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Re: Springboard, Inc. 401(k) Plan

In our ongoing effort to provide employees with the best possible retirement plan, we have recently completed a review of our retirement plan. Because of that evaluation, we are pleased to announce that we have selected BOK Financial as our new plan provider to replace John Hancock and merge our retirement plan with Ingenovis Health's 401(k) Plan. **Effective 1/1/2024, the Springboard 401(k) Plan assets will merge into the Ingenovis Health 401(k) Plan held at BOK Financial.** BOK Financial serves as the plan's trustee, recordkeeper, and custodian.

BOK Financial is a recognized leader in the retirement services industry. Exceptional service, world-class technology, and comprehensive investment offerings are its hallmarks. We are confident that you will be pleased with this change.

In the pages that follow, you will find important information about the transition to BOK Financial. Please review this information carefully. You should pay particular attention to the transition timeline (see "**When changes will happen**" on page two), since there will be a brief period during which you will not be able to make any plan changes.

Now may also be a good time to review your investment strategy. Inside, you will find information about your new investment choices as well as how your current investments with John Hancock will be handled.

We anticipate a smooth transition. However, we understand that you may have questions. This notice should answer most of them and you can contact Participant Services at 800.876.9557. And, if you still have questions, you can contact Jennifer Morris, Ingenovis Health Benefits Coordinator, at 785.284.9642 or Jennifer.Morris@Ingenovishealth.com.



StartRight. RetireRight.





What you can expect

To facilitate the move, Plan account activity will be restricted as outlined below. However, your contributions will continue throughout this period. During the Plan transition to BOK Financial, your existing account balances will be liquidated and will automatically be transferred into a Target Date Fund Based on your Year of Birth (see Investment Mapping Chart on page three).

As part of the conversion process, it will be necessary to suspend account activity for a short period of time. This is referred to as a freeze period. The freeze period begins on Friday, December 22, 2023 and is expected to conclude the week ending January 12, 2024. During this time, you will be unable to make any changes to your account. For this reason, it is very important that you review and consider the appropriateness of your current account balances. If you are not sure whether you want your account balances to transfer as outlined in the Investment Mapping Chart (see page three), it may be worthwhile for you to review your options and make a decision before **3 p.m. Central time on December 21, 2023**. (the last day to place a transaction before the freeze period begins). For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. This notice is to provide you with sufficient time before the freeze period begins.

What you need to do

While you are not required to take any action regarding your Plan account at this time, it may be worthwhile for you to review the appropriateness of your current investment options before 3 p.m. Central time on December 21, 2023 (the last day to initiate transactions). If you decide to initiate a transaction, call John Hancock at 800.395.1113 or go to www.myplan.johnhancock.com.

When changes will happen

The timeline below presents a detailed look at what will happen during the freeze period and the transfer of your Plan to BOK Financial.

December 21, 2023	<p>Last Processing Day for John Hancock. All distribution, loan, or change requests should be made by December 21st before the freeze period begins. To make changes or requests before the freeze period begins call John Hancock at 800.395.1113 or go to www.myplan.johnhancock.com.</p> <p>This is the last day you can request a withdrawal or distribution, request a loan, change the amount you contribute, change your existing investment mix or future investment allocation, therefore, where your investments will map on January 2, 2024. This means that even if one or more of your selected investment options experience a significant price fluctuation in either direction, you will not have access to your account until the transition is complete. To make these changes before the deadline on December 21, 2023, call John Hancock at 800.395.1113 or go to www.myplan.johnhancock.com</p>
December 22, 2023	<p>FREEZE PERIOD BEGINS</p> <p>During the freeze period, you will be unable to make any changes to your account.</p>
December 29, 2023	<p>Investments Liquidated at John Hancock</p> <p>Your investments held within your account at John Hancock will be sold on December 29, 2023 to prepare for your account balance to be transferred to BOK Financial.</p>
January 2, 2024	<p>ACCOUNT BALANCES TRANSFERRED</p> <p>Your existing account balance is automatically moved into your new investment options (see the chart on the next page). The chart also lists additional investment options available in your Plan.</p>
January 12, 2024	<p>FREEZE PERIOD ENDS</p> <p>All services available: You now have full access to your account and all of the investment options and services. Visit startright.bokf.com or for personal assistance call Participant Services at 800.876.9557 to review your account. Follow the "Register for online access" link to set up your online account.</p>

Remember: You do not have to do anything before your account is transferred to BOK Financial. However, if you do want to make changes, review the above dates carefully. The freeze period end date is an estimated date that is based on prior



experience and should not be considered as a guaranteed date since the conversion for your Plan could differ from prior experience.

Contributions and loan repayments will not be affected by the transition and will continue to be withheld during the transition.

Investment Mapping Chart

The chart below indicates how your existing account balances will transfer to BOK Financial. To facilitate the change, John Hancock will liquidate all Plan Assets and transfer them to BOK Financial. Your account balance will be automatically invested upon transferring to BOK Financial based on your year of birth into a Target Date Fund.

Target Date Fund Name	Year of Birth Range
T. Rowe Price Retirement 2005	1900-1942
T. Rowe Price Retirement 2010	1943-1947
T. Rowe Price Retirement 2015	1948-1952
T. Rowe Price Retirement 2020	1953-1957
T. Rowe Price Retirement 2025	1958-1962
T. Rowe Price Retirement 2030	1963-1967
T. Rowe Price Retirement 2035	1968-1972
T. Rowe Price Retirement 2040	1973-1977
T. Rowe Price Retirement 2045	1978-1982
T. Rowe Price Retirement 2050	1983-1987
T. Rowe Price Retirement 2055	1988-1992
T. Rowe Price Retirement 2060	1993-1997
T. Rowe Price Retirement 2065	1998-Present

Once the transfer has been completed, you may access your account at any time to review or modify your investment elections. You may change your investment elections daily by going to www.startright.bokf.com or calling 1-800-876-9557. If you are satisfied with how your account balances will be transferred, you do not have to do anything.

New Investment Options

When the transition period ends, you will have even greater investment flexibility with these additional options:

Invesco Equity and Income Fund IEIFX
Baron Small Cap Fund BSFIX
DFA Global Real Estate Securities Portfolio DFGEX
American Funds EuroPacific Growth Fund RERGX
Fidelity Extended Market Index Fund FSMAX
Fidelity 500 Index Fund FXAIX
Fidelity U.S. Bond Index Fund FXNAX
Fidelity Short Term Bond Index Fund FNSOX
Fidelity Total International Index Fund FTIHX
Gabelli US Treasury Money Market Fund GABXX
Hotchkis & Wiley High Yield Fund HWHZX
JP Morgan Large Cap Growth JLGMX
MFS Value Fund MEIKX
Metropolitan West Total Return Bond Fund MWT SX



Vanguard Inflation Protected Securities Fund VAIPX
Vanguard Total International Bond Index Fund VTABX
Victory Sycamore Small Company Opportunity Fund VSORX

Investment Performance (as of 10/31/2023)

Investment Fund	Ticker	Category	3 Mo.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	Exp Ratio
Invesco Equity and Income R6	IEIFX	US Fund Moderately Aggressive Allocation	-6.44%	0.27%	8.46%	6.32%	6.58%	0.42%
Baron Small Cap Instl	BSFIX	US Fund Small Growth	-13.25%	0.76%	0.46%	7.10%	7.84%	1.04%
DFA Global Real Estate Securities Port	DFGEX	US Fund Global Real Estate	-12.84%	-6.27%	1.13%	0.78%	3.41%	0.22%
American Funds Europacific Growth R6	RERGX	US Fund Foreign Large Growth	-11.84%	10.43%	-0.67%	4.45%	3.93%	0.47%
Fidelity® Extended Market Index	FSMAX	US Fund Mid-Cap Blend	-14.46%	-1.15%	2.30%	5.38%	6.92%	0.04%
Fidelity® 500 Index	FXAIX	US Fund Large Blend	-8.24%	10.14%	10.35%	11.00%	11.17%	0.02%
Fidelity® US Bond Index	FXNAX	US Fund Intermediate Core Bond	-4.72%	0.34%	-5.58%	-0.07%	0.85%	0.03%
Fidelity® Short-Term Bond Index	FNSOX	US Fund Short-Term Bond	-0.12%	2.97%	-1.63%	1.12%	N/A	0.03%
Fidelity® Total International Index	FTIHX	US Fund Foreign Large Blend	-10.98%	12.19%	3.16%	3.59%	N/A	0.06%
Gabelli US Treasury MMkt AAA	GABXX	US Fund Money Market - Taxable	1.34%	4.79%	1.86%	1.72%	1.10%	0.08%
Hotchkis & Wiley High Yield Z	HWHZX	US Fund High Yield Bond	-2.28%	6.65%	3.16%	2.14%	3.25%	0.60%
JPMorgan Large Cap Growth R6	JLGMX	US Fund Large Growth	-9.19%	13.25%	6.07%	15.35%	14.65%	0.44%
MFS Value R6	MEIKX	US Fund Large Value	-7.42%	0.31%	9.63%	7.64%	8.25%	0.43%
Metropolitan West Total Return Bd Plan	MWTSX	US Fund Intermediate Core-Plus Bond	-5.54%	0.04%	-6.06%	-0.08%	0.92%	0.37%
Vanguard Inflation-Protected Secs Adm	VAIPX	US Fund Inflation-Protected Bond	-3.42%	-0.92%	-2.10%	2.14%	1.53%	0.10%
Vanguard Total Intl Bd Idx Admiral™	VTABX	US Fund Global Bond-USD Hedged	-1.52%	1.65%	-4.35%	-0.08%	1.69%	0.11%
Victory Sycamore Small Company Opp R6	VSORX	US Fund Small Value	-12.78%	-5.24%	11.46%	6.66%	8.28%	0.85%
T. Rowe Price Retirement 2005	N/A	US Fund Target-Date 2005	-5.38%	4.83%	1.18%	3.93%	4.00%	0.38%
T. Rowe Price Retirement 2010	N/A	US Fund Target-Date 2010	-5.67%	5.08%	1.57%	4.25%	4.35%	0.38%
T. Rowe Price Retirement 2015	N/A	US Fund Target-Date 2015	-5.87%	5.48%	2.04%	4.68%	4.85%	0.38%
T. Rowe Price Retirement 2020	N/A	US Fund Target-Date 2020	-6.14%	5.65%	2.45%	5.08%	5.37%	0.38%
T. Rowe Price Retirement 2025	N/A	US Fund Target-Date 2025	-6.64%	6.25%	3.09%	5.65%	5.92%	0.38%
T. Rowe Price Retirement 2030	N/A	US Fund Target-Date 2030	-7.50%	6.93%	3.72%	6.16%	6.42%	0.38%
T. Rowe Price Retirement 2035	N/A	US Fund Target-Date 2035	-8.26%	7.77%	4.39%	6.68%	6.85%	0.38%
T. Rowe Price Retirement 2040	N/A	US Fund Target-Date 2040	-8.72%	8.58%	5.05%	7.18%	7.22%	0.38%
T. Rowe Price Retirement 2045	N/A	US Fund Target-Date 2045	-8.98%	9.05%	5.61%	7.54%	7.45%	0.38%
T. Rowe Price Retirement 2050	N/A	US Fund Target-Date 2050	-9.04%	9.25%	5.67%	7.58%	7.45%	0.38%
T. Rowe Price Retirement 2055	N/A	US Fund Target-Date 2055	-9.12%	9.19%	5.63%	7.54%	7.45%	0.38%
T. Rowe Price Retirement 2060	N/A	US Fund Target-Date 2060	-9.07%	9.17%	5.65%	7.54%	N/A	0.38%
T. Rowe Price Retirement 2065	N/A	US Fund Target-Date 2065	-9.06%	9.28%	6.29%	N/A	N/A	0.38%

Past performance cannot guarantee future results. The performance data quoted represents past performance and current returns may be lower or higher. Investment return and net asset value will fluctuate so that an investor's shares, when redeemed may be worth more or less than the original cost. Performance includes the reinvestment of any dividends or capital gains.

Mutual funds are not insured by, issued by, guaranteed by, endorsed by or an obligation of the FDIC, the Federal Reserve Board, any government agency or any bank, and are subject to investment risk, including possible loss of principal.

Cavalan Hill Funds are advised by Cavalan Hill Investment Management, Inc. a wholly owned subsidiary of BOKF, NA

Information about the investment objectives, risks, fees, and expenses for each fund may be found in the prospectus. A prospectus may be obtained by calling Participant Service at 800.876.9557. Investors should consider this information carefully before investing.

Information provided is taken from sources believed to be reliable.

Call 800.876.9557 to request a prospectus, which includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

More information coming soon

You will receive additional information about the upcoming education meetings, that will enable you to learn more about the transition and how the Plan can help make saving and investing for your future easier. Once the conversion is complete, be sure to take full advantage of the investment options, financial planning tools, and account access that the Plan will offer.

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