ROOTED SCHOOL INDIANAPOLIS 403(B) ("Plan")

Annual Qualified Default Investment Alternative (QDIA) Notice | 2026

This notice covers the following points:

- A description of the circumstances under which assets in your Plan account will be invested in a QDIA
- A description of the QDIA
- An explanation of your rights to direct the investment of assets in your Plan account
- An explanation of where you can go to obtain investment information concerning other investment options available under the Plan.

IMPORTANT MESSAGE: Your plan will offer the new 2070 age-based retirement date investment option as part of the T. Rowe Price target date lineup beginning in January 2026. Target date options provide a pre-assembled investment mix in a single portfolio targeted to a specific retirement date. The 2070 age-based retirement date option is managed for those born after 2003, but it is available to everyone. **If you were born in or after 2003, and your contributions were defaulted to the 2065 age-based retirement date investment, on January 16, 2026, your existing balance in the 2065 age-based retirement date investment and any future contributions will be invested in the 2070 age-based retirement date investment.** If you wish to continue to invest in the 2065 age-based retirement date investment or invest in another alternative to the to the 2070 age-based retirement date investment, please call T. Rowe Price at **1-800-354-2351** or make an investment election via **rps.troweprice.com** before **January 16, 2026**.

Note: Other than the investment changes described above, no other changes to your current or future investment allocation or plan account balance will occur because of this notice. This notice is required to be provided to you in order for the Plan to receive fiduciary protection under Section 404(c)(5) of ERISA. No action on your part is required.

The Plan lets you invest your account in a number of different investment options. Unless you choose or have previously elected to direct the investment of your assets in your Plan account, your Plan account will be invested in the retirement date option with the target date closest to the year in which you turn 65, as shown in the following chart.

If you were born....	You are defaulted into...
In 2003 or after	T. Rowe Price Retirement 2070 Inv
1998-2002	T. Rowe Price Retirement 2065 Inv
1993-1997	T. Rowe Price Retirement 2060 Inv
1988-1992	T. Rowe Price Retirement 2055 Inv
1983-1987	T. Rowe Price Retirement 2050 Inv
1978-1982	T. Rowe Price Retirement 2045 Inv
1973-1977	T. Rowe Price Retirement 2040 Inv
1968-1972	T. Rowe Price Retirement 2035 Inv
1963-1967	T. Rowe Price Retirement 2030 Inv
1958-1962	T. Rowe Price Retirement 2025 Inv
1953-1957	T. Rowe Price Retirement 2020 Inv
1948-1952	T. Rowe Price Retirement 2015 Inv
1943-1947	T. Rowe Price Retirement 2010 Inv
1942 or before	T. Rowe Price Retirement 2005 Inv

A brief description of the Plan's default investment(s), including the investment's objectives, risk and return characteristics, fees, and expenses (including any restrictions, fees, or expenses that apply when you transfer assets from the default investment), is included and made a part of this notice.

You can change how your Plan account is invested, among the Plan's offered investment options, and obtain investment information about the Plan's default investment and other investment options by going to the website at **rps.troweprice.com** or by calling the Plan Account Line at **1-800-354-2351**.

T. ROWE PRICE RETIREMENT FUNDS

Your plan offers a number of different investment options, including the Retirement Funds (Funds) managed by T. Rowe Price. The Funds invest in a diversified portfolio of stocks and bonds that is (with the exception of the Retirement Balanced Fund) rebalanced to maintain its asset allocation and progressively become more conservative over time until reaching its final asset allocation 30 years after the target date. The Funds are designed for investors of specific ages who generally plan to retire at or around age 65 and withdraw the value of their account in the Funds *gradually* after retirement.

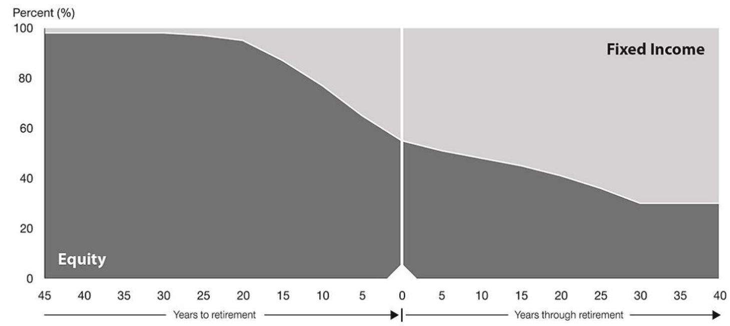
RETIREMENT FUNDS OBJECTIVE:
The objective of each Fund is the highest total return over time consistent with an emphasis on both capital growth and income. The Funds pursue their objective by investing in a diversified portfolio of T. Rowe Price stock and bond funds whose allocations (with the exception of the Retirement Balanced Fund) change over time. The Retirement Balanced Fund pursues this objective by investing in a diversified portfolio consisting of about 40% stocks and 60% bonds whose allocation is fixed over time.

EXPENSE RATIO:

Investment Name	Expense Ratio*
Retirement 2070 Fund	0.64%
Retirement 2065 Fund	0.64%
Retirement 2060 Fund	0.64%
Retirement 2055 Fund	0.63%
Retirement 2050 Fund	0.62%
Retirement 2045 Fund	0.60%
Retirement 2040 Fund	0.59%
Retirement 2035 Fund	0.58%
Retirement 2030 Fund	0.55%
Retirement 2025 Fund	0.53%
Retirement 2020 Fund	0.51%
Retirement 2015 Fund	0.49%
Retirement 2010 Fund	0.49%
Retirement 2005 Fund	0.49%
Retirement Balanced Fund	0.49%

RISK AND RETURN CHARACTERISTICS:
The principal value of the Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the Fund. If an investor plans to retire significantly earlier or later than age 65, the Funds may not be an appropriate investment even if the investor is retiring on or near the target date. The Funds' allocations among a broad range of underlying T. Rowe Price stock and bond funds will (with the exception of the Retirement Balanced Fund) change over time. The Funds (other than the Retirement Balanced Fund) emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus on supporting an income stream over a long-term postretirement withdrawal horizon. The Funds are not designed for a lump-sum redemption at the target date and do not guarantee a particular level of income. The Funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.

HOW THE FUNDS' ASSET ALLOCATIONS CHANGE OVER TIME:
Each Fund's allocation between T. Rowe Price stock and bond funds will change over time according to a predetermined "glide path," as illustrated below. (The glide path represents the shifting of asset classes over time and does not apply to the Retirement Balanced Fund.)



As the illustration shows, each Fund's asset mix becomes more conservative—both prior to and after age 65—as time elapses. Once a Fund (other than the Retirement Balanced Fund) reaches its most conservative planned allocation approximately 30 years after its stated target date, its allocation to stocks will remain fixed at approximately 30% of assets. The remainder will be invested approximately 70% in bonds. The target allocations for bonds are not expected to vary by more than plus or minus five percentage points. For stocks, asset allocation is not expected to vary by more than plus or minus five percentage points for U.S. stocks and international stocks.

The Retirement Balanced Fund does not follow the glide path and will maintain a static, neutral allocation of approximately 40% stock-related and 60% bond-related investments.

FEES AND EXPENSES:
As shown in the following table, there are no fees or charges to buy or sell Fund shares, reinvest dividends, or to exchange into other investment options.

Expense Ratios	See the table on the left
Redemption Fees	—
12b-1 Fees	0.0%
Front-End Load	0.0%
Back-End Load	0.0%
Transaction Fees	No

*The expense ratio, expressed as an annualized percentage of total assets, is what participants pay for mutual fund operating expenses and management fees. The expense ratios are based on each fund's most recent prospectus.

Note: Some of the investments listed on this sheet may not be available in your plan. Please see the attached document for the default investments available in your plan.

You can obtain additional information about the Funds, including the glide path, by calling **1-800-354-2351**, or on the T. Rowe Price website at **rps.troweprice.com**.

T. Rowe Price Retirement Plan Services, Inc.