ONBOARDING PAPERWORK PARTY 🎉

Because nothing says fun like filling out forms... together!

CastleRock
Investment Company
Est. 2006

Why We're Here

- ❖Get your plan into Castle Rock PEP for 2026
- ❖Meet the September 15, 2025, deadline
- ❖Save money, save time, and skip the audit headaches
- ❖Today = less stress tomorrow

SLAVIC401K

Pooled Plan Provider | Named Fiduciary
Plan Administrator | Recordkeeper

CastleRock

3(38) Investment Manager

AMERICAN TRUST CUSTODY

Trustee/Custodian

360° Integration

Adopting Employer

Plan Participants

Adopting Employer

Plan Participants

Adopting Employer

Plan Participants

Jay.Killgore@Slavic401k.com
402.321.1555

Amanda@PayrollIntegrations.com
619.452.1624

Michele@CastleRockPEP.com
303.725.7086

Deadlines we don't want to miss

- **December 1st, 2025**

  - Deadline to distribute required annual participant notices for the 2026 plan year, including the Safe Harbor, QDIA, and Fee Disclosure notices.

- **September 15th, 2025**

  - Deadline to submit your signed documents to ensure your plan is set up on time.

The Paperwork Line-Up 📑

https://slavic401k.com/resources/pep-onboarding-instructions/

Company Information Form
Employee Census Spreadsheet (Excel)
ACH Information Form
Payroll Schedule Form
Portal Authorization Form
Employer Adoption Agreement

https://ww2.slavic401k.com/plan-setup/

☝ Jot down this passcode if you want to start today: CRP401k

Slavic401k offers an online setup that takes only 10 minutes if you select one of the three default safe harbor plan designs.

Video tutorial with comments.

There is an easier way!

What Are the 3 Default Safe Harbor Plan Designs?

All three plans automatically enroll employees at 3% after three months of service with a 1% automatic increase each year up to 10%. Employees can opt out at any time.

The Employer chooses the contribution amount:

- 3% contribution to everyone with immediate vesting
- 3.5% to savers as a match with up to two years vesting
    - 100% Match on first 1%, 50% Match on next 5%
    - Employee saves 6%, then Employer contributes 3.5%
- 4% to savers as a match with immediate vesting
    - 100% Match on first 4%
    - Employee saves 4%, then Employer contributes 4%

- https://ww2.slavic401k.com/plan-setup/

- ☝️ Jot down this passcode if you want to start today: CRP401k

- You will want to have on hand:
  - Company EIN/Tax ID
  - Company owner(s) names and their ownership percentage
  - The names and job titles of all employees who are lineal relatives of an owner
  - The names and job titles of all highly compensated employees
  - Names and job titles of all company officers

There is an easier way!

Back to The Paperwork Line-Up 📑

https://slavic401k.com/resources/pep-onboarding-instructions/

Company Information Form

Employee Census Spreadsheet (Excel)

ACH Information Form

Payroll Schedule Form

Portal Authorization Form

Employer Adoption Agreement

Company Information Form 🏢

Who you are, what you do, and your tax ID

Tells us if you already have a plan

Lists owners, officers, and key employees

Aka: 'The Company Dating Profile'

Employee Census Form 🧑‍💼 👨‍💼

Spreadsheet of employees: names, DOBs, hire dates, salaries

Think of it as the 'guest list' for your retirement plan party

Required for compliance testing and allocations

ACH Information Form 💸

- Provides bank details for contributions & transfers
- Think of it as giving PEP your plan's Venmo info
- One signature = no missing deposits

Payroll Schedule Form 🗓️

- Provides pay dates, payroll provider, admin contact
- Ensures contributions land in the right place, right time
- You bring the calendar, we bring the calculator

Portal Authorization Form 🔐

Grants access to your company’s retirement portal

Choose Full Access or Limited Access

Pro tip: Give access only to people you trust more than your Netflix password

Employer Adoption Agreement 🖊️

The big kahuna of forms

Sets your plan’s effective date & provisions

Covers eligibility, auto enrollment, contributions, vesting

Signing = officially joining the Castle Rock PEP family

But DON’T sign it yet! We’ll send you an electronic version to sign.

Party Pro Tips 🎉

Don't overthink – we'll guide you line by line

Keep your EIN, payroll info, and officer list handy

Coffee, snacks, maybe a confetti cannon (optional)

Next Steps ⏭️

Complete
- Complete forms during today’s session

Ask
- Ask questions live — no dumb ones, promise

Submit
- Submit everything by Sept 15, 2025

Celebrate
- Celebrate being 2026-ready 🎂

Onboarding Timeline ⏭️

- **17 Sep.** Documents in Quality Process Review
- **24 Sep.** Final documents sent to you for electronic signature
- **1 Oct.** Your plan is set up on system
- **15 Oct.** Employee disclosures provided for distribution
- **1 Dec.** Initiate implementation of Payroll Integrations
- **12 Dec.** Group Education to review online enrollment, opt-out, investment options, Community page, etc.
- **1 Jan.** Community Challenge Begins

  Contributions begin with next payroll
- **9 Jan.** First Community AMA session 12:00 – 1:00 MST

THANKS FOR COMING TO OUR PAPERWORK PARTY — BEST PARTY FAVOR EVER: PEACE OF MIND! 🎁

RESOURCES AND SUPPORT

https://castlerockpep.com/onboarding-resources

Michele Suriano
Schedule a PEP Talk
www.CastleRockPEP.com
Michele@CastleRockPEP.com

Jay Killgore
Divisional VP - 401k & PEPs Sales
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Amanda Fairbanks
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WOMEN OWNED

Appendix

Pricing
Default Investments
Standardized Performance
Code of Ethics

Price Overview-

One-Time Onboarding Fee: $1,000

Assessed after plan is onboarded 1/1/2026.

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	

Mutual Fund Expense Ratios

Investment Name	Ticker	Net Exp Ratio
Cash Equivalent		
Vanguard Federal Money Market	VMFXX	0.11%
Bonds		
American Funds Bond Fund of Amer R6	RBFGX	0.22%
Fidelity Inflation-Prot Bd Index	FIPDX	0.05%
Dodge & Cox Global Bond I	DODLX	0.52%
American Funds American High-Inc R6	RITGX	0.30%
US Stocks		
American Funds American Balanced R6	RLBGX	0.25%
Fidelity 500 Index	FXAIX	0.02%
Vanguard Mid Cap Index Admiral	VIMAX	0.05%
DFA Small Cap I	DFSTX	0.27%
International Stocks		
MFS Instl International Equity	MIEIX	0.69%
DFA International Small Company I	DFISX	0.39%
Artisan Sustainable Emerging Markets	APDEX	1.05%
Sector Equity		
Cohen & Steers Instl Realty Shares	CSRIX	0.76%
Vanguard Materials Index Admiral	VMIAX	0.10%
Default Investments		
Vanguard Target Retirement Funds		0.08%

Our pricing is transparent and all-inclusive. No hidden costs, no nonsense.

1-25 Employees	26 - 50 Employees	51 - 100 Employees	101 - 500 Employees	501 - 1,000 Employees	1,001-2,500 Employees	2,501-5,000 Employees	5,001 - 10,000 Employees
$40 / Month	$60 / Month	$80 / Month	$120 / Month	$175 / Month	$350 / Month	$500 / Month	$750 / Month

***Additional Fee for Paylocity Users:**

Please note: For plan sponsors using Paylocity, an additional fee will apply. Paylocity assesses us a recurring monthly platform fee, which we are passing through at a rate of $1.50 per participant per month. This fee is separate from your overall pricing and will appear as a distinct line on your invoice

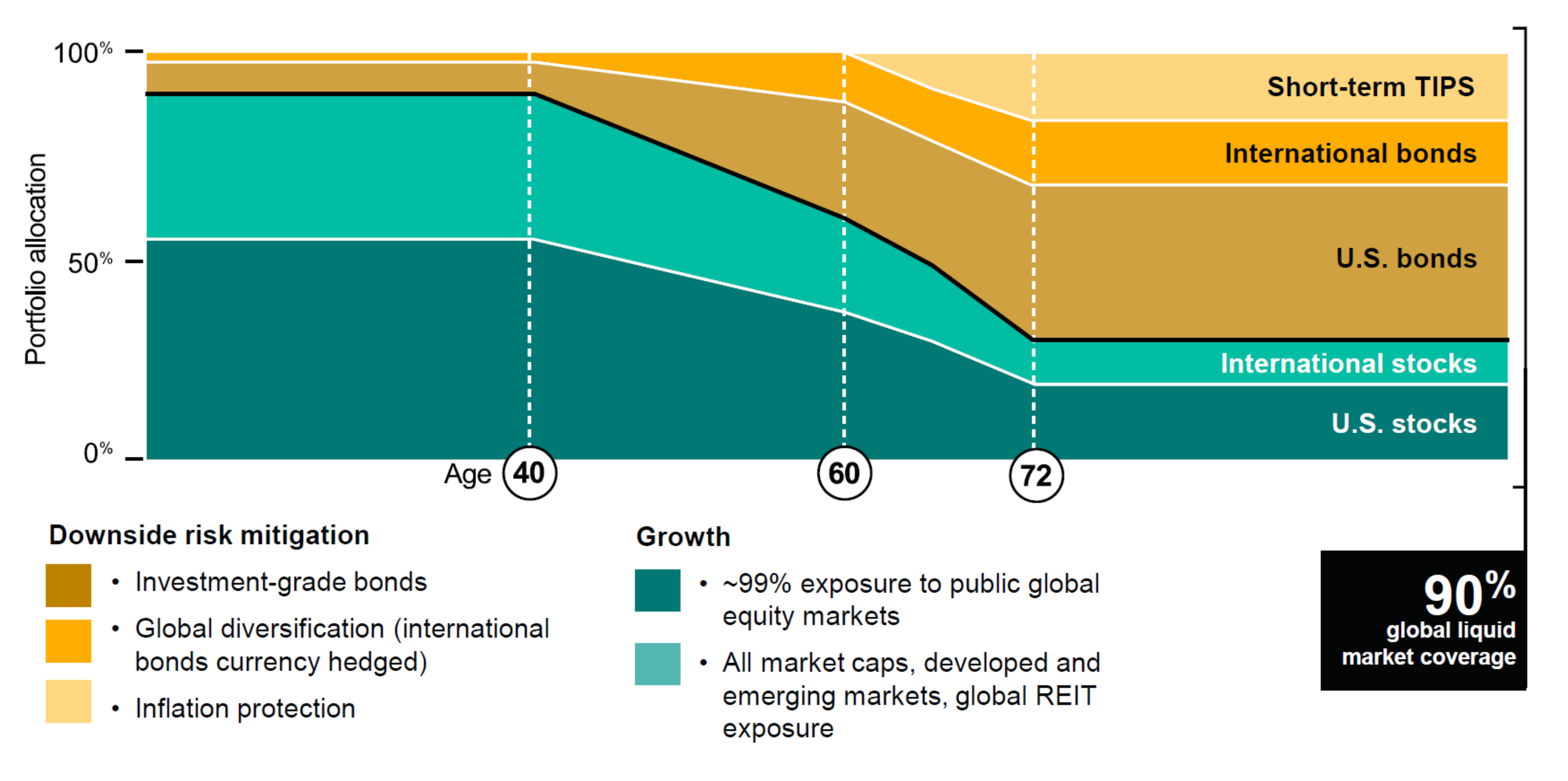
Our fee is charged monthly based on the number of employees.

Qualified Default Investment Alternatives

Employees will be defaulted into an investment based on their birth year as shown.

Name of Investment	Birth Years
Vanguard Target Retirement Income Fund	1952 or earlier
Vanguard Target Retirement 2020 Fund	1953 to 1957
Vanguard Target Retirement 2025 Fund	1958 to 1962
Vanguard Target Retirement 2030 Fund	1963 to 1967
Vanguard Target Retirement 2035 Fund	1968 to 1972
Vanguard Target Retirement 2040 Fund	1973 to 1977
Vanguard Target Retirement 2045 Fund	1978 to 1982
Vanguard Target Retirement 2050 Fund	1983 to 1987
Vanguard Target Retirement 2055 Fund	1988 to 1992
Vanguard Target Retirement 2060 Fund	1993 to 1997
Vanguard Target Retirement 2065 Fund	1998 to 2002
Vanguard Target Retirement 2070 Fund	2003 or later

Qualified Default Investment Alternative - Vanguard Target Retirement Series



STANDARDIZED PERFORMANCE DISCLOSURE

Standardized Returns for the quarter-ended 06/30/2025. Returns for periods of less than one year are not annualized. Standardized returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. Any sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report. If sales charges are waived (for example, for investors in a qualified retirement plan), the performance numbers may be higher. Please contact your financial advisor for further information on whether loads are waived on the investment options in your account.

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. 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 ETFs, the market price used to calculate the Market Value (MKT) return is the midpoint between the highest bid and the lowest offer on the exchange on which the shares of the Fund are listed for trading, as of the time the Fund's NAV is calculated. Whatever day traded, the price of the shares may differ, higher or lower, than the NAV on that day. If you trade your shares at another time, your return may differ.

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

U.S. EQUITY

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN %(LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
DFA US Small Cap I	03/19/1992	7.79	14.36	8.18	10.04	0.00	0.00	0.28	-
Fidelity 500 Index	05/04/2011	15.15	16.63	13.63	13.50	0.00	0.00	0.02	-
Vanguard Mid Cap Index Admiral	05/21/1998	17.50	13.01	9.96	10.15	0.00	0.00	0.05	-

INTERNATIONAL EQUITY

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN %(LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
DFA International Small Company I	09/30/1996	23.81	12.36	7.28	7.17	0.00	0.00	0.39	-
GQG Partners Emerging Markets Equity R6	12/28/2016	-3.88	8.52	-	8.77	0.00	0.00	0.98	-
MFS International Equity R6	01/31/1996	16.69	11.53	8.10	8.17	0.00	0.00	0.70	-

STANDARDIZED PERFORMANCE DISCLOSURE

SECTOR EQUITY

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN %(LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
Cohen & Steers Instl Realty Shares	02/14/2000	10.85	8.46	7.73	10.56	0.00	0.00	0.76	-
Vanguard Materials Index Admiral	01/26/2004	2.82	12.02	8.23	8.48	0.00	0.00	0.09	-

ALLOCATION

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN %(LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
American Funds American Balanced R6	07/25/1975	14.62	10.41	9.27	10.94	0.00	0.00	0.25	-
Vanguard Target Retirement 2020 Fund	06/07/2006	10.23	6.16	6.06	6.19	0.00	0.00	0.08	-
Vanguard Target Retirement 2025 Fund	10/27/2003	11.74	7.48	6.89	6.86	0.00	0.00	0.08	-
Vanguard Target Retirement 2030 Fund	06/07/2006	12.61	8.58	7.52	7.02	0.00	0.00	0.08	-
Vanguard Target Retirement 2035 Fund	10/27/2003	13.41	9.67	8.13	7.75	0.00	0.00	0.08	-
Vanguard Target Retirement 2040 Fund	06/07/2006	14.12	10.74	8.73	7.80	0.00	0.00	0.08	-
Vanguard Target Retirement 2045 Fund	10/27/2003	14.78	11.80	9.27	8.49	0.00	0.00	0.08	-
Vanguard Target Retirement 2050 Fund	06/07/2006	15.57	12.24	9.48	8.21	0.00	0.00	0.08	-
Vanguard Target Retirement 2055 Fund	08/18/2010	15.58	12.24	9.47	10.45	0.00	0.00	0.08	-
Vanguard Target Retirement 2060 Fund	01/19/2012	15.57	12.24	9.47	10.29	0.00	0.00	0.08	-
Vanguard Target Retirement 2065 Fund	07/12/2017	15.55	12.24	-	9.94	0.00	0.00	0.08	-
Vanguard Target Retirement 2070 Fund	06/28/2022	15.54	-	-	15.20	0.00	0.00	0.08	-
Vanguard Target Retirement Income Fund	10/27/2003	9.66	4.49	4.71	5.11	0.00	0.00	0.08	-

STANDARDIZED PERFORMANCE DISCLOSURE

TAXABLE BOND

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN %(LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
American Funds American High-Inc R6	02/19/1988	10.21	7.68	5.61	7.89	0.00	0.00	0.32	-
American Funds Bond Fund of Amer R6	05/28/1974	6.46	-0.10	2.31	3.72	0.00	0.00	0.25	-
Dodge & Cox Global Bond I	05/01/2014	9.19	3.81	4.46	3.52	0.00	0.00	0.51	-
Fidelity Inflation-Prot Bd Index	05/16/2012	5.85	1.54	2.64	1.85	0.00	0.00	0.05	-

MONEY MARKET

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN %(LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Vanguard Federal Money Market Investor	07/13/1981	4.68	2.79	1.94	3.94	0.00	0.00	0.11	-

Michele L. Suriano
Founder and President

My Promise To You

Act with honesty and integrity and avoid conflicts of interest- real or perceived.
Ensure the timely and understandable disclosure of relevant information that is accurate, complete, and objective.
Be responsible when determining the value of the services provided and the form of compensation.
Know the limits of our expertise and refer our clients to colleagues and/or other professionals in connection with issues beyond our knowledge and skills.
Respect the confidentiality of information acquired in the course of our work, and not disclose such information to others, except when authorized or otherwise legally obligated to do so.

Thank You for Your Trust and Your Business.