

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, serving as an authorized signer for Form 5500, distributions, loans, hardships, and QDROs, 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 6/30/2025

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 Morningstar benchmark, based on the most recent performance data from Morningstar. 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.

Fund Name	SYMBOL	MorningStar Category	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF 12b-1	
(Comparative benchmark highlighted in blue)											
Fidelity® 500 Index	FXAIX	Large Blend	6.20 %	15.15 %	19.70 %	16.63 %	13.63 %	0.01 %	\$ 0.15	0.00 %	0.00 %
Morningstar US Large-Mid TR USD			6.36 %	15.69 %	19.93 %	16.31 %	13.42 %				
DFA International Small Company I	DFISX	Foreign Small/Mid	23.07 %	23.81 %	15.46 %	12.36 %	7.28 %	0.39 %	\$ 3.90	0.00 %	0.00 %
Morningstar Gbl xUS SMID NR USD			17.96 %	19.34 %	12.96 %	9.91 %	5.77 %				
Cohen & Steers Instl Realty Shares	CSRIX	Real Estate	4.51 %	10.85 %	4.98 %	8.46 %	7.73 %	0.76 %	\$ 7.60	0.00 %	0.00 %
Morningstar US Real Est TR USD			2.93 %	10.80 %	4.11 %	6.68 %	6.01 %				
Vanguard Target Retirement 2070 Inv	VSVNX	Target-Date 2065+	9.93 %	15.54 %	15.62 %	0.00 %	0.00 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2065 TR USD			9.73 %	15.49 %	14.66 %	11.75 %	8.58 %				
Vanguard Target Retirement 2065 Fund	VLXVX	Target-Date 2065+	9.93 %	15.55 %	15.59 %	12.24 %	0.00 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2065 TR USD			9.73 %	15.49 %	14.66 %	11.75 %	8.58 %				
Vanguard Target Retirement 2060 Fund	VTTSX	Target-Date 2060	9.93 %	15.57 %	15.59 %	12.24 %	9.47 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2060 TR USD			9.64 %	15.49 %	14.76 %	11.82 %	8.68 %				
Vanguard Materials Index Admiral	VMIAX	Natural Resources	4.60 %	2.82 %	8.67 %	12.02 %	8.23 %	0.09 %	\$ 0.90	0.00 %	0.00 %
Morningstar Gbl Upstm Nat Res NR USD			11.90 %	3.11 %	4.23 %	12.20 %	7.15 %				
American Funds American Balanced R6	RLBGX	Moderate Allocation	8.27 %	14.62 %	13.27 %	10.41 %	9.27 %	0.25 %	\$ 2.50	0.00 %	0.00 %
Morningstar US Mod Tgt Alloc NR USD			6.54 %	12.16 %	12.32 %	8.98 %	7.97 %				
Vanguard Target Retirement Income Fund	VTINX	Target-Date	5.98 %	9.66 %	7.36 %	4.49 %	4.71 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod Incm TR USD			6.18 %	10.20 %	7.91 %	5.51 %	5.03 %				
Vanguard Target Retirement 2020 Fund	VTWNX	Target-Date 2020	6.31 %	10.23 %	8.67 %	6.16 %	6.06 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2020 TR USD			6.60 %	10.73 %	8.42 %	5.57 %	5.73 %				
Vanguard Target Retirement 2025 Fund	VTTVX	Target-Date 2025	7.33 %	11.74 %	10.43 %	7.48 %	6.89 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2025 TR USD			6.91 %	11.20 %	9.06 %	6.17 %	6.17 %				
Vanguard Target Retirement 2030 Fund	VTHRX	Target-Date 2030	7.89 %	12.61 %	11.64 %	8.58 %	7.52 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2030 TR USD			7.31 %	11.86 %	10.07 %	7.24 %	6.78 %				
Vanguard Target Retirement 2035 Fund	VTTHX	Target-Date 2035	8.42 %	13.41 %	12.73 %	9.67 %	8.13 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2035 TR USD			7.85 %	12.81 %	11.51 %	8.76 %	7.52 %				
Vanguard Target Retirement 2040 Fund	VFORX	Target-Date 2040	8.86 %	14.12 %	13.80 %	10.74 %	8.73 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2040 TR USD			8.46 %	13.88 %	13.05 %	10.30 %	8.19 %				
Vanguard Target Retirement 2045 Fund	VTIVX	Target-Date 2045	9.30 %	14.78 %	14.84 %	11.80 %	9.27 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2045 TR USD			9.00 %	14.78 %	14.20 %	11.36 %	8.62 %				
Vanguard Target Retirement 2050 Fund	VFIFX	Target-Date 2050	9.93 %	15.57 %	15.59 %	12.24 %	9.48 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2050 TR USD			9.35 %	15.29 %	14.73 %	11.81 %	8.77 %				
Vanguard Target Retirement 2055 Fund	VFFVX	Target-Date 2055	9.93 %	15.58 %	15.59 %	12.24 %	9.47 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2055 TR USD			9.53 %	15.46 %	14.81 %	11.87 %	8.75 %				
Dodge & Cox Global Bond	DODLX	Global Bond	7.84 %	9.19 %	8.02 %	3.81 %	4.46 %	0.51 %	\$ 5.10	0.00 %	0.00 %
Morningstar Gbl Core Bd GR USD			7.05 %	8.62 %	2.28 %	-1.89 %	0.82 %				
American Funds Bond Fund of Amer R6	RBFGX	Intermediate Core	4.31 %	6.46 %	2.76 %	-0.10 %	2.31 %	0.25 %	\$ 2.50	0.00 %	0.00 %
Morningstar US Core Bd TR USD			3.98 %	6.01 %	2.47 %	-0.76 %	1.72 %				
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	6.97 %	17.50 %	14.32 %	13.01 %	9.96 %	0.05 %	\$ 0.50	0.00 %	0.00 %
Morningstar US Mid TR USD			5.21 %	15.24 %	14.06 %	13.48 %	10.51 %				
DFA US Small Cap I	DFSTX	Small Blend	-1.27 %	7.79 %	11.33 %	14.36 %	8.18 %	0.28 %	\$ 2.80	0.00 %	0.00 %
Morningstar US Small TR USD			0.75 %	9.65 %	11.88 %	11.60 %	7.65 %				
American Funds American High-Inc R6	RITGX	High Yield Bond	4.34 %	10.21 %	10.23 %	7.68 %	5.61 %	0.32 %	\$ 3.20	0.00 %	0.00 %
Morningstar US HY Bd TR USD			4.61 %	10.30 %	9.91 %	6.02 %	5.38 %				
Vanguard Federal Money Market	VMFXX	Money Market-	2.12 %	4.68 %	4.62 %	2.79 %	1.94 %	0.11 %	\$ 1.10	0.00 %	0.00 %
Morningstar USD 1M Cash TR USD			2.16 %	4.76 %	4.70 %	2.85 %	2.05 %				
GQG Partners Emerging Markets Equity R6	GQGRX	Diversified Emerging	5.14 %	-3.88 %	11.39 %	8.52 %	0.00 %	0.98 %	\$ 9.80	0.00 %	0.00 %
Morningstar EM TME NR USD			14.31 %	13.96 %	9.75 %	7.30 %	5.29 %				
Fidelity® Inflation-Prot Bd Index	FIPDX	Inflation-Protected	4.74 %	5.85 %	2.36 %	1.54 %	2.64 %	0.05 %	\$ 0.50	0.00 %	0.00 %
Morningstar US TIPS TR USD			4.71 %	5.86 %	2.22 %	1.55 %	2.58 %				
MFS Instl International Equity	MIEIX	Foreign Large Blend	17.36 %	16.69 %	15.60 %	11.53 %	8.10 %	0.70 %	\$ 7.00	0.00 %	0.00 %
Morningstar Global xUS TME NR USD			17.33 %	16.97 %	13.91 %	10.28 %	6.27 %				