

**ROMAN CATHOLIC ARCHDIOCESE OF ATLANTA 403(B) CHURCH PLAN**  
**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE**

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Date of this Notice: May 31, 2025

**Right to Direct Investment / Default Investment**

This is an annual notice and only applies to the Plan Year beginning July 1, 2025. You have the right to select how the assets in your retirement Plan account will be invested. You may need to make investment elections upon initial enrollment under the Plan, upon a change of investment options under the Plan, or upon receipt of a rollover or transfer contribution into your Plan account. If you do not follow the Plan's procedures for making investment elections timely, any contributions made to your Plan account will be invested in the Plan's default investment as described below.

The default investment is a "qualified default investment alternative" ("QDIA"). A participant is deemed to have exercised control over the assets in his or her Plan account if, in the absence of investment direction from such participant, the assets are invested in a QDIA.

The allocation of your Plan account will continue in this manner until you advise the Plan Administrator otherwise or make a prospective investment election change. The Plan Administrator will provide you with information on the Plan's procedures for making investment elections, including other investment alternatives available under the Plan.

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 QDIA.** The default investment is:

**Name of Investment:** Target Date Retirement Funds

**Investment objectives:** Provide long-term growth of capital and income through a diversified portfolio of stocks, bonds, and other assets. As the target retirement date approaches, the fund gradually becomes more conservative, reducing exposure to equities and increasing fixed-income holdings to help preserve capital and manage risk in retirement.

**Risk and return characteristics (if applicable):** Early in the investment lifecycle, the fund may carry higher risk and volatility due to greater equity exposure, seeking higher returns. Over time, the fund shifts toward lower-risk assets, reducing potential volatility. The overall risk level depends on the target retirement date and the fund's glide path (i.e., how quickly it becomes conservative).

**Fees and expenses:** Target Date Retirement Funds typically charge an annual expense ratio, which covers fund management and operating costs. Fees vary by provider but generally range from 0.10% to 0.75% of assets annually. These fees may impact overall returns and will be considered when selecting a fund provider.

**Right to alternative investment.** If the Plan invests some or all 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. Subject

to the terms of the investment vehicle, you may change your investments at any time by logging on to <https://participant.empower-retirement.com>.

**Note: Fund fact sheets and fee and expense information for the QDIA funds, as well as the other Plan investment options, can be located at <https://participant.empower-retirement.com>.**

**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 Plan Administrator at:

Contact: RCAA Administrative Services, Inc.

Address: 2401 Lake Park Drive, SE

Smyrna, Georgia 30080

Telephone: 404-920-7485

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