

Fee & Expense Information

Annual recurring plan fees are deducted from participant accounts on a quarterly basis. These fees may cover the plan's administrative expenses and service provider fees including IRS 5500 filings, record-keeping, accounting, legal, customer service, and contribution processing.

The following fees will apply to your account. Plan fees include a fixed administration fee and an asset based fee. The fixed administration fee paid to Slavic is \$35.00 per year, billed at \$8.75 per quarter in advance, and is not pro-rated. This fee changes based on the participant count determined quarterly as shown below.

Participant Count	Annual Fixed Administration Fee
0-50	\$35
51-100	\$30
101&Above	\$25

The asset-based fee is charged pro-rata to participant accounts and is determined by the total assets in each adopting employer's plan. For example, if the adopting employer's plan assets are \$1,000,001, each account will be assessed 55.00 basis points (0.40% + 0.15%) or 13.75 basis points per quarter (10.0 basis points per quarter to Slavic and 3.75 basis points per quarter to Castle Rock Investment Company). This translates into a fee of \$1.38 per \$1000 of account balance, per participant, per quarter. Various unpredictable administration fees associated with mailing required notices, personnel costs, plan audits (if required), etc. may be deducted from plan assets on a pro-rata basis.

Breakdown of Annual Asset-Based Expenses

Adopting Employer 401(k) Plan Assets (\$)	Slavic Recordkeeping and Administrative Fee
\$0- \$250,000	0.70%
\$250,001- \$500,000	0.65%
\$500,001- \$1,000,000	0.50%
\$1,000,001- \$2,000,000	0.40%
\$2,000,001- \$5,000,000	0.30%
Over \$5,000,000	0.25%

Adopting Employer 401(k) Plan Assets (\$)	Castle Rock Investment Company Investment Advisory Fee
\$0- \$250,000	0.25%
\$250,001- \$500,000	0.20%
\$500,001- \$1,000,000	0.18%
\$1,000,001- \$2,000,000	0.15%
\$2,000,001- \$5,000,000	0.12%
Over \$5,000,000	0.10%

Slavic Fees for Individual Transactions

Termination distribution, including participant account consolidation	\$75
In-service withdrawal	\$75
Hardship distribution	\$75
Court Ordered Document Processing (Guardianships, Estates, Subpoenas, other) and Powers of Attorney	\$150
Qualified Domestic Relations Order (QDRO)	\$500
Loan setup	\$150
Annual loan maintenance	\$50
In-plan Roth conversion	\$75

Plan deconversion	\$75 per participant, not to exceed \$2,500
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Also, the trustee, at their discretion, may deduct reasonable plan expenses from the plan trust, which may include audit fees and non-routine contribution processing costs. These expenses will be assessed on a pro rata basis.

Account trades are cleared through Mid Atlantic. Slavic pays 4 basis points to Mid Atlantic in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. Mid Atlantic retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. There are no shareholder type fees other than the expenses disclosed. Most fund options do not pay these types of fees and participants are not affected accordingly.

Disclosure of Fiduciary Status

Slavic Integrated Administration (SIA) is an ERISA Section 3(16) fiduciary for select administrative functions for the Plan, subject to relying on the census data provided by the Sponsor/employers.

Castle Rock Investment Company is an ERISA Section 3(38) fiduciary that provides primary advisory services to the plan. The address is Castle Rock Investment Company, 115 Wilcox Street Suite 220, Castle Rock, CO 80104. The phone number is (303) 725-7086.

Description of Services

Slavic Integrated Administration offers recordkeeping and administrative services, including plan design, consultations, preparing plan documents, and conducting enrollment meetings. Slavic's service also encompasses processing contributions, distribution requests, rollovers, hardships and QDROs, in addition to tax reporting, compliance testing and preparation/filing of 5500 forms. Participant statements and required notifications are sent quarterly. The fixed and asset-based administration fees are paid to Slavic quarterly on a pro rata basis.

401(k) Express

Rather than receiving these notices and other 401(k) correspondence in the mail, you may choose to subscribe to 401(k) Express. Please visit our website or contact our Customer Service Department at (800) 356-3009 for further instructions.

By signing up for this service, you affirmatively elect to receive electronically, the weekly 401(k) Express E-mail and the following section 2550.404a-5 disclosures and notices, and other plan documents listed below, to be delivered to the e-mail address you provide:

- Eligibility notice
- Qualified Default Investment Alternatives (QDIA)
- Safe Harbor Notice (if elected by the adopting employer)
- Summary Plan Description (SPD), which contains plan benefits and disclosure of fees that affect your account
- Auto Enrollment Notice (if elected by the adopting employer)
- Trade Confirmations
- Summary Annual Report (SAR) of the plan
- Summary Prospectus for the mutual funds available in your Plan
- Amendments or modifications made to the Plan
- Quarterly Statements

You may unsubscribe from receiving these documents by email at anytime and receive a paper version by first class mail without any charge by contacting our Customer Service Department at (800) 356-3009 or by clicking on the unsubscribe link. You may also update your email address by logging on to your account at www.slavic401k.com or contacting our Customer Service Department.

Castle Rock PEP Investment Performance

for the Period Ending 7/31/2026

The following tables list the annualized investment performance and expenses of each investment option available in the plan. The funds performance is compared to it's corresponding benchmark, based on the most recent performance data from InvestView. The expense ratio represents the funds operating expenses that reduce the rate of return of the investment option. Also included are 12b-1 fees and shareholder-type fees, which are credited back to the participants account when received by Slavic.

The mutual fund companies may pay the broker of record or record keeper basis points on the assets in the plan. These are called 12b-1 and sub TA fees and are listed in the prospectus and are also displayed below. These fees are credited back to participants owning the funds at the time payment is received. Crediting is on a cash basis, and fees are not accrued. The fund companies may pay these fees after a

waiting period of up to one year. Only long-term investors will receive the full benefit of the fee reimbursement program.

Annualized Investment Returns							
Fund Name	SYMBOL	Category	YTD	1 Year	3 Year	5 Year	10 Year
(Comparative benchmark highlighted in blue)							
American Funds American High-Inc R6	RITGX	High Yield Funds	1.74 %	5.43 %	8.84 %	4.84 %	6.09 %
Bloomberg US High Yield 2% Issuer Cap TR			1.96 %	5.91 %	8.86 %	4.17 %	5.81 %
Fidelity® 500 Index	FXAIX	S&P 500 Index Funds	10.13 %	19.55 %	19.31 %	12.84 %	15.07 %
S&P 500 TR			9.77 %	21.69 %	20.25 %	12.38 %	14.74 %
Vanguard Federal Money Market	VMFXX	U.S. Government Money	2.10 %	3.83 %	4.61 %	3.63 %	2.34 %
FTSE 3 Months Treasury Bill TR			1.87 %	4.05 %	4.86 %	3.69 %	2.40 %
DFA Large Cap International Portfolio Inst	DFALX	International Large-Cap	12.41 %	27.48 %	17.40 %	10.34 %	10.08 %
MSCI World ex USA NR USD			9.19 %	20.99 %	16.90 %	9.32 %	9.84 %
DFA International Small Company I	DFISX	International Small/Mid-	8.74 %	21.64 %	16.53 %	7.85 %	9.12 %
MSCI World ex USA Small Cap NR USD			7.54 %	19.36 %	16.51 %	6.03 %	8.91 %
Artisan Sustainable Emerging Markets Fun	APDEX	Emerging Markets Funds	15.41 %	34.13 %	20.12 %	0.00 %	0.00 %
MSCI EM (Emerging Markets) NR USD			37.31 %	67.21 %	30.57 %	8.96 %	12.48 %
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Core Funds	12.33 %	14.94 %	14.16 %	7.75 %	11.32 %
Morningstar US Mid Cap TR USD			15.30 %	21.63 %	16.51 %	8.50 %	12.00 %
American Funds Bond Fund of Amer R6	RBFGX	Core Bond Funds	-0.80 %	2.59 %	3.89 %	-0.17 %	1.90 %
Bloomberg U.S. Aggregate Bond TR			1.00 %	4.47 %	5.51 %	0.52 %	2.71 %
DFA US Small Cap I	DFSTX	Small-Cap Core Funds	17.73 %	27.15 %	13.90 %	9.16 %	10.87 %
Russell 2000 TR			17.58 %	26.62 %	16.51 %	9.48 %	10.63 %
Dodge & Cox Global Bond	DODLX	Global Income Funds	0.61 %	4.65 %	5.87 %	2.82 %	4.54 %
Bloomberg Global Aggregate TR USD Hedged			0.73 %	4.03 %	5.75 %	1.80 %	2.71 %
Fidelity® Inflation-Prot Bd Index	FIPDX	Inflation Protected Bond	0.67 %	2.57 %	3.67 %	0.32 %	2.38 %
Bloomberg U.S. TIPS TR			1.15 %	3.42 %	3.98 %	1.01 %	2.58 %
PGIM Jennison Natural Resources Fund R6	PJNQX	Global Natural Resources	14.55 %	43.82 %	14.39 %	16.29 %	10.69 %
Lipper US Index - Global Natural Resources Funds			13.12 %	30.40 %	16.51 %	16.76 %	9.15 %
Cohen & Steers Instl Realty Shares	CSRIX	Real Estate Funds	17.10 %	16.83 %	10.35 %	4.09 %	6.71 %
FTSE NAREIT All Equity REITS TR			17.84 %	21.66 %	12.41 %	5.89 %	6.01 %
Vanguard Target Retirement 2025 Fund	VTTVX	Mixed-Asset Target 2025	5.51 %	12.16 %	11.06 %	5.48 %	7.77 %
Dow Jones Moderate Index			8.53 %	15.24 %	12.20 %	5.56 %	7.71 %
Vanguard Target Retirement 2030 Fund	VTHRX	Mixed-Asset Target 2030	6.59 %	14.22 %	12.39 %	6.41 %	8.66 %
Dow Jones Moderate Index			8.53 %	15.24 %	12.20 %	5.56 %	7.71 %
Vanguard Target Retirement 2045 Fund	VTIVX	Mixed-Asset Target 2045	9.38 %	19.13 %	15.67 %	8.90 %	11.03 %
Dow Jones Moderately Aggressive Index			11.08 %	19.59 %	15.28 %	7.71 %	10.12 %
Vanguard Target Retirement 2040 Fund	VFORX	Mixed-Asset Target 2040	8.47 %	17.50 %	14.62 %	8.09 %	10.33 %
Dow Jones Moderately Aggressive Index			11.08 %	19.59 %	15.28 %	7.71 %	10.12 %
Vanguard Target Retirement 2020 Fund	VTWNX	Mixed-Asset Target 2020	3.97 %	9.34 %	9.15 %	4.27 %	6.61 %
Dow Jones Target 2035 TR			7.06 %	12.90 %	10.78 %	4.64 %	7.58 %
Vanguard Target Retirement Income Fund	VTINX	Mixed-Asset Target	3.59 %	8.56 %	8.36 %	3.67 %	5.09 %
Dow Jones Target 2035 TR			7.06 %	12.90 %	10.78 %	4.64 %	7.58 %
Vanguard Target Retirement 2035 Fund	VTTHX	Mixed-Asset Target 2035	7.56 %	15.89 %	13.51 %	7.27 %	9.51 %
Dow Jones Target 2045 TR			10.08 %	17.95 %	14.37 %	7.12 %	10.07 %
Vanguard Target Retirement 2050 Fund	VFIFX	Mixed-Asset Target 2050	10.26 %	20.71 %	16.68 %	9.59 %	11.41 %
Dow Jones Target 2060 TR			12.58 %	22.14 %	17.09 %	8.92 %	11.37 %
Vanguard Target Retirement 2055 Fund	VFFVX	Mixed-Asset Target 2055	10.35 %	20.85 %	16.72 %	9.62 %	11.42 %
Dow Jones Target 2060 TR			12.58 %	22.14 %	17.09 %	8.92 %	11.37 %
Vanguard Target Retirement 2065 Fund	VLXVX	Mixed-Asset Target	10.37 %	20.87 %	16.72 %	9.63 %	0.00 %
Dow Jones Target 2060 TR			12.58 %	22.14 %	17.09 %	8.92 %	11.37 %
American Funds American Balanced R6	RLBGX	Mixed-Asset Target Alloc	8.60 %	18.09 %	15.92 %	9.47 %	10.32 %
S&P 500 TR			9.77 %	21.69 %	20.25 %	12.38 %	14.74 %
Vanguard Target Retirement 2060 Fund	VTTSX	Mixed-Asset Target 2060	10.36 %	20.86 %	16.72 %	9.62 %	11.42 %
Dow Jones Target 2060 TR			12.58 %	22.14 %	17.09 %	8.92 %	11.37 %
Vanguard Target Retirement 2070 Inv	VSVNX	Mixed-Asset Target	10.34 %	20.84 %	16.71 %	0.00 %	0.00 %
Dow Jones Target 2060 TR			12.58 %	22.14 %	17.09 %	8.92 %	11.37 %

Annualized Investment Expenses							
Fund Name	SYMBOL	Category	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF	12b-1	Fund Restrictions
American Funds American High-Inc R6	RITGX	High Yield Funds	0.32 %	\$ 3.20	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Fidelity® 500 Index	FXAIX	S&P 500 Index Funds	0.02 %	\$ 0.20	0.00 %	0.00	
Vanguard Federal Money Market	VMFXX	U.S. Government	0.11 %	\$ 1.10	0.00 %	0.00	
DFA Large Cap International Portfolio	DFALX	International Large-Cap	0.18 %	\$ 1.80	0.00 %	0.00	
DFA International Small Company I	DFISX	International	0.27 %	\$ 2.70	0.00 %	0.00	

Fund Name	SYMBOL	Category	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF	12b-1	Fund Restrictions
Artisan Sustainable Emerging Markets	APDEX	Emerging Markets	1.05 %	\$ 10.50	0.10 %	0.00	
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Core Funds	0.05 %	\$ 0.50	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
American Funds Bond Fund of Amer R6	RFBGX	Core Bond Funds	0.23 %	\$ 2.30	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
DFA US Small Cap I	DFSTX	Small-Cap Core Funds	0.27 %	\$ 2.70	0.00 %	0.00	
Dodge & Cox Global Bond	DODLX	Global Income Funds	0.45 %	\$ 4.50	0.00 %	0.00	
Fidelity® Inflation-Prot Bd Index	FIPDX	Inflation Protected Bond	0.05 %	\$ 0.50	0.00 %	0.00	
PGIM Jennison Natural Resources	PJNQX	Global Natural	0.82 %	\$ 8.20	0.00 %	0.00	
Cohen & Steers Instl Realty Shares	CSRIX	Real Estate Funds	0.75 %	\$ 7.50	0.00 %	0.00	
Vanguard Target Retirement 2025	VTTVX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2030	VTHRX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2040	VFORX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2045	VTIVX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement Income	VTINX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2020	VTWNX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2035	VTTHX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2060	VTTSX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2070 Inv	VSVNX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2050	VFIFX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2055	VFFVX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
Vanguard Target Retirement 2065	VLXVX	Mixed-Asset Target	0.08 %	\$ 0.80	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.
American Funds American Balanced R6	RLBGX	Mixed-Asset Target	0.25 %	\$ 2.50	0.00 %	0.00	The fund does not permit transfers into the fund for a 30 day period following a transfer out of the fund.

