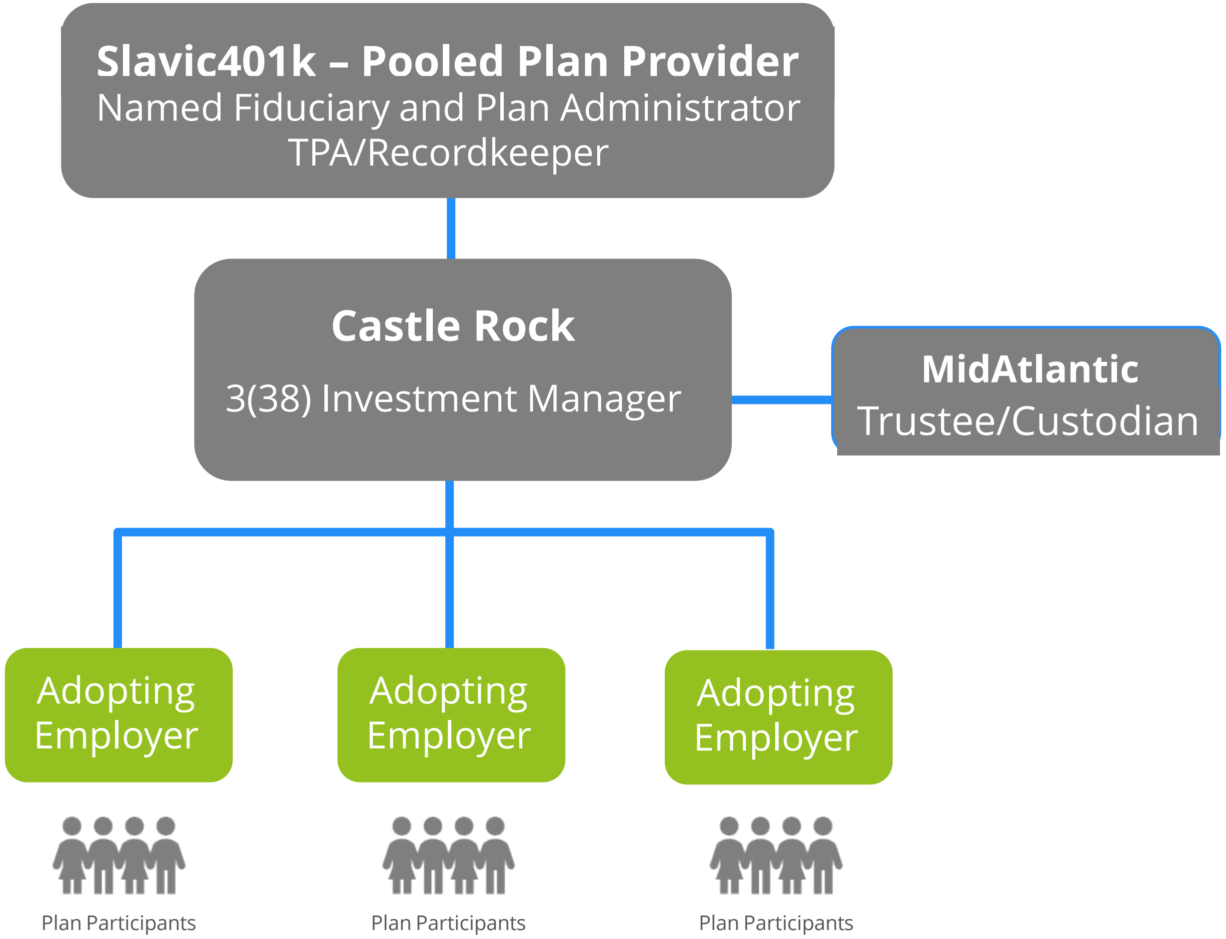
PEP

POOLED EMPLOYER PLAN OVERVIEW 2025

CastleRock
Investment Company
Est. 2006

Pooled Employer Plan Overview



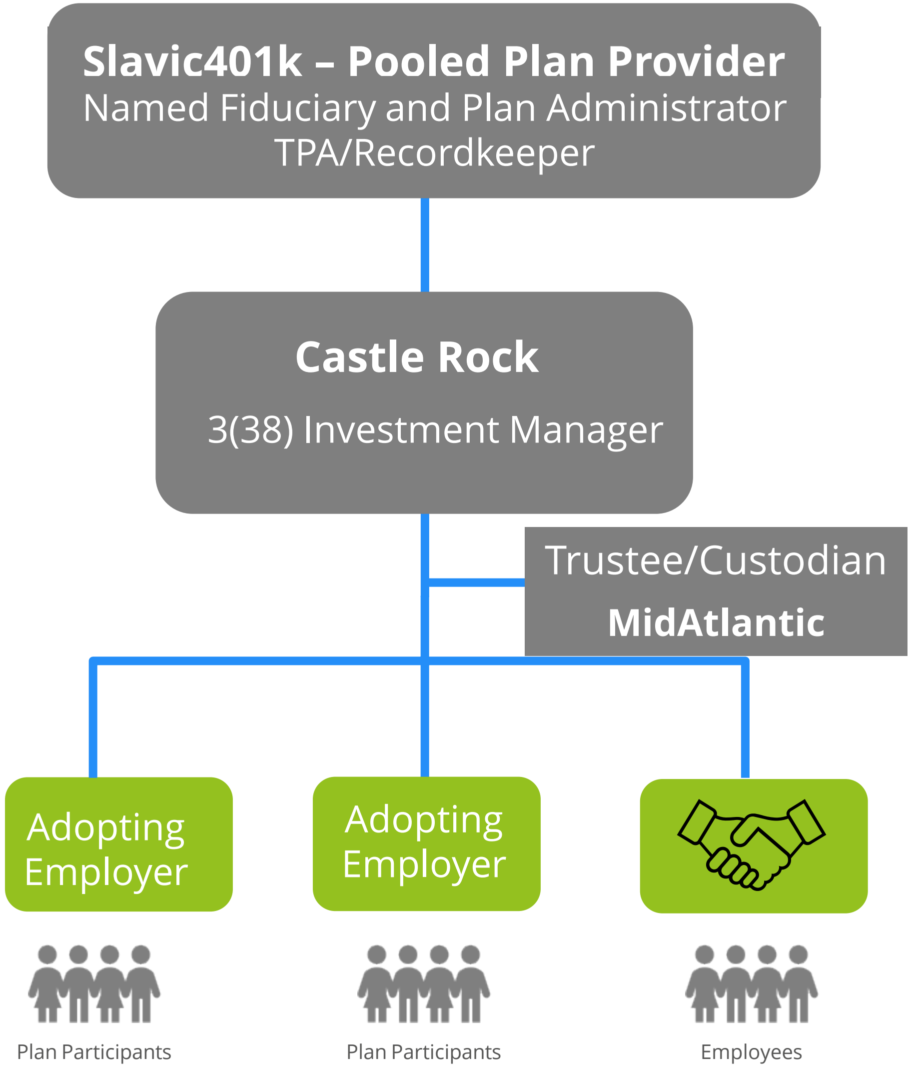
The SECURE Act of 2019 allowed unrelated employers to join together to participate in a retirement plan that is independently sponsored by a pooled plan provider like Slavic401k.

Benefits of a Pooled Employer Plan

Employers join forces to save time and money to outsource:

- Trustee responsibilities
- Annual regulatory filing
- Plan discrimination testing
- Plan document maintenance
- Investment selection and monitoring
- Processing of loans and distributions
- Delivery of participant regulatory disclosures

Castle Rock PEP Contacts



Pooled Plan Provider — SLAVIC401K

Investment Manager — CastleRock

Directed Trustee — Mid Atlantic Trust Company DBA AMERICAN TRUST CUSTODY

Adopting Employer — Your Company

Why Castle Rock PEP?

- Independent
- Woman-owned
- Established 2006
- Personalized investment advice
- Free financial planning software
- Community spotlights to promote your business
- Human support –from a firm led by a woman who's been where you are.

Investments and Pricing

Client Review

Inv. Data as of 06/30/25. Holdings as of 06/30/25.

INVESTMENT PERFORMANCE AND EXPENSE SUMMARY

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. *The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory for a directory of websites and phone numbers or use the specific fund website/phone if available below.* Index returns represent the performance of market indices, which cannot be invested in directly, and are shown for comparative purposes only.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

INVESTMENT NAME	PEER GROUP	TICKER	AVERAGE ANNUAL TOTAL RETURN % 1 YR	5 YR	10 YR	SINCE INCEPTION	GROSS EXP. RATIO % OF ASSETS	$ COST PER 1K	PHONE	WEBSITE
American Funds American High-Inc R6	High Yield Bond	RITGX	10.21	7.68	5.61	7.89	0.32	$3.20	-	-
- INDEX: ICE BOFA US HIGH YIELD TR USD			10.23	6	5.29	-	-	-		
American Funds Bond Fund of Amer R6	Intermediate Core Bond	RBFGX	6.46	-0.10	2.31	3.72	0.25	$2.50	-	-
- INDEX: BLOOMBERG US AGG BOND TR USD			6.07	-0.72	1.75	-	-	-		
American Funds American Balanced R6	Moderate Allocation	RLBGX	14.62	10.41	9.27	10.94	0.25	$2.50	-	-
- INDEX: MORNINGSTAR MOD TGT RISK TR USD			12.91	7.64	6.81	-	-	-		
Vanguard Target Retirement 2055 Fund	Target-Date 2055	VFFVX	15.58	12.24	9.47	10.45	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2055 TR USD			15.45	11.87	8.75	-	-	-		
Fidelity 500 Index	Large Blend	FXAIX	15.15	16.63	13.63	13.5	0.02	$0.20	800-343-3548	www.institutional.fidelity.com
- INDEX: MORNINGSTAR US LARGE-MID TR USD			15.69	16.31	13.41	-	-	-		
Vanguard Target Retirement 2060 Fund	Target-Date 2060	VTTSX	15.57	12.24	9.47	10.29	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2060 TR USD			15.48	11.82	8.68	-	-	-		
Fidelity Inflation-Prot Bd Index	Inflation-Protected Bond	FIPDX	5.85	1.54	2.64	1.85	0.05	$0.50	800-343-3548	www.institutional.fidelity.com
- INDEX: BLOOMBERG US TREASURY US TIPS TR USD			5.84	1.6	2.67	-	-	-		
Dodge & Cox Global Bond I	Global Bond	DODLX	9.19	3.81	4.46	3.52	0.51	$5.10	-	-
- INDEX: FTSE WGBI NONUSD USD			10.86	-3.2	0	-	-	-		
GQG Partners Emerging Markets Equity R6	Diversified Emerging Mkts	GQGRX	-3.88	8.52	-	8.77	0.98	$9.80	866-362-8333	-
- INDEX: MSCI EM NR USD			15.28	6.8	4.81	-	-	-		
Vanguard Target Retirement 2065 Fund	Target-Date 2065+	VLXVX	15.55	12.24	-	9.94	0.08	$0.80	800-662-7447	www.personal.vanguard.com

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INVESTMENT NAME	PEER GROUP	TICKER	AVERAGE ANNUAL TOTAL RETURN % 1 YR	5 YR	10 YR	SINCE INCEPTION	GROSS EXP. RATIO % OF ASSETS	$ COST PER 1K	PHONE	WEBSITE
Vanguard Target Retirement 2070 Fund	Target-Date 2065+	VSVNX	15.54	-	-	15.2	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2060 TR USD			15.48	11.82	8.68	-	-	-		
Vanguard Federal Money Market Investor	Money Market Taxable	VMFXX	4.68	2.79	1.94	3.94	0.11	$1.10	800-662-7447	www.personal.vanguard.com
- INDEX: ICE BOFA USD 3M DEP OR CM TR USD			4.92	2.83	2.16	-	-	-		
DFA US Small Cap I	Small Blend	DFSTX	7.79	14.36	8.18	10.04	0.28	$2.80	512-306-7400	www.dimensional.com
- INDEX: MORNINGSTAR US SMALL TR USD			9.65	11.6	7.64	-	-	-		
DFA International Small Company I	Foreign Small/Mid Blend	DFISX	23.81	12.36	7.28	7.17	0.39	$3.90	512-306-7400	www.dimensional.com
- INDEX: MSCI ACWI EX USA SMID NR USD			20.65	10.22	6.24	-	-	-		
Cohen & Steers Instl Realty Shares	Real Estate	CSRIX	10.85	8.46	7.73	10.56	0.76	$7.60	866-737-6370	www.cohenandsteers.com
- INDEX: MORNINGSTAR US REAL EST TR USD			10.8	6.68	6.01	-	-	-		
MFS International Equity R6	Foreign Large Blend	MIEIX	16.69	11.53	8.10	8.17	0.70	$7.00	800-637-5637	-
- INDEX: MSCI ACWI EX USA NR USD			17.72	10.12	6.12	-	-	-		
Vanguard Mid Cap Index Admiral	Mid-Cap Blend	VIMAX	17.50	13.01	9.96	10.15	0.05	$0.50	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR US MID TR USD			15.24	13.47	10.5	-	-	-		
Vanguard Target Retirement 2025 Fund	Target-Date 2025	VTTVX	11.74	7.48	6.89	6.86	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2025 TR USD			11.2	6.16	6.16	-	-	-		
Vanguard Target Retirement 2035 Fund	Target-Date 2035	VTTHX	13.41	9.67	8.13	7.75	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2035 TR USD			12.8	8.76	7.51	-	-	-		
Vanguard Target Retirement 2045 Fund	Target-Date 2045	VTIVX	14.78	11.80	9.27	8.49	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2045 TR USD			14.77	11.36	8.61	-	-	-		
Vanguard Target Retirement Income Fund	Target-Date Retirement	VTINX	9.66	4.49	4.71	5.11	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD INCM TR USD			10.19	5.51	5.02	-	-	-		
Vanguard Materials Index Admiral	Natural Resources	VMIAX	2.82	12.02	8.23	8.48	0.09	$0.90	800-662-7447	www.personal.vanguard.com
- INDEX: S&P NORTH AMERICAN NATURAL RESOURCES TR			3.63	19.42	5.68	-	-	-		
Vanguard Target Retirement 2020 Fund	Target-Date 2020	VTWNX	10.23	6.16	6.06	6.19	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2020 TR USD			10.73	5.56	5.73	-	-	-		
Vanguard Target Retirement 2030 Fund	Target-Date 2030	VTHRX	12.61	8.58	7.52	7.02	0.08	$0.80	800-662-7447	www.personal.vanguard.com

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- INDEX: MORNINGSTAR LIFETIME MOD 2030 TR USD			11.86	7.23	6.77	-	-	-		
Vanguard Target Retirement 2040 Fund	Target-Date 2040	VFORX	14.12	10.74	8.73	7.8	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2040 TR USD			13.87	10.3	8.18	-	-	-		
Vanguard Target Retirement 2050 Fund	Target-Date 2050	VFIFX	15.57	12.24	9.48	8.21	0.08	$0.80	800-662-7447	www.personal.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2050 TR USD			15.29	11.81	8.76	-	-	-		

Fee Overview- One-Time Onboarding Fee $1,000

Annual Asset Based Charges- Paid by Employees or Employer		
	Slavic401k	**Castle Rock**
Plan Assets	Recordkeeping & Administration	Investment Management
$0 - $250,000	0.70%	0.25%
$250,001 - $500,000	0.65%	0.20%
$500,001 - $1,000,000	0.50%	0.18%
$1,000,001 - $2,000,000	0.40%	0.15%
$2,000,001 - $5,000,000	0.30%	0.12%
Over $5,000,000	0.25%	0.10%
Annual Participant Charges - Paid by Employees or Employer		
Annual Administration Fee	$35	
Over 50 Participants	$30	
Over 100 Participants	$25	

Fee Examples Employer with 10 Employees

ANNUAL CHARGES-		
	Paid by Employer or Employee	**Paid by Employee**
Plan Assets	Slavic401k and Castle Rock	Default Mutual Fund Expense Ratio
$50,000	$825	0.08%
$100,000	$1,300	0.08%
$200,000	$2,250	0.08%
$300,000	$2,900	0.08%
$500,000	$3,750	0.08%
$750,000	$5,450	0.08%
$900,000	$6,470	0.08%
$1,500,000	$8,600	0.08%
$3,000,000	$12,950	0.08%
$6,000,000	$21,350	0.08%

Fee Examples Employer with **150** Employees

Note- There is no audit cost. There is one audit of the PEP and that cost is paid by Slavic401k.

	Paid by Employer or Employee	Paid by Employee
Plan Assets	Slavic401k and Castle Rock	Default Mutual Fund Expense Ratio
$50,000	$4,225	0.08%
$500,000	$8,000	0.08%
$1,000,000	$10,550	0.08%
$3,000,000	$16,350	0.08%
$6,000,000	$24,750	0.08%
$10,000,000	$38,750	0.08%
$25,000,000	$91,250	0.08%

Michele Suriano, Founded the Firm in 2006

Founder: Michele Suriano, AIF®

Prior Career:

- Ceridian (2002-2006) Retirement Plan Adviser
- T. Rowe Price (1999-2002) Investment Adviser
- Transamerica and Advanta (1994 -1999) Executive Branch Manager in Colorado Springs, CO and Vienna, VA

Qualifications and Designations:

- FINRA examinations: Series 6, 7, 63, and 66
- Colorado insurance exams for life, health and variable annuities
- Thunderbird's Certificate in Fiduciary Governance
- Tax-Exempt & Governmental Plan Consultant
- Qualified Plan Financial Consultant
- Accredited Investment Fiduciary™
- Global Fiduciary Strategist

Education:

- Bachelor of Science, Applied Economics - Hofstra University, Long Island
- Leadership Development Institute – Navigators, Colorado Springs

Volunteer Work:

- Disability Law Colorado Investment Committee (2011 – Present)
- DLC Board of Directors (2011 – 2017)
- Crew Leader, Keepers of the Rock, with the Town's Teen Court program (2005 – 2018)
- Western Pension & Benefit Council Board of Directors, Denver Chapter (2007- 2013)

Awards and Quotes:

- Adviser to two finalists for PLANSPONSOR of the Year (2013 and 2017)
- Quoted in several industry trade publications
- Panelist at national conferences

WOMEN® OWNED

Schedule a PEP Talk

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Our values

Transparency. Honesty. Trust. Creative Solutions.

No hidden fees: You will always know what you are paying for.
No commissions: Our advice is unbiased and in your best interest.
Innovative Solutions: We provide creative and effective retirement solutions tailored to your needs.