

**QUALIFIED DEFAULT INVESTMENT (QDIA) NOTICE  
FOR PLAN YEAR BEGINNING IN 2023  
The Orthodox Presbyterian Church 403(b) Plan**

As a Participant or beneficiary in the The Orthodox Presbyterian Church 403(b) Plan (the “Plan”), you may elect how to invest some or all of the assets in your Plan account. The purpose of this Notice is to describe how your Plan account will be invested if you do not provide instructions regarding the investment of the assets in your Plan account.

**Default Investment Fund.** The Plan allows you to direct the investment of some or all of your Plan account within the available investment options under the Plan. If you do not elect to invest those assets in your Plan account, such amounts will automatically be invested in the Plan’s default investment fund. This default investment is intended to meet the requirements of a qualified default investment alternative (“QDIA”) under Department of Labor regulations.

**Name of Default Investment Fund.** The Plan’s default investment fund is **Moderate Portfolio (60/40)**.

**Characteristics of Default Investment Fund.** The following describes the investment objectives and risk and return characteristics of the Plan’s default investment fund.

**DFA Emerging Markets Social Core Portfolio**

The investment seeks long-term capital appreciation. The fund will invest at least 80% of its net assets in emerging markets equity securities that are defined in the prospectus as Approved Markets securities. It may gain exposure to companies in Approved Markets by purchasing equity securities in the form of depositary receipts, which may be listed or traded outside the issuer's domicile country.

**DFA International Social Core Equity Portfolio Institutional Class Shares**

The investment seeks to achieve long-term capital appreciation. The Advisor intends to purchase securities of companies associated with developed market countries that the Advisor has designated as approved markets. As a non-fundamental policy, under normal circumstances, the fund will invest at least 80% of its net assets in equity securities. It may gain exposure to companies associated with approved markets by purchasing equity securities in the form of depositary receipts, which may be listed or traded outside the issuer's domicile country.

**DFA U.S. Social Core Equity 2 Portfolio**

The investment seeks long-term capital appreciation. The Portfolio purchases a broad and diverse group of securities of U.S. companies. It invests in companies of all sizes, with increased exposure to smaller capitalization, lower relative price, and higher profitability companies as compared to their representation in the U.S. Universe, while excluding companies based on the Portfolio’s social issue screens. It will invest at least 80% of its net assets in equity securities of U.S. companies.

**PIMCO Total Return ESG Fund Institutional Class**

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income

Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment grade securities, but may invest up to 20% of its total assets in high yield securities. The fund may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

Even if your Plan account is invested in the Plan's default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan. You may elect to transfer amounts from the default investment fund without incurring a financial penalty.

It is your responsibility to review account information on statements and the participant website for accuracy. To rebalance or transfer existing investments, please visit the participant website. You should report any discrepancies within 30 days of receipt of quarterly statement to the plan sponsor, investment consultant, or the recordkeeper.

To learn more about the available investments under the Plan, including additional information concerning the Plan's default investment fund and the procedures for changing how your Plan account is invested, please contact the Plan Administrator at:

The Orthodox Presbyterian Church  
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