  
 Fax: (207) 990-3660