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EASTERN DISTRICT OF MISSOURI  
ST. LOUIS, MO

Sandra Bryant  
1200 County Road 1100 N  
Carmi, IL 62821  
[Sgbryant1200@gmail.com](mailto:Sgbryant1200@gmail.com)  
618-599-4354

March 17, 2024

United States Bankruptcy Court  
Eastern District of Missouri, Eastern Division  
Attn: Clerk  
111 South Tenth Street, 4<sup>th</sup> Floor  
St. Louis, MO 63102

Re: Objection to Reclassification of Claim for Case No. 24-42473-659

Honorable Judge,

I respectfully submit this response in opposition to the Debtor's objection to my claim regarding my 457 Retirement Plan in the amount of \$179,515.01. The Debtor has reclassified my claim from a priority claim to a general unsecured claim and has reduced its value to **zero** which I disagree with. I assert that my claim should remain a priority claim for the full amount.

My 457-retirement plan represents compensation that I earned over 22 years of dedicated service to Midwest Christian Villages. These funds were a part of my benefit/compensation plan and an incentive for me to stay with the company. For 21 years, I served as the Executive Director at one of Midwest Christian Villages successful communities, Wabash Christian Village (a CMS 5-star facility). I was led to believe we were sold due to the small rural community we were located in and the desire to move towards independent living/assisted living. I was asked to take on the Regional Director of Operations role, never mentioning a concern with the company's financial state. Later in the year, when I did learn of the financial concerns,



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there was never mention of bankruptcy. I was even told that wasn't the direction they were going so I remained faithful and loyal to ensure my residents had the best quality care and to encourage other employees to remain loyal so we had the staff in place to provide care to our residents.

I was told I would have a position until the end of February and then out of the blue I was terminated on November 12, 2024.

This placed a financial hardship on my family as I thought I had another three plus months. If I would have known the company's financial condition, I would have left when Wabash Christian Village was sold on December 1, 2023 and transferred my 457-plan at that time. I feel I am being punished because I was loyal and stayed on with the company eleven more months.

Those eleven months were costly to me and my family!

I am a planner and had done an excellent job planning for retirement but if I lose these funds at the age of 52 and I am currently unemployed it is going to be impossible to make up these funds in the remaining years I have to work.

My husband is a self-employed farmer so for our entire marriage, over 30 years, I have worked to ensure our family has adequate healthcare coverage. Our monthly expenses have increased nearly \$2,400.00 per month just to provide medical and dental insurance for our family.

I appreciate your sincerely consideration in keeping my claim as a priority claim and at the original value listed at \$179,515.01. I continue to receive statements from Corebridge and on December 31, 2024 they listed my balance as \$184,056.38.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sandra Bryant', with a stylized flourish extending from the end.

Sandra Bryant

Account Statement  
October 01, 2024 - December 31, 2024



**CHRISTIAN HOMES, INC.**  
**457 DEFERRED COMPENSATION PLAN**  
EE DEFERRALS 457(B)

Account Number: 7927878

>07606 6835364 001 008120 A  
BRYANT, SANDRA  
1200 COUNTY ROAD 1100 N  
CARMIL IL 62821-5612

**YOUR CURRENT VALUE**  
**\$184,056.38**



**A Description of Terms is provided at the end of this statement.**

This statement may not reflect all fees and expenses for your investments. Your account opening documents, any applicable insurance contracts, and any applicable prospectuses include a description about fees and expenses that you pay for the investments in your account(s). If you are invested in a variable annuity, a description of fees and expenses attributable to your contract and the underlying funds are included in your product and underlying fund prospectuses available at <https://www.corebridgefinancial.com/rs/prospectuses> and reports/annuities

**Important Information**

With the recent increase in contribution limits, now is the time to take action for your retirement savings. By considering bumping up how much you contribute, you can take full advantage of this opportunity to save even more for the retirement you deserve. Log in to your Corebridge account today and make your plan work even harder for you.

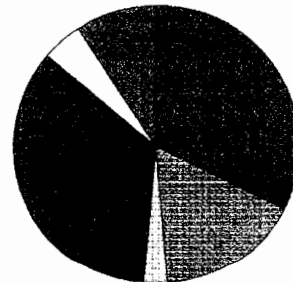
Take control of your financial journey today by meeting with your Corebridge financial professional. They can help you create a personalized strategy for your goals, optimize your investments and plan for retirement with confidence. Schedule a meeting now and take the next step toward a more secure financial tomorrow.

**Value Summary**

	For the period	Since inception	Surrender value
Beginning Value	\$189,896.84		As of 12/31/24 \$184,056.38
Your contributions	\$0.00	\$98,000.00	As of 09/30/24 \$189,896.84
Incoming transfers	\$0.00	\$4,351.06	
Net change in value	-\$5,840.46		
<b>Ending Value</b>	<b>\$184,056.38</b>		
<b>Vested Value</b>	<b>\$184,056.38</b>		

**Asset Allocation Summary**

Asset class	Ending value	% of total
Large Cap	\$59,590.05	32.38%
Mid Cap	\$29,999.06	16.30%
Small Cap	\$5,021.21	2.73%
Global & Intl Equity	\$63,985.60	34.76%
Specialty	\$8,444.69	4.59%
Fixed Income	\$17,015.77	9.24%
<b>Total</b>	<b>\$184,056.38</b>	<b>100%</b>



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Account Statement  
October 01, 2024 - December 31, 2024  
BRYANT, SANDRA

## Investment Summary

Funds by Asset Class	Beginning value	Additions	Reductions	Net change in value	Ending value	Future contrib
<b>Large Cap</b>						
Large Capital Growth	\$3,418.28	\$0.00	-\$69.16	-\$34.24	\$3,314.88	2%
Stock Index Fund	\$22,563.52	\$0.00	-\$1,615.00	\$479.18	\$21,427.70	13%
Us Socially Responsible Fund	\$11,766.95	\$0.00	-\$85.93	-\$94.36	\$11,586.66	7%
Vanguard Windsor II	\$20,115.90	\$205.13	\$0.00	-\$338.09	\$19,982.94	12%
Vc I Capital Appreciation	\$3,442.13	\$0.00	-\$415.23	\$250.97	\$3,277.87	2%
<b>Total Large Cap</b>	<b>\$61,306.78</b>	<b>\$205.13</b>	<b>-\$2,185.32</b>	<b>\$263.46</b>	<b>\$59,590.05</b>	<b>36%</b>
<b>Mid Cap</b>						
Mid Cap Index Fund	\$13,119.72	\$290.33	\$0.00	-\$22.63	\$13,387.42	8%
Mid Cap Strategic Gwth	\$9,929.50	\$0.00	-\$255.48	\$235.62	\$9,909.64	6%
Mid Cap Value Fund	\$6,664.01	\$152.69	\$0.00	-\$114.70	\$6,702.00	4%
<b>Total Mid Cap</b>	<b>\$29,713.23</b>	<b>\$443.02</b>	<b>-\$255.48</b>	<b>\$98.29</b>	<b>\$29,999.06</b>	<b>18%</b>
<b>Small Cap</b>						
Small Cap Index Fund	\$5,021.06	\$4.59	\$0.00	-\$4.44	\$5,021.21	3%
<b>Total Small Cap</b>	<b>\$5,021.06</b>	<b>\$4.59</b>	<b>\$0.00</b>	<b>-\$4.44</b>	<b>\$5,021.21</b>	<b>3%</b>
<b>Global &amp; Intl Equity</b>						
Emerging Economies	\$16,000.81	\$271.98	\$0.00	-\$1,246.61	\$15,026.18	9%
International Value Fund	\$3,345.23	\$267.39	\$0.00	-\$213.38	\$3,399.24	2%
Internatl Equities Index Fund	\$24,924.96	\$2,591.31	\$0.00	-\$2,164.63	\$25,351.64	15%
Intl Opportunities	\$14,898.84	\$1,834.37	\$0.00	-\$1,588.92	\$15,144.29	9%
Intl Socially Responsible Fund	\$5,034.00	\$484.97	\$0.00	-\$454.72	\$5,064.25	3%
<b>Total Global &amp; Intl Equity</b>	<b>\$64,203.84</b>	<b>\$5,450.02</b>	<b>\$0.00</b>	<b>-\$5,668.26</b>	<b>\$63,985.60</b>	<b>38%</b>
<b>Specialty</b>						
Global Real Estate Fund	\$5,432.83	\$159.25	\$0.00	-\$548.05	\$5,044.03	3%
Invesco Bal Risk Commod Str R5	\$3,164.65	\$291.64	\$0.00	-\$55.63	\$3,400.66	2%
<b>Total Specialty</b>	<b>\$8,597.48</b>	<b>\$450.89</b>	<b>\$0.00</b>	<b>-\$603.68</b>	<b>\$8,444.69</b>	<b>5%</b>
<b>Fixed Income</b>						
Fixed Account Plus	\$21,054.45	\$0.00	-\$4,112.85	\$74.17	\$17,015.77	
<b>Total Fixed Income</b>	<b>\$21,054.45</b>	<b>\$0.00</b>	<b>-\$4,112.85</b>	<b>\$74.17</b>	<b>\$17,015.77</b>	
<b>Total</b>	<b>\$189,896.84</b>	<b>\$6,553.65</b>	<b>-\$6,553.65</b>	<b>-\$5,840.46</b>	<b>\$184,056.38</b>	<b>100%</b>

## Performance Summary

	For the period 10/01/24 - 12/31/24	Year to date 01/01/24 - 12/31/24	For 12 months 12/31/23 - 12/31/24
<b>CHRISTIAN HOMES, INC.</b>			
457 DEFERRED COMPENSATION PLAN	-2.94%	9.56%	9.56%

Personalized rate of return is a measure of the performance of the investments that you hold in your retirement plan account. It indicates the return on investments over a period of time and factors in the activities that affect your account including 1) performance of investments, 2) contributions and 3) withdrawals and loans.

Remember past performance does not guarantee future results.

Performance information for each fund is available online at [corebridgefinancial.com/retire](https://corebridgefinancial.com/retire).

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Account Statement  
October 01, 2024 - December 31, 2024  
BRYANT, SANDRA



**EMPLOYER ACCOUNT**

**CHRISTIAN HOMES, INC.**  
**457 DEFERRED COMPENSATION PLAN**  
EE DEFERRALS 457(B)

Contract Date: 12/19/2005

**Transactions by Account** See the end of the statement for term definitions

UITG-PDP SER6 67498 0602

**PORTFOLIO DIRECTOR (A073) UITG-194-TRMC**

Effective date	Description	Amount	Investment	Number of Units/Shares	Unit/Share Price
	<b>Beginning value 10/01/24</b>	<b>\$189,896.84</b>			
		\$21,054.45	Fixed Account Plus		
		\$16,000.81	Emerging Economies	12,700.496830	\$1.259857
		\$5,432.83	Global Real Estate Fund	3,131.840188	\$1.734709
		\$3,345.23	International Value Fund	1,891.929037	\$1.768160
		\$24,924.96	Internatl Equities Index Fund	8,581.308531	\$2.904564
		\$14,898.84	Intl Opportunities	4,316.472325	\$3.451624
		\$5,034.00	Intl Socially Responsible Fund	484.668002	\$10.386484
		\$3,164.65	Invesco Bal Risk Commod Str R5	3,796.908220	\$0.833481
		\$3,418.28	Large Capital Growth	635.643378	\$5.377662
		\$13,119.72	Mid Cap Index Fund	319.314328	\$41.087166
		\$9,929.50	Mid Cap Strategic Gwth	1,806.314314	\$5.497105
		\$6,664.01	Mid Cap Value Fund	603.501604	\$11.042247
		\$5,021.06	Small Cap Index Fund	443.773710	\$11.314471
		\$22,563.52	Stock Index Fund	882.914085	\$25.555738
		\$11,766.95	Us Socially Responsible Fund	1,728.008493	\$6.809543
		\$20,115.90	Vanguard Windsor II	2,232.054948	\$9.012280
		\$3,442.13	Vc I Capital Appreciation	636.365106	\$5.409049
<b>10/03/24</b>	<b>Guided portfolio services fee</b>	<b>-\$263.81</b>			
		-\$29.62	Fixed Account Plus		
		-\$22.61	Emerging Economies	-17.818443	\$1.268910
		-\$7.47	Global Real Estate Fund	-4.389485	\$1.701794
		-\$4.62	International Value Fund	-2.653013	\$1.741416
		-\$34.41	Internatl Equities Index Fund	-12.039163	\$2.858172
		-\$20.39	Intl Opportunities	-6.055359	\$3.367265
		-\$6.94	Intl Socially Responsible Fund	-0.679186	\$10.218117
		-\$4.50	Invesco Bal Risk Commod Str R5	-5.316064	\$0.846491
		-\$4.73	Large Capital Growth	-0.890930	\$5.309057
		-\$18.21	Mid Cap Index Fund	-0.447911	\$40.655370
		-\$13.85	Mid Cap Strategic Gwth	-2.533692	\$5.466331
		-\$9.23	Mid Cap Value Fund	-0.846578	\$10.902719
		-\$6.88	Small Cap Index Fund	-0.621787	\$11.064887
		-\$31.31	Stock Index Fund	-1.238686	\$25.276787
		-\$16.35	Us Socially Responsible Fund	-2.423174	\$6.747349
		-\$27.91	Vanguard Windsor II	-3.131596	\$8.912388
		-\$4.78	Vc I Capital Appreciation	-0.891415	\$5.362261
<b>12/26/24</b>	<b>Transfer of value</b>	<b>-\$6,553.65</b>			
		-\$4,112.85	Fixed Account Plus		
		-\$69.16	Large Capital Growth	-12.695049	\$5.448017
		-\$255.48	Mid Cap Strategic Gwth	-44.192625	\$5.781089
		-\$1,615.00	Stock Index Fund	-60.306597	\$26.779744
		-\$85.93	Us Socially Responsible Fund	-12.424214	\$6.916369

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Account Statement  
October 01, 2024 - December 31, 2024  
BRYANT, SANDRA

Transactions by Account, continued

UITG-PDP, SER6 67490 0602

Effective date	Description	Amount	Investment	Number of Units/Shares	Unit/Share Price
		-\$415.23	Vc I Capital Appreciation	-69.330180	\$5.989164
12/26/24	Transfer of value	<b>\$6,553.65</b>			
		\$271.98	Emerging Economies	231.539536	\$1.174659
		\$159.25	Global Real Estate Fund	101.318960	\$1.571769
		\$267.39	International Value Fund	161.442921	\$1.656251
		\$2,591.31	Internatl Equities Index Fund	971.462440	\$2.667432
		\$1,834.37	Intl Opportunities	590.229268	\$3.107894
		\$484.97	Intl Socially Responsible Fund	50.971552	\$9.514523
		\$291.64	Invesco Bal Risk Commod Str R5	356.799425	\$0.817378
		\$290.33	Mid Cap Index Fund	6.962823	\$41.697169
		\$152.69	Mid Cap Value Fund	13.891027	\$10.991988
		\$4.59	Small Cap Index Fund	0.396710	\$11.570173
		\$205.13	Vanguard Windsor II	22.735152	\$9.022592
12/31/24	Interest credited	<b>\$103.79</b>	Fixed Account Plus		
12/31/24	Investment gains/losses	<b>-\$5,680.44</b>			
		-\$1,224.00	Emerging Economies		
		-\$540.58	Global Real Estate Fund		
		-\$208.76	International Value Fund		
		-\$2,130.22	Internatl Equities Index Fund		
		-\$1,568.53	Intl Opportunities		
		-\$447.78	Intl Socially Responsible Fund		
		-\$51.13	Invesco Bal Risk Commod Str R5		
		-\$29.51	Large Capital Growth		
		-\$4.42	Mid Cap Index Fund		
		\$249.47	Mid Cap Strategic Gwth		
		-\$105.47	Mid Cap Value Fund		
		\$2.44	Small Cap Index Fund		
		\$510.49	Stock Index Fund		
		-\$78.01	Us Socially Responsible Fund		
		-\$310.18	Vanguard Windsor II		
		\$255.75	Vc I Capital Appreciation		
	Ending value 12/31/24	<b>\$184,056.38</b>			
		\$17,015.77	Fixed Account Plus		
		\$15,026.18	Emerging Economies	12,914.217923	\$1.163538
		\$5,044.03	Global Real Estate Fund	3,228.769663	\$1.562213
		\$3,399.24	International Value Fund	2,050.718945	\$1.657586
		\$25,351.64	Internatl Equities Index Fund	9,540.731808	\$2.657201
		\$15,144.29	Intl Opportunities	4,900.646234	\$3.090264
		\$5,064.25	Intl Socially Responsible Fund	534.960368	\$9.466586
		\$3,400.66	Invesco Bal Risk Commod Str R5	4,148.391581	\$0.819755
		\$3,314.88	Large Capital Growth	622.057399	\$5.328903
		\$13,387.42	Mid Cap Index Fund	325.829240	\$41.087217
		\$9,909.64	Mid Cap Strategic Gwth	1,759.587997	\$5.631798
		\$6,702.00	Mid Cap Value Fund	616.546053	\$10.870234
		\$5,021.21	Small Cap Index Fund	443.548633	\$11.320535
		\$21,427.70	Stock Index Fund	821.368802	\$26.087799
		\$11,586.66	Us Socially Responsible Fund	1,713.161105	\$6.763322

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Account Statement  
October 01, 2024 - December 31, 2024  
BRYANT, SANDRA

Transactions by Account, continued				UITG-PDP	\$86	67490	0602
Effective date	Description	Amount	Investment	Number of Units/Shares		Unit/Share Price	
		\$19,982.94	Vanguard Windsor II	2,251.658504		\$8.874764	
		\$3,277.87	Vc I Capital Appreciation	566.143511		\$5.789813	

The Fixed Account Plus interest rate is guaranteed through 2024 for amounts received in: October '24 = 2.75%; November '24 = 2.75%; December '24 = 2.75%; January '25 = 3%. The Short-Term Fixed Account interest rate is 2%, or the contract minimum rate, whichever is higher. Prior contributions may be combined in one or more pools with different interest rates. Additional interest rate information is available upon request.

► Important Information

Please review this account statement in its entirety and notify us immediately concerning any errors or omissions. To the extent that you believe there are errors or omissions, you should provide notice to us in writing to protect your rights. If you contact us by telephone concerning an error or omission, you should re-confirm the conversation in writing to protect your rights. After 30 days from the date of this account statement, it will be deemed correct.

Net Change in Value reflects transactions and unrealized gains and losses on investments, as well as administrative or maintenance charges imposed on the plan. Contact us for further information about these changes.

To help achieve long-term security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. If you invest more than 20% of your retirement savings in any one company stock or industry sector, your savings may not be properly diversified. Spreading your assets among different types of investments can help reduce the potential risk of your overall portfolio in changing market or economic conditions that may cause one category of assets or particular security to perform very well while causing another category of assets or security to perform poorly. Diversification does not ensure a profit or protect against market loss. However, it is an effective strategy to help you manage investment risk. For further assistance you may visit the Department of Labor website at [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification)

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX or The United States Life Insurance Company in the City of New York (USL), New York, NY. Guarantees are backed by the claims-paying ability of the issuing insurance company, and each company is responsible for the financial obligations of its products. Beginning January 1, 2026, USL will be Corebridge Financial's sole authorized issuer of new annuities in New York.

Variable annuities are distributed by Corebridge Capital Services, Inc., member FINRA. Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser. VALIC Retirement Services Company (VRSCO) provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options. VALIC Trust Company Inc. provides plan trust and custodial services, where applicable. An owner or beneficiary of an annuity contract or certificate may contact the annuity contract issuer at 1.800.448.2542 to obtain a quote for purchase rates and additional information related to annuity income or payout options.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.

Some fund families make payments to VALIC, USL and their affiliates for service, marketing and distribution support as well as for recordkeeping services. Some of these payments may be used to reduce the fees charged to participant accounts, used to reduce the Separate Account Charge shown in the variable contract prospectus (if applicable) or certain other plan administrative fees. These fees are not used to compensate financial professionals for recommending specific investment options available under your accounts. For more information about Corebridge Retirement Services' revenue-sharing policy, please visit [corebridgefinancial.com/rs/policies/revenue-sharing](http://corebridgefinancial.com/rs/policies/revenue-sharing). Additional information regarding payments that have been or will be received by Corebridge subsidiaries (VALIC, USL and their affiliates) may also be found in the applicable variable contract and/or fund prospectuses, statements of additional information and in additional plan materials.

Account Statement  
October 01, 2024 - December 31, 2024  
BRYANT, SANDRA

## ► Description of Terms

This is not a complete list of all provisions/terms, conditions, limitations, charges and expenses. Please refer to your account opening documents, applicable contracts and prospectus(es) for complete information. In the event of a conflict, the terms of your contract or prospectus will govern.

**Additions** represent the dollar value of all financial transactions that purchased Units/Shares during the reporting period.

**Asset Allocation Summary** is a graphic illustration depicting the allocation of your fund selections by asset class at the end of the reporting period of your statement.

**Asset Class** is a grouping of investments/funds that exhibit similar investment objectives and/or strategies.

**Beginning Value** represents the dollar value at the beginning of the reporting period of your statement.

**Ending Value** represents the dollar value at the end of the reporting period of your statement. Your Ending Value does not include any applicable fees and expenses if you liquidate your account.

**Investment Summary** shows the dollar values for each fund by asset class that were in effect at any time during the reporting period. For each fund the Beginning Value, Additions, Reductions, Net Change in Value and Ending Value are shown.

**Net Change in Value** reflects credited interest, unrealized gains and losses as well as, to the extent applicable, fees and expenses and other administrative charges imposed on

the plan. This does not include expenses charged by the funds or separate account (if applicable).

**Number of Units/Shares** shown in the Transaction by Account section of your statement represent the number of units/shares per fund that you owned at the beginning and end of the statement period and the number of units/shares purchased or sold for each financial transaction that occurred during the reporting period.

**Reductions** represent the dollar value of all financial transactions that sold Units/Shares during the reporting period.

**Separate Account Charge** is a daily charge for mortality and expense risks, including any applicable benefit riders associated with an investment/fund in a variable annuity.

**Share Price** is the dollar value of each share in a fund and depends on the investment performance of the fund.

**Surrender Value** if applicable, is the dollar amount you would receive if you redeemed or surrendered your account on the as-of date noted next to the Surrender Value.

**Unit Price** is the dollar value of each unit in a variable annuity investment option. The Unit Price depends on the investment performance of the underlying fund, minus the daily Separate Account Charge and other expenses.

**Value Summary** shows the financial activity for the period being reported that affected the Ending Value.