

ANNUAL COST SUMMARY

LARGE EMPLOYER

\$ 3,000,000

TOTAL ASSETS

150

NUMBER OF PARTICIPANTS

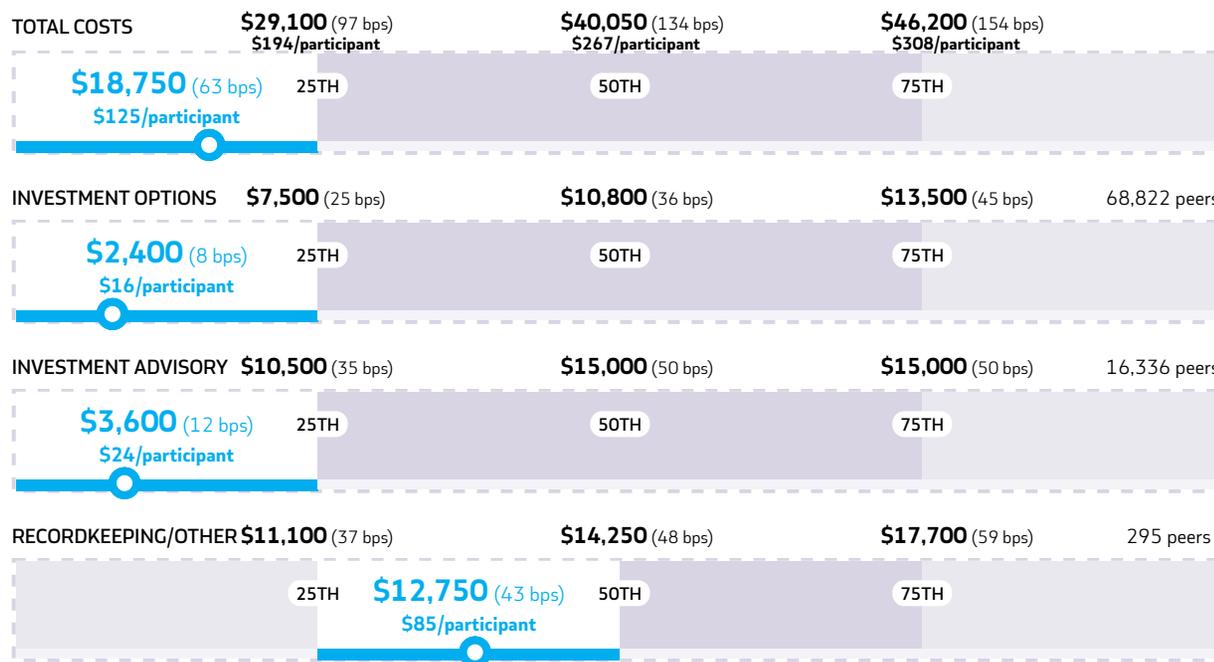
\$ 18,750

TOTAL COSTS

63 BPS

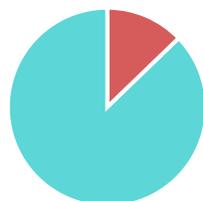
TOTAL COSTS IN BASIS POINTS

PLAN COSTS COMPARED TO BENCHMARK



Fi360 separately evaluates the three core cost components of a plan (investment option fees, investment advisory fees and recordkeeping/other fees) and then adds these together to arrive at a total plan benchmark. To determine your peer group, Fi360 utilizes your plan assets for both investment option and investment advisory fees. For recordkeeping/other, Fi360 utilizes your plan assets and the number of participants as there is a direct correlation between the number of participants and cost within this service category in particular. The total plan benchmark is shown in the chart below and the underlying category details are shown in the following table including the 25th, 50th and 75th percentiles and the number of peers included in each of the category calculations. It's possible that two peer percentiles may show the same cost if there is a high concentration of the exact same values in the peer group. Fi360 always recommends that you review the specific services being provided, in addition to the costs, as plans are not created equal and the cheapest plan is not necessarily the best plan. Please reference the Statement of Additional Disclosures for more details. Benchmark statistics were last updated on 06/18/2025.

PAYMENT SOURCE



	\$	BPS	%
Plan Participants/Client - Through Investment Options	2,400	8	13
Plan Participants/Client - Direct	16,350	55	87
	\$ 18,750	63	100

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# Castle Rock Investment Review



# CastleRock

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

Castle Rock PEP

## ANNUAL COST BREAKDOWN

	PLAN PARTICIPANTS/CLIENT
Total Cost - In Dollars	\$ 18,750
Total Cost - In Basis Points	63 BPS
Average Cost Per Active Participant (150)	\$ 125

## FUND / ASSET MANAGERS

### INVESTMENT OPTIONS

	PLAN PARTICIPANTS/CLIENT
Total Investment Option Costs	2,400
Revenue Sharing	-
Effective Management Fee	\$ 2,400

## CASTLE ROCK INVESTMENT COMPANY

### INVESTMENT ADVISORY/MGMT

	PLAN PARTICIPANTS/CLIENT
Investment Adviser 3(38) - Large Employer. <ul style="list-style-type: none"><li>12.00 BPS assessed annually</li></ul>	3,600
	\$ 3,600

## SLAVIC401K

### RECORDKEEPING/ADMINISTRATION

	PLAN PARTICIPANTS/CLIENT
Slavic401k Asset-Based Fee- Large Plan. <ul style="list-style-type: none"><li>30.00 BPS assessed annually</li></ul>	9,000
	\$ 9,000

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**ANNUAL COST BREAKDOWN**

**SLAVIC401K FLAT FEE- LARGE EMPLOYER**

**RECORDKEEPING/ADMINISTRATION**

	PLAN PARTICIPANTS/CLIENT
Slavic401k Flat Fee- Large Employer.	
▪ Per Participant Cost of \$6.25 assessed quarterly	3,750
	\$ 3,750

**ANNUAL INVESTMENT OPTION COSTS**

<b>\$ 2,400</b>	<b>0.08 %</b>	<b>\$ 0</b>	<b>\$ 2,400</b>
<b>TOTAL INVESTMENT OPTION COSTS</b>	<b>WEIGHTED AVG NET EXP RATIO</b>	<b>TOTAL REVENUE SHARING</b>	<b>TOTAL EFFECTIVE MGMT FEE</b>

Each investment option is listed below. In many cases, especially in 401k plans, part of the expense ratio may be directed via 'revenue sharing' to other service providers such the advisor, recordkeeper or custodian. 12B-1 fees are commonly sent to the advisor while Sub-TA and Shareholder Service (SHR SVC) fees are commonly sent to the recordkeeper and/or custodian. Revenue sharing can be offset against other costs charged by a provider or additive to other costs they charge (see the Annual Cost Breakdown section for additional information). Fi360 calculates the MGMT FEE by subtracting any of these revenue sharing elements from the net expense ratio.

**NET EXP RATIO × \$ ASSETS = \$ COSTS**

**U.S. EQUITY**

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
DFA US Small Cap I	-	-	-	0.27	0.27 (12)	0.28	-	-
Fidelity 500 Index	-	-	-	0.02	0.02 (3)	0.02	-	-
Vanguard Mid Cap Index Admiral	-	-	-	0.05	0.05 (5)	0.05	-	-

**INTERNATIONAL EQUITY**

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
DFA International Small Company I	-	-	-	0.39	0.39 (10)	0.39	-	-
GQG Partners Emerging Markets Equity R6	-	-	-	0.98	0.98 (39)	0.98	-	-
MFS International Equity R6	-	-	-	0.69	0.69 (34)	0.70	-	-

**SECTOR EQUITY**

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Cohen & Steers Instl Realty Shares	-	-	-	0.75	0.75 (31)	0.76	-	-
Vanguard Materials Index Admiral	-	-	-	0.09	0.09 (3)	0.09	-	-

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**ANNUAL INVESTMENT OPTION COSTS**

**ALLOCATION**

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
American Funds American Balanced R6	-	-	-	0.25	0.25 (3)	0.25	-	-
Vanguard Target Retirement 2020 Fund	-	-	-	0.08	0.08 (4)	0.08	300,000	240
Vanguard Target Retirement 2025 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2030 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2035 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2040 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2045 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2050 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2055 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2060 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2065 Fund	-	-	-	0.08	0.08 (3)	0.08	300,000	240
Vanguard Target Retirement 2070 Fund	-	-	-	0.08	0.08 (3)	0.08	-	-
Vanguard Target Retirement Income Fund	-	-	-	0.08	0.08 (3)	0.08	-	-

**TAXABLE BOND**

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
American Funds American High-Inc R6	-	-	-	0.32	0.32 (7)	0.32	-	-
American Funds Bond Fund of Amer R6	-	-	-	0.24	0.24 (19)	0.25	-	-
Dodge & Cox Global Bond I	-	-	-	0.45	0.45 (7)	0.51	-	-
Fidelity Inflation-Prot Bd Index	-	-	-	0.05	0.05 (3)	0.05	-	-

**MONEY MARKET**

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Vanguard Federal Money Market Investor	-	-	-	0.11	0.11 (4)	0.11	-	-

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**ANNUAL INVESTMENT OPTION COSTS**

**TOTAL INVESTMENT OPTION COSTS TABLE**

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET	GROSS		
In Dollars (\$)	-	-	-	2,400	2,400	2,400	3,000,000	<b>2,400</b>
In Basis Points (BPS)	-	-	-	8	8	8	-	<b>8</b>

**FEE WAIVERS**

**American Funds Bond Fund of Amer R6** The investment adviser is currently waiving a portion of its management fee. This waiver will be in effect through at least March 1, 2026 . The adviser may elect at its discretion to extend, modify or terminate the waiver at that time.

**Cohen & Steers Instl Realty Shares** Cohen & Steers Capital Management, Inc., the Fund’s investment advisor (the “Advisor”), has contractually agreed to waive total annual Fund operating expenses (excluding brokerage fees and commissions, taxes, interest, certain other expenses and, upon approval of the Fund’s Board of Directors, extraordinary expenses) so that total annual Fund operating expenses, as reflected in the Fund’s financial statements, never exceed 0.75% of average daily net assets. This commitment is currently expected to remain in place for the life of the Fund, can only be amended or terminated by agreement of the Fund’s Board of Directors and the Advisor and will terminate automatically in the event of termination of the investment management agreement between the Fund and the Advisor.

**DFA US Small Cap I** Dimensional Fund Advisors LP (the “Advisor”) has agreed to waive certain fees and in certain instances, assume certain expenses of the Portfolio. The Fee Waiver and/or Expense Assumption Agreement for the Portfolio will remain in effect through February 28, 2026, and may only be terminated by the Fund’s Board of Directors prior to that date. Under certain circumstances, the Advisor retains the right to seek reimbursement for any fees previously waived and/or expenses previously assumed up to thirty-six months after such fee waiver and/or expense assumption.

**Dodge & Cox Global Bond I** Dodge & Cox has contractually agreed to reimburse the Fund for all ordinary expenses to the extent necessary to maintain Total Annual Fund Operating Expenses of (i) the Class I shares at 0.45% and (ii) the Class X shares at 0.37% until April 30, 2026. These agreements cannot be terminated prior to April 30, 2026 other than by resolution of the Fund’s Board of Trustees. For purposes of the foregoing, ordinary expenses shall not include nonrecurring shareholder account fees, fees and expenses associated with Fund shareholder meetings, fees on portfolio transactions such as exchange fees, dividends and interest on short positions, fees and expenses of pooled investment vehicles that are held by the Fund, interest expenses and other fees and expenses related to any borrowings, taxes, brokerage fees and commissions and other costs and expenses relating to the acquisition and disposition of Fund investments, other expenditures which are capitalized .

**MFS International Equity R6** Massachusetts Financial Services Company (MFS) has agreed in writing to waive at least 0.01% of the fund’s management fee as part of an agreement pursuant to which MFS has agreed to reduce its management fee by a specified amount if certain MFS mutual fund assets exceed thresholds agreed to by MFS and the fund’s Board of Trustees. The agreement to waive at least 0.01% of the management fee will continue until modified by the fund’s Board of Trustees, but such agreement will continue until at least October 31, 2025.



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## STATEMENT OF ADDITIONAL DISCLOSURES

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**Investment Option & Advisory Fees.** Fi360 aggregates plan data across 125+ recordkeepers on a monthly basis for a variety of Broker Dealers, RIAs and Bank Trust clients. Within these plan data feeds, the underlying plan holdings are captured and many also include the ongoing advisor compensation being paid by the plan. This aggregated, anonymized data is used to calculate the benchmark statistics.

For the plan holdings, our goal is to arrive at the net management fees kept by the manager and not include any revenue sharing as that is already taken into account within the calculation of the recordkeeper and/or advisory costs. The process starts by matching each holding against our Morningstar® data feeds to capture each investment's net expense ratio. Then, for any retirement share class (as defined by Morningstar), we subtract an estimated revenue sharing amount by utilizing the lowest cost share class as a proxy instead (Ex. If the plan had an R2, we use the R6 expense ratio instead). While not exact, this provides a proxy for the true investment costs retained by the fund manager. Any investments which cannot be matched to an expense ratio are excluded. We then calculate an average expense ratio for the plan using this information, regardless of balance invested.

For the advisor compensation, we isolate the ongoing asset based compensation being paid to the advisor and calculate the benchmarks using this statistic.

In both cases, the 25th, 50th and 75 percentile ranges are calculated for the following plan size ranges (all in millions). Up to 0.5; 0.5-1; 1-3; 3-5; 5-10; 10-15; 15-20; 20-25; 25-50; 50-100; 100-250; 250-500; 500+. The number of plans in each category's applicable range is shown in the table within the Annual Cost Summary report section.

**Recordkeeping/Admin Fees.** The benchmark statistics for this category are derived from Fi360's "RFP Director" software application which contains a database of RFPs and the corresponding recordkeeper proposals that were submitted in response. Any RFP with valid recordkeeper responses over the last 2 years is included within the benchmark set. A plan's peer group is based on Plan Size and the average participant account balance as many of these costs are driven not just by plan size, but by the number of participants as well. The 25th, 50th and 75 percentile ranges are calculated for the following plan size ranges (all in millions). Up to 0.5; 0.5-1; 1-3; 3-5; 5-10; 10-15; 15-20; 20-25; 25-50; 50-100; 100-250; 250-500; 500+. Within each plan size range, the peer group is further divided for average account balances of <10k; 10-50k; 50-100k; 100-250k; 250k+.

The number of recordkeeper proposals in the plan's applicable range is shown in the table within the Annual Cost Summary report section.

## CUSTOM SCORE

Each investment is evaluated against the watch list criteria applicable to its investment type (active, passive, target date or money market/ stable value). Each criteria section below outlines the investment type(s) it is applied against along with the data points being evaluated and their corresponding thresholds. Any groups within the criteria will be displayed along with the respective number of criteria needed to pass within that group. The number of passed criteria for each required (REQ) and/or flexible (FLEX) group will be displayed.

**Custom Score.** The custom score represents the number of criteria that pass (numerator) out of the total number of criteria considered (denominator). Higher numbers in the numerator represent more criteria passing and favorable investment characteristics. R represents required criteria and F represents flexible criteria.