

# Instructions for Enrolling in the 401(k) Plan

## Step 1

Read through the 4-Page document titled “Introduction to the 401(k) & Retirement”

## Step 2

Complete the 10-question “Risk Tolerance Quiz” on the back of this page

## Step 3

Fill out the enclosed “Initial Enrollment Election Form” and “Beneficiary Form”

## Step 4

Return your form to Financial Freedom House (*Do Not Give it to Your Employer*)

- Mail: PO Box 301000, Waterford, MI 48330
- Email: [Service@YourFFH.com](mailto:Service@YourFFH.com) (must be scanned in PDF format, not a picture)
- Online: Complete a web form @ [YourFFH.com](http://YourFFH.com).

Call Financial Freedom House @ 800-754-9933 if you have questions about this information or need assistance with the paperwork.

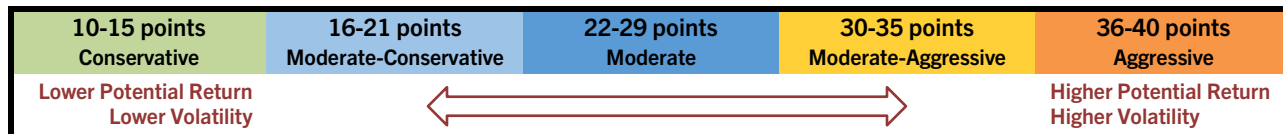
To request a more detailed review the “Comprehensive 401(k) & Retirement Education Packet”, talk to your enrollment adviser, call 800-754-9933, or send an email to [Service@YourFFH.com](mailto:Service@YourFFH.com)

# Risk Tolerance Quiz

Answer the following questions and add up the points to calculate your **Risk Score**.  
This will help you select a **Model Portfolio** when filling out your **Initial Enrollment Election Form**.

<b>[1] I plan to retire in . . .</b>		
<input type="radio"/> Less than 5 years (1 point)	<input type="radio"/> 15 – 24 years (3 points)	
<input type="radio"/> 5 – 14 years (2 points)	<input type="radio"/> More than 25 years (4 points)	
<b>[2] The following rely upon my income, investments, and savings for lifestyle needs and special expenses</b>		
<input type="radio"/> Myself/Spouse/Partner only (4 points)	<input type="radio"/> Children/Parents for 5-10 years (2 points)	
<input type="radio"/> Children/Parents for 1-5 years (3 points)	<input type="radio"/> Children/Parents for 10+ years (1 point)	
<b>[3] I believe that investing in the stock market is like playing the lottery, with the odds stacked against me</b>		
<input type="radio"/> Agree (1 point)	<input type="radio"/> Somewhat disagree (3 points)	
<input type="radio"/> Somewhat agree (2 points)	<input type="radio"/> Disagree (4 points)	
<b>[4] I have prior investment experience and consider myself knowledgeable about economics and investing</b>		
<input type="radio"/> Agree (4 points)	<input type="radio"/> Somewhat disagree (2 points)	
<input type="radio"/> Somewhat agree (3 points)	<input type="radio"/> Disagree (1 point)	
<b>[5] I am prepared to sacrifice some safety for higher returns</b>		
<input type="radio"/> Agree (4 points)	<input type="radio"/> Somewhat disagree (2 points)	
<input type="radio"/> Somewhat agree (3 points)	<input type="radio"/> Disagree (1 point)	
<b>[6] I am willing to accept fluctuating returns in order to achieve my goals</b>		
<input type="radio"/> Agree (4 points)	<input type="radio"/> Somewhat disagree (2 points)	
<input type="radio"/> Somewhat agree (3 points)	<input type="radio"/> Disagree (1 point)	
<b>[7] From time to time, I can tolerate negative returns</b>		
<input type="radio"/> Agree (4 points)	<input type="radio"/> Somewhat disagree (2 points)	
<input type="radio"/> Somewhat agree (3 points)	<input type="radio"/> Disagree (1 point)	
<b>[8] Given my current circumstances I'd be satisfied with the following results</b>		
<input type="radio"/> High returns & I can accept large fluctuations in value (4 points)	<input type="radio"/> Low returns with some mild fluctuations in value (2 points)	
<input type="radio"/> Moderate returns with moderate fluctuations in value (3 points)	<input type="radio"/> Very low return & none or very little fluctuations in value (1 point)	
<b>[9] If my account or an individual investment drops in value over the course of a year, I can resist the temptation to sell</b>		
<input type="radio"/> Agree (4 points)	<input type="radio"/> Somewhat disagree (2 points)	
<input type="radio"/> Somewhat agree (3 points)	<input type="radio"/> Disagree (1 point)	
<b>[10] Which statement describes your attitude and expectations about investing over a 5–7-year market cycle?</b>		
<input type="radio"/> It's more important to do well in "up" markets than to limit losses in "down" markets (4 points)		
<input type="radio"/> I am comfortable with "average" returns in both "up" and "down" markets (3 points)		
<input type="radio"/> It's more important to limit losses in "down" markets than to do well in "up" markets. (1 point)		

**Add Up Your Points and Select the Model Portfolio that Matches Your Risk Score →**



# Enrollment & Investment Election

Complete this form to enroll in the 401(k) plan or to opt out.



Name of Employer		Date of Hire
First & Last Name		SSN
Address		
City	State	Zip
Date of Birth	Phone #	Email Address

## Election Not to Participate (Opt-Out)

If you don't wish to participate in the 401(k) plan, fill out the top section, check this box, and sign below.

## Savings per Paycheck

_____ %	<b>Pre-tax savings into 401(k)</b>
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→

## Elective Annual Increase

_____ %	<b>Annual increase (e.g. 1%)</b>
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_____ %	<b>After-tax savings to Roth 401(k)</b>
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→

_____ %	<b>Annual increase (e.g. 1%)</b>
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If you elect an annual increase, the amount you save each paycheck will be increased by this amount every January until you hit a maximum of 10% savings per paycheck.

## Investment Election

Select Pathway 1 or 2. Then select an investment option within that pathway. **Only check one box in the table below**

If you wish to design and manage your own portfolio, you may do so by logging into the participant portal or completed the investment change form on [YourFFH.com](http://YourFFH.com).

PATHWAY 1	PATHWAY 2
<b>Professionally Managed Portfolio</b>  Compute your <b>Risk Score</b> completing the <b>Risk Tolerance Quiz</b> in your Enrollment packet.	<b>Stable Value Option</b>  This guaranteed option protects you against any declines in account value. It also has lower expected returns than Pathway 1.
<input type="checkbox"/> <b>Conservative [35% Equity – 65% Bonds]</b> Risk Score of 10-15 points	<input type="checkbox"/> <b>Vanguard Cash Reserves Federal Money Mkt</b> Cash Equivalent
<input type="checkbox"/> <b>Moderate - Conservative [50% Equity – 50% Bonds]</b> Risk Score of 16-21 points	
<input type="checkbox"/> <b>Moderate [65% Equity – 35% Bonds]</b> Risk Score of 22-29 points	
<input type="checkbox"/> <b>Moderate - Aggressive [80% Equity – 20% Bonds]</b> Risk Score of 30-35 points	
<input type="checkbox"/> <b>Aggressive [90% Equity – 10% Bonds]</b> Risk Score of 36-40 points	

## Participant Signature

Statement Preference:     Paper Statements Mailed to Me     Online Statements

The salary deferral authorization, investment election, and the beneficiary designation(s) on this form are to remain in effect until I provide written notice of changes to the plan administrator (800-754-9933). Online statements are the default option unless selected above.

X \_\_\_\_\_

Date: \_\_\_\_\_

# Beneficiary Designation

Complete this form to let us know who should get your 401(k) account in the event of your premature death.

## Your Personal Information

Your SSN	Your First Name	Your Last Name
<input type="checkbox"/> I am married		<input type="checkbox"/> I am single

## Primary Beneficiary Designation

- If you are married, you must designate your spouse as the only (100%) primary beneficiary for your account. If you wish to designate someone other than your spouse as primary beneficiary, contact us for the necessary form.
- If you are single, anyone can be your primary beneficiary.

Name of Primary Beneficiary	Date of Birth	Relationship to You	%
			%
Name of Primary Beneficiary	Date of Birth	Relationship to You	%
			%
Name of Primary Beneficiary	Date of Birth	Relationship to You	%
			%

*Must add up to 100%. In the event these do not equal 100%, we will allocate the difference to the oldest beneficiary.*

## Secondary Beneficiary Designation

- Please indicate who will be your beneficiary in the event your primary beneficiary dies before you.

Name of Secondary Beneficiary	Date of Birth	Relationship to You	%
			%
Name of Secondary Beneficiary	Date of Birth	Relationship to You	%
			%
Name of Secondary Beneficiary	Date of Birth	Relationship to You	%
			%

*Must add up to 100%. In the event these do not equal 100%, we will allocate the difference to the oldest beneficiary.*

## Participant Signature

I hereby designate the person(s) listed above as beneficiaries of my account in the Plan and revoke any previously signed Beneficiary Designation Form.

X \_\_\_\_\_

Date: \_\_\_\_\_

# Introduction to Retirement & the 401(k)

## ERIN Technologies 401(k) Plan

To complete an online enrollment form, go to [YourFFH.com](https://YourFFH.com) or scan this QR Code



To view the full retirement education kit, go to [YourFFH.com](https://YourFFH.com) or scan this QR Code



*Enrollment, Investment Advice, and Financial Planning Services Provided by*



Visit us online at [YourFFH.com](https://YourFFH.com) or call 800-754-9933

Call our office or email [Service@YourFFH.com](mailto:Service@YourFFH.com) to speak with an adviser or for assistance with paperwork

Offices are open Monday-Friday 9:00am-4:30pm (ET).

## Three Main Threats You Must Confront to Secure a Good Retirement

The secret to a good retirement is to set some money aside while you are working and let the power of time and compounding interest work for you. This, in combination with a financial plan and a sound investment strategy (both of which Financial Freedom House can help you with) will help you deal with the three main threats that could derail your retirement.

### 1 Longevity

Until recently, retirement planning was simple. Most people worked until their 60's and usually didn't live too long after that. As a result, saving a lot of money for a long life after retiring wasn't necessary.

That's no longer true. Today a 35-year-old male has a 50% chance of living to age 82 while someone who's 62 has a 33% chance of living to 90. And remember, women generally live longer.

### 2 Inflation

Inflation is defined as a general increase in prices and a drop in the purchasing power of money.

What makes inflation particularly dangerous is that you don't really feel its impact on a day-to-day basis. However, inflation's long-term impact on the purchasing power of your retirement savings is significant.

For example, in 1969 a 2lb can of coffee cost 99 cents. Today that same can of coffee costs \$14. Assuming inflation continues at a similar rate, you could end up paying \$58 for a can of coffee in 25 years.

### 3 Volatility Resulting from the Randomness of the Markets

The only certainty about investments is that performance is random and unpredictable. While there is a mathematical relationship between the ups and downs of different investment categories, it is virtually impossible to predict which category will go up, when it'll go up, and how far up it'll go.

Yes, from time to time some people get lucky and make the right moves. However, no one can "predict" the market with any degree of consistent long-term success. Think about it for a moment, if someone could predict winners with a level of certainty (whether it's a stock, a pony, or the lotto) *why would they tell anyone?*

Despite the ample evidence that it doesn't work, some people still try to "time the market". Unfortunately, those that play this guessing game end up paying a steep price with less money in their account at retirement.

## Four Reasons the 401(k) is Your Best Option for Retirement Savings

Saving for retirement through your employer's 401(k) plan offers many advantages over doing so on your own.

### 1 Institutional Pricing and Being Part of a Group Reduces Fees

Your personal account in the 401(k) is part of a Plan that's able to leverage its much larger size to get institutional pricing. This generally results in you benefiting from a lower fee structure for account management and advisory services compared to investing through a bank or financial advisor as a retail client. And remember, lower fees are linked to better performance.

### 2 Saving on a Pre-Tax Basis Reduces Income Taxes Today

A key feature of a 401(k) plan is that the money you save comes out of your paycheck *before* taxes. For most people this means that the reduction in take-home-pay is less than the amount they're saving in the 401(k).

An additional benefit of investing on a before tax basis is that you get to earn interest and capital growth on those tax dollars you would have otherwise paid to Uncle Sam if you hadn't participated in the 401(k).

### 3 Tax Deferred Growth Boosts Account Growth Over Time

In addition to reducing income taxes today, the money that is in your 401(k) account grows tax-free. If you roll your 401(k) over to an IRA when you move to a new employer or retire, you preserve the tax-free growth. While you are still working you will earn interest on your interest, without having a bite taken out of your growth each year for taxes. This allows your account grow bigger and faster, just like a snowball rolling downhill.

For example, a person saving \$30 per week for 25 years in the 401(k) would have \$19,304 more at retirement than if they'd saved that same amount in an after-tax account. (This assumes a 6.5% rate of return and 22% marginal federal tax bracket.)

### 4 Saving a Little Bit Each Payday Makes Market Volatility Work for You

Contributions to your 401(k) account are made every payday. This means you're taking advantage of an investment strategy known as "dollar-cost-averaging".

The benefit of dollar-cost-averaging is that as the market goes through its inevitable ups and downs, you automatically buy more shares of the investments when they are at a low share price ("on sale") and fewer shares when those investments are selling at a high share price.

Not only does dollar-cost-averaging minimize volatility, but it usually results in higher account values over time.

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## Professional Management of Your 401(k) Account

401(k) plans managed by Financial Freedom House offer three layers of professional portfolio management designed to maximize the likelihood you'll achieve your long-term financial goals.

### Layer #1 – Mutual Funds

A mutual fund is basically a purchasing group for stocks and bonds. The fund takes the money people have invested and the money manager invests in a specific category such as the stock of large US companies or international companies, or bonds issued by governments or corporations.

Mutual funds provide greater diversification and protection than investing in an individual stock or bond. When you invest in a mutual fund your money is spread out over all the stocks or bonds which that mutual fund owns. A mutual fund is like an elevator with 500 cables holding it up while an individual stock is like an elevator with just one cable. *Which one would you feel safer in?*

## Layer #2 – No Hidden Fees (a.k.a. “Revenue Sharing”)

Our preference is to use low-cost index funds. We also have a policy prohibiting the use of mutual funds that share (“kick back”) a portion of their internal fees.

This approach assures that there are no conflicts of interest when it comes to evaluating mutual funds for inclusion or removal from the 401(k) plan’s investment lineup and your account isn’t plagued with high fees that act as a drag on investment performance.

## Layer #3 – Professional Portfolio Management at No Extra Charge

While you are free to design your own portfolio, Financial Freedom House has built five Managed Portfolios that are included as investment options in the 401(k) Plan. This professional approach to asset allocation takes the stress of making investment decisions and the burden of having to monitor your account off your shoulders.

The Managed Portfolios described in the table below are designed to fit a range of risk-reward profiles. Talk with an enrollment adviser or complete the Risk Tolerance Quiz to select the Managed Portfolio that’s best for you.

There is no extra charge if you choose one of these professionally managed portfolios.

Managed Portfolios		Lower Potential Return Lower Volatility  Higher Potential Return Higher Volatility				
		Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
<b>This Table Shows the Asset Allocation of Each Model</b>						
Fixed Income (Bonds)		65%	50%	35%	20%	10%
Domestic Equity (Stocks)		25%	30%	40%	50%	50%
International Equity (Stocks)		5%	10%	15%	20%	30%
Alternative Equity (Stocks)		5%	10%	10%	10%	10%
		35% Stocks   65% Bonds	50% Stocks   50% Bonds	65% Stocks   35% Bonds	80% Stocks   20% Bonds	90% Stocks   10% Bonds
<b>This Table Details How Each Portfolio is Invested</b>						
Fixed Income	TIAA-CREF Bond Instl	25%	30%	15%	10%	10%
	Vanguard Short Term Federal Adm	8%	4%	4%	2%	-
	DFA Intermediate Govt Fixed Inc	8%	4%	4%	2%	-
	Vanguard GNMA Adm	8%	4%	4%	2%	-
	Vanguard High-Yield Corporate Adm	8%	4%	4%	2%	-
	Vanguard Total International Bond Index Adm	8%	4%	4%	2%	-
Domestic Equity	Vanguard Total Stock Mkt Idx Adm	13%	12%	16%	20%	20%
	Vanguard 500 Index Adm	2%	3%	4%	5%	5%
	TIAA_CREF Large Cap Value Idx Instl	2%	3%	4%	5%	5%
	TIAA-CREF Large-Cap Gr Idx Instl	2%	3%	4%	5%	5%
	Vanguard Mid Cap Index Adm	2%	3%	4%	5%	5%
	Vanguard US Small Cap Value Index Adm	2%	3%	4%	5%	5%
	Baron Discovery Institutional	2%	3%	4%	5%	5%
Intl	Vanguard Total Intl Stock Market Index	5%	5%	5%	7%	10%
	Virtus KAR Int’l Small Cap Equity	-	5%	5%	7%	10%
	DFA Emerging Markets Core I	-	-	5%	6%	10%
Alt	DFA Global Real Estate Securities	2.5%	5%	5%	5%	5%
	DFA Commodity Strategy I	2.5%	5%	5%	5%	5%
<b>Potential Annual Return of Each Portfolio Over 5-Years</b>						
Returns were generated using Monte Carlo Simulation, a multiple probability mathematical analysis that features 2,000 random iterations						
75 <sup>th</sup> Percentile of Potential Returns		9.8%	10.3%	11.9%	13.0%	13.2%
50 <sup>th</sup> Percentile of Potential Returns		7.6%	7.6%	8.4%	8.9%	8.8%
25 <sup>th</sup> Percentile of Potential Returns		5.4%	4.9%	5.0%	4.9%	4.2%
Range of Returns between 25 <sup>th</sup> & 75 <sup>th</sup> Percentiles		4.4%	5.4%	6.9%	8.1%	9.0%

## Frequently Asked Questions

### How Much Should I Save?

Deciding how much to save into your 401(k) for retirement is a balancing act. While the need to save for the future is undeniable, and the more you save means the more you'll have, you still have bills to pay today.

Since it is counterproductive to save a lot into the 401(k) and make yourself "cash poor", we recommend that you begin by saving an amount you know you can tolerate. And then as time goes on, you should increase the amount you're saving by small and manageable increments.

We recommend you start at 2%-5% and then increase it by 1% per year.

Salary deferral elections are done as a percent of pay (not a flat dollar amount). If you have a dollar amount in mind that you want to save out of each paycheck, use the following table as a guide.

#### Actual Dollars Saved Each Pay Day at Different Income and Percent Saved

Percent Saved	\$500 Pay Before Taxes	\$1,000 Pay Before Taxes	\$2,000 Pay Before Taxes
1%	\$5	\$10	\$20
5%	\$25	\$50	\$100
10%	\$50	\$100	\$200
15%	\$75	\$150	\$300
20%	\$100	\$200	\$400

### How Much Could My Account Grow to?

The key to accumulating a lot of money for retirement is to start saving as soon as you can and then remain invested throughout the inevitable ups and downs of the market. In other words, "Ignore the Noise". Or as the saying goes, "Time in the market is more important than timing the market".

#### Potential Value at Different Levels of Weekly Savings

Savings	5 Years	10 Years	20 Years
\$20	\$6,148	\$14,655	\$42,714
\$40	\$12,295	\$29,309	\$85,429
\$60	\$18,443	\$43,964	\$128,143
\$80	\$24,591	\$58,618	\$170,858
\$100	\$30,738	\$73,273	\$213,572

The 6.5% annual rate of return is for illustrative purposes only and is not representative of any particular investment; actual results can vary significantly. This illustration does not account for inflation, fluctuation in principal or taxes.

### Can I change how much I am saving?

Yes. All you need to do is call 800-754-9933 and request a *Payroll Deferral Change Form*. You can also change the amount you are saving by going to [YourFFH.com](http://YourFFH.com) or using this QR Code.



### Can I transfer my 401(k) from an old employer into this plan?

Yes. Please contact us at 800-754-9933 for assistance.

### Can I get money out of the 401(k) if I'm still working?

While you are still working for this employer, the IRS imposes strict rules regarding withdrawals or loans. Refer to the Summary Plan Description (available at [YourFFH.com](http://YourFFH.com)) or speak to a Financial Freedom House adviser.

# Plan Highlights and Disclosures

## Plan Highlights

The table below is intended to be a very concise overview of the Plan. For more detailed information please review the legal Plan document known as the *Summary Plan Description* (“SPD”).

To obtain a complete copy of the SPD.

- Call the plan administrator at 800-754-9933
- Scan the QR Code
- Go <https://www.yourffh.com/wp-content/uploads/2022/10/ERIN-SPD-1-1-2022.pdf>



Eligibility	
<b>Excluded Employees</b>	All employees are eligible to participate in the Plan, with the exception of any leased employees.
<b>Employee Elective Salary Deferral</b>	You must meet the following criteria to be eligible to make Elective Deferral Contributions. Unless otherwise specified in your collective bargaining agreement the requirements listed below apply. <ul style="list-style-type: none"> <li>• You must attain age 18</li> <li>• You must complete 3 months service</li> </ul>
<b>Safe Harbor Match</b>	Same as Employee Elective Salary Deferral
<b>Matching Contributions by Employer</b>	Same as Employee Elective Salary Deferral
<b>Other Discretionary Contributions by Employer</b>	Same as Matching Contributions by Employer
Plan Enrollment Entry Dates	
<b>Elective Salary Deferral, Matching Contributions, and Other Contributions by Employer</b>	On the first day of each quarter coincident with or next following the time you meet the eligibility criteria specified above.
Contributions and Contribution Limits	
<b>Employee Salary Deferral</b>	You may make Regular 401(k) deferrals (pre-tax) and Roth 401(k) deferrals (after-tax) into the Plan.  Your total deferrals in any taxable year may not exceed the dollar limit set by law. The dollar limit for 2024 is \$23,000.  If you are at least age 50 or will attain age 50 during a calendar year, then you may defer an additional amount (" <b>catch up contribution</b> ") to the Plan. The dollar limit for 2024 is \$7,500.
<b>Safe Harbor Match</b>	None
<b>Matching Contributions by Employer</b>	If the employer elects to make non-safe harbor matching contributions, the match will be determined by the employer each year.
<b>Other Discretionary Contributions by Employer</b>	If the employer elects a make Other Discretionary Contributions to the plan, the amount will be determined by the employer each year.
<b>Rollovers into the Plan</b>	The Plan may accept a <b>Rollover Contribution</b> made on behalf of any Eligible Employee, regardless of whether such Employee has met the age and service requirements of the Plan. An Eligible Employee who has not yet met any of the eligibility requirements of the Plan will be deemed a Participant only with respect to amounts, if any, in their <b>Rollover Contribution Account</b> .

**Vesting**

**Employee Salary Deferral, Employer Safe Harbor Match, & Rollovers into the Plan** You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions: Employee Salary Deferral, Employer Safe Harbor Match, & Rollovers into the Plan.

<b>Employer Match &amp; Other Discretionary Contributions</b>	<b>Years of Service</b>	<b>Vested Percentage</b>
		Less than 2
	2-3	20%
	3-4	40%
	4-5	60%
	5-6	80%
	6 or more	100%

**Investing Plan Contributions**

**Investments** You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law.

The Plan is intended to constitute a plan described in ERISA §404(c). This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.

**Distributions and Loans**

**Distributions from the Plan** You may receive a distribution from your account under the following circumstances:

- Termination of employment
- Hardship
- After age 59 1/2
- From the Rollover Contribution Account at any time
- Death

**Loans** Loans are not permitted

Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the **Summary Plan Description** or contact the **Plan Administrator** for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.

## Notice Regarding Plan Operations

The Plan is providing you with the following information regarding the general operation of the Plan.

### Account Statements

You will be emailed each quarter when your account statement is available to view on the participant web site (login instructions and link available at [YourFFH.com](https://YourFFH.com)). You may request that paper statements be mailed to you by calling 800-754-9933 or by logging in to your account and selecting the option for paper statements in the “Plan Statements, Reports, & Forms” section.

### Giving Investment Instructions

The Plan intends to be an ERISA §404(c) plan. This means that you “exercise control” over some or all of the investments in your account. To direct your Plan investments, you must complete an investment election change form. This form is available by calling 800-754-9933, going online to [YourFFH.com](https://YourFFH.com), or by using the QR Code below to complete an online form.



You may give investment instructions on any day the New York Stock Exchange is open for business.

### Plan Investment Options

The Plan provides a variety of mutual funds covering a range of asset classes into which you can direct the investment of your account. The *Comparative Chart* at the end of this document provides information regarding each mutual fund’s performance and fees.

### Managed Portfolios

The Plan offers five (5) managed portfolios comprised of the mutual funds available in the Plan. The model portfolios are managed by Financial Freedom House, the Plan’s Investment Fiduciary. There is no additional charge or extra fees to invest your account in a managed model portfolio.

- Conservative Managed Portfolio (35% stocks | 65% bonds)
- Moderate-Conservative Managed Portfolio (50% stocks | 50% bonds)
- Moderate Managed Portfolio (65% stocks | 35% bonds)
- Moderate-Aggressive Managed Portfolio (80% stocks | 20% bonds)
- Aggressive Managed Portfolio (90% stocks | 10% bonds)

### Changing How Much You are Saving from Your Paycheck

To change the amount you are saving out of your paycheck into the 401(k), call the Plan at 800-754-9933, visit [YourFFH.com](https://YourFFH.com), or scan the QR Code.



### Updating Your Beneficiary Information

To update your beneficiaries, call the Plan at 800-754-9933 or visit [YourFFH.com](https://YourFFH.com) or scan the QR Code below.



## Participant Fee Disclosure

There are a variety of expenses related to the operation and oversight of the Plan. These fees are described in the following sections.

### Types of Plan Expenses

#### Participant Transactions

These are fees incurred by the individual participant requesting a transaction such as a loan or distribution. These fees are deducted from the account of the participant who initiated the transaction.

#### Investment Options

Each of the Plan's investment options ("mutual funds") has an internal expense ratio. This is the fee charged by the mutual fund company to operate the mutual fund itself and is deducted from the mutual fund's assets. The performance of the mutual fund is reported net of this fee.

#### Plan Administration & Fiduciary Services

These are charges for services such as the administration, custody, and recordkeeping of Plan assets.

Also included in this category are the services related to ongoing regulatory compliance, oversight of Plan investments, and participant advisory services.

### Participant Transaction Fees

Listed below are the fees for certain participant-initiated transactions. These fees are deducted from the account of the participant who initiated the transaction.

**Distribution/Withdrawal** - \$50 per occurrence      **Qualified Domestic Relations Order** - \$150 per occurrence

### Cost of Plan Investments

Based upon the allocation of Plan assets as of September 30, 2023, the weighted average expense ratio of the Plan's investments is 0.24% or \$24 per \$10,000. The cost of investments in your individual account may be more or less than this amount depending on how your account is allocated.

None that none of the investments in the Plan have a 12(b)1 fee or pay any form of revenue sharing to FFH or the other entities serving the Plan.

This policy helps keep investment costs low and avoids any conflicts of interest that could compromise the integrity of the investment selection, due diligence, and oversight process.

It is important to note that cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Please visit [https://www.ici.org/pdf/pub\\_401k\\_glossary.pdf](https://www.ici.org/pdf/pub_401k_glossary.pdf) for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

## Fees for Plan Administration & Fiduciary Services

### Fee Structure

The Plan utilizes a flat dollar fee structure as opposed to a percentage of assets fees. These flat dollar fees will not increase as the Plan grows in value.

This means that as the value of the Plan increases, these flat dollar fees will decline as a percent of assets.

### Documentation and Description of Plan Fees

The following have been hired by the Plan to provide the services described below. The structure of each service provider's fee is listed along with their annual fee as a percent of Plan assets as of 9/30/2023.

This fee is also disclosed as a dollar amount per \$10,000 of account value. These fees are withdrawn from Plan assets each quarter (25% of the annual fee) and are deducted from participant accounts on a pro rata basis so that each participant pays the same effective percentage fee.

Description	Fee Structure	Fee as % of Assets	Fee per \$10,000
<b>Employee Fiduciary   Recordkeeping and Administration</b> Provides administration and recordkeeping services, including maintenance of participant web-portal, daily valuation of participant accounts, administration of loans and distributions, and other services and documentation necessary for the Plan's operations and regulatory compliance.	Per Participant + Flat Dollar	1.58%	\$151
<b>Matrix Trust Company   Institutional Custody Services</b> Institution responsible for the custody of Plan assets and providing trust and paying agent services.	% of Plan Assets	0.08%	\$8
<b>Fiduciary Firewall Advisers   Participant Investment Advice as an ERISA §3(21) Fiduciary</b> Independent fee-based federally registered and CEFEX-certified investment fiduciary providing participants with ongoing investment advice during enrollment meetings, worksite service visits, online meetings, and phone calls.	Flat Dollar	0.15%*	\$4
<b>Fiduciary Firewall Advisers   Plan Investment Management as an ERISA §3(38) Fiduciary</b> Independent fee-based federally registered and CEFEX-certified investment fiduciary providing Plan level investment management services including selection of mutual funds, ongoing due diligence and oversight, and management of asset allocation models.	Flat Dollar	0.10%*	\$10
<b>Fiduciary Firewall Administrators   Plan Management as an ERISA §3(16) Administrative Fiduciary</b> Provides daily plan management and administrative services including the reconciliation and processing of participant contributions, maintenance of participant records, approval and processing of distribution requests, compilation of data for annual plan audit, and other day-to-day administrative and participant services.	Flat Dollar	0.20%*	\$8
<b>Fiduciary Firewall Consulting   Plan Governance and Compliance as an ERISA §3(21) Fiduciary</b> An independent and CEFEX-certified professional fiduciary providing plan governance and compliance services to the plan and plan trustees.	Flat Dollar	0.15%*	\$7
<b>Total Cost of Plan Services</b>		<b>2.26%</b>	<b>\$226</b>

\*Fee being waived until plan assets exceed \$250,000, at which time the flat dollar fee for recordkeeping and administration will equal ~0.60%..

## Comparative Chart of Plan Investments as of September 30, 2023

The Comparative Report on the following pages includes important information to help you compare the investment options available in the Plan. If you want additional information about these investment options, you can go to the specific internet website shown on the table below each fund or you can contact the Financial Freedom House (the Plan's investment manager and adviser) by calling **800-754-9933** or sending an email to [Service@YourFFH.com](mailto:Service@YourFFH.com).

### Annualized Percentage (%) Rate of Return Prepared Using Morningstar Direct

	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Inception Date	Net Exp Ratio (%)	Cost per \$10,000
<b>Intermediate Government</b>									
Vanguard GNMA Adm (VFIJX) <a href="http://www.morningstar.com/funds/xnas/dficg/quote">www.morningstar.com/funds/xnas/dficg/quote</a>	-1.70	0.40	-4.44	-0.54	0.77	3.22	02/12/2001	0.11	\$11
DFA Intermediate Govt Fixed-Income I (DFIGX) <a href="http://www.morningstar.com/funds/xnas/vfijx/quote">www.morningstar.com/funds/xnas/vfijx/quote</a>	-0.97	-0.39	-6.17	0.07	0.78	4.96	10/19/1990	0.11	\$11
<i>Comparative Index: Bloomberg US Government TR USD</i>	-1.45	-0.74	-5.73	-0.03	0.65	4.89	01/03/1989		
<i>Benchmark: US Fund Intermediate Government</i>	-1.51	-0.34	-4.99	-0.49	0.29	5.33	10/01/1969	0.69	\$69
<b>Intermediate Core-Plus Bond</b>									
TIAA-CREF Core Bond Instl (TIBDX) <a href="http://www.morningstar.com/funds/xnas/tibdx/quote">www.morningstar.com/funds/xnas/tibdx/quote</a>	-0.37	1.64	-4.50	0.42	1.64	3.97	07/01/1999	0.29	\$29
<i>Comparative Index: Bloomberg US Universal TR USD</i>	-0.62	1.61	-4.68	0.34	1.43	3.90	12/31/1998		
<i>Benchmark: US Fund Intermediate Core-Plus Bond</i>	-0.54	1.23	-4.42	0.28	1.37	4.30	04/24/1928	0.75	\$75
<b>Short Government</b>									
Vanguard Short-Term Federal Adm (VSGDX) <a href="http://www.morningstar.com/funds/xnas/vsgdx/quote">www.morningstar.com/funds/xnas/vsgdx/quote</a>	0.83	1.27	-1.51	0.96	0.90	2.55	02/12/2001	0.10	\$10
<i>Comparative Index: Bloomberg US Govt 1-3 Yr TR USD</i>	1.72	2.47	-0.90	1.04	0.80	5.42	01/30/1976		
<i>Benchmark: US Fund Short Government</i>	1.30	1.90	-1.65	0.45	0.44	5.41	01/01/1975	0.62	\$62
<b>High Yield Bond</b>									
Vanguard High-Yield Corporate Adm (VWEAX) <a href="http://www.morningstar.com/funds/xnas/vweax/quote">www.morningstar.com/funds/xnas/vweax/quote</a>	4.14	9.21	0.97	2.82	4.03	5.74	11/12/2001	0.13	\$13
<i>Comparative Index: ICE BofA US High Yield TR USD</i>	5.97	10.19	1.82	2.80	4.16	7.55	08/29/1986		
<i>Benchmark: US Fund High Yield Bond</i>	5.31	9.41	1.55	2.19	3.16	7.17	09/01/1935	0.89	\$89
<b>Global Bond-USD Hedged</b>									
Vanguard Total Intl Bd Idx Admiral (VTABX) <a href="http://www.morningstar.com/funds/xnas/vtabx/quote">www.morningstar.com/funds/xnas/vtabx/quote</a>	2.18	2.17	-4.21	-0.02	1.80	1.69	05/31/2013	0.11	\$11
<i>Comparative Index: Bloomberg Global Aggregate TR Hdg USD</i>	1.09	2.10	-3.71	0.57	1.84	3.71	12/31/1998		
<i>Benchmark: US Fund Global Bond-USD Hedged</i>	1.61	2.84	-3.91	0.29	1.54	4.57	11/06/1990	0.73	\$73
<b>US Fund Money Market - Taxable</b>									
Vanguard Cash Rsrv Fed MMkt Admiral (VMRXX) <a href="http://www.morningstar.com/funds/xnas/vmrxx/quote">www.morningstar.com/funds/xnas/vmrxx/quote</a>	3.71	4.63	1.76	1.74	1.19	2.94	10/03/1989	0.10	\$10
<i>Comparative Index: ICE BofA USD 3M Dep OR CM TR USD</i>	3.69	4.54	1.70	1.86	1.31	2.71	12/30/1994		
<i>Benchmark: US Fund Money Market - Taxable</i>	3.37	4.14	1.54	1.42	0.86	3.82	10/01/1972	0.40	\$40
<b>Large Value</b>									
TIAA-CREF Large-Cap Value Idx Inst (TILVX) <a href="http://www.morningstar.com/funds/xnas/tilvx/quote">www.morningstar.com/funds/xnas/tilvx/quote</a>	1.79	14.43	11.01	6.21	8.40	8.68	10/01/2002	0.05	\$5
<i>Comparative Index: Russell 1000 Value TR USD</i>	1.79	14.44	11.05	6.23	8.45	9.80	01/01/1987		
<i>Benchmark: US Fund Large Value</i>	1.91	14.94	11.79	6.28	8.09	9.17	05/01/1931	0.91	\$91
<b>Large Blend</b>									
Vanguard Total Stock Mkt Idx Adm (VTSAX) <a href="http://www.morningstar.com/funds/xnas/vtsax/quote">www.morningstar.com/funds/xnas/vtsax/quote</a>	12.35	20.37	9.24	9.05	11.22	7.45	11/13/2000	0.04	\$4
Vanguard 500 Index Admiral (VFIAX) <a href="http://www.morningstar.com/funds/xnas/vfiix/quote">www.morningstar.com/funds/xnas/vfiix/quote</a>	13.04	21.57	10.11	9.88	11.87	7.19	11/13/2000	0.04	\$4
<i>Comparative Index: Russell 1000 TR USD</i>	13.01	21.19	9.53	9.63	11.63	11.76	12/31/1978		
<i>Benchmark: US Fund Large Blend</i>	9.75	18.89	8.83	7.91	9.68	8.76	07/01/1924	0.79	\$79
<b>Large Growth</b>									
TIAA-CREF Large-Cap Gr Idx Instl (TILIX) <a href="http://www.morningstar.com/funds/xnas/tilix/quote">www.morningstar.com/funds/xnas/tilix/quote</a>	24.88	27.62	7.90	12.35	14.40	11.47	10/01/2002	0.05	\$5
<i>Comparative Index: Russell 1000 Growth TR USD</i>	24.98	27.72	7.97	12.42	14.48	10.81	01/01/1987		
<i>Benchmark: US Fund Large Growth</i>	19.48	23.14	4.18	8.58	11.22	8.97	12/01/1925	0.96	\$96

<b>Mid-Cap Blend</b>										
Vanguard Mid Cap Index Admiral (VIMAX)	3.30	12.61	7.26	6.49	9.05	9.37	11/12/2001	0.05	\$5	
<a href="http://www.morningstar.com/funds/xnas/vimax/quote">www.morningstar.com/funds/xnas/vimax/quote</a>										
Comparative Index: Russell Mid Cap TR USD	3.91	13.45	8.09	6.38	8.98	12.57	12/31/1978			
Benchmark: US Fund Mid-Cap Blend	3.95	14.00	10.01	5.47	7.38	9.76	07/01/1938	0.92	\$92	
<b>Small Value</b>										
Vanguard Small Cap Value Index Admiral (VSIAX)	2.08	13.93	15.32	4.92	8.14	11.13	09/27/2011	0.07	\$7	
<a href="http://www.morningstar.com/funds/xnas/vsiax/quote">www.morningstar.com/funds/xnas/vsiax/quote</a>										
Comparative Index: Russell 2000 Value TR USD	-0.53	7.84	13.32	2.59	6.19	11.86	12/31/1978			
Benchmark: US Fund Small Value	3.27	14.78	16.78	4.36	6.44	8.31	06/01/1968	1.13	\$113	
<b>Small Growth</b>										
Baron Discovery Institutional (BDFIX)	9.02	9.25	-2.34	3.68	11.44	11.44	09/30/2013	1.06	\$106	
<a href="http://www.morningstar.com/funds/xnas/bdfix/quote">www.morningstar.com/funds/xnas/bdfix/quote</a>										
Comparative Index: Russell 2000 Growth TR USD	5.24	9.59	1.09	1.55	6.72	9.16	12/31/1978			
Benchmark: US Fund Small Growth	4.45	8.82	2.02	2.92	7.20	8.97	06/01/1946	1.17	\$117	
<b>Foreign Large Blend</b>										
Vanguard Total Intl Stock Index Admiral (VTIAX)	5.05	20.46	3.86	2.74	3.60	4.18	11/29/2010	0.11	\$11	
<a href="http://www.morningstar.com/funds/xnas/vtiax/quote">www.morningstar.com/funds/xnas/vtiax/quote</a>										
Comparative Index: MSCI ACWI Ex USA NR USD	5.34	20.39	3.74	2.58	3.35	4.37	01/01/2001			
Benchmark: US Fund Foreign Large Blend	5.95	22.88	4.24	2.49	3.28	5.33	12/01/1961	0.93	\$93	
<b>Foreign Small/Mid Growth</b>										
Virtus KAR International Small-Mid CapR6 (VRISX)	7.41	27.62	-2.79	1.22	5.56	5.73	11/12/2014	1.08	\$108	
<a href="http://www.morningstar.com/funds/xnas/vrisx/quote">www.morningstar.com/funds/xnas/vrisx/quote</a>										
Comparative Index: MSCI ACWI Ex USA SMID Growth NR USD	4.16	16.92	-1.07	1.33	3.82	3.93	05/31/1994			
Benchmark: US Fund Foreign Small/Mid Growth	0.00	13.78	-4.23	0.09	3.56	8.39	12/01/1988	1.27	\$127	
<b>Diversified Emerging Mkts</b>										
DFA Emerging Markets Core Equity I (DFCEX)	7.04	18.30	4.72	3.21	3.39	6.43	04/05/2005	0.40	\$40	
<a href="http://www.morningstar.com/funds/xnas/dfcex/quote">www.morningstar.com/funds/xnas/dfcex/quote</a>										
Comparative Index: MSCI EM NR USD	1.82	11.70	-1.73	0.55	2.07	7.29	01/01/2001			
Benchmark: US Fund Diversified Emerging Mkts	4.03	14.13	-0.53	1.23	1.87	6.07	09/01/1989	1.14	\$114	
<b>Global Real Estate</b>										
DFA Global Real Estate Securities Port (DFGEX)	-6.59	-0.11	1.05	0.87	4.15	3.86	06/04/2008	0.22	\$22	
<a href="http://www.morningstar.com/funds/xnas/dfgex/quote">www.morningstar.com/funds/xnas/dfgex/quote</a>										
Comparative Index: S&P Global REIT TR USD	-3.69	3.22	3.23	1.06	4.22	8.28	12/31/1992			
Benchmark: US Fund Global Real Estate	-4.19	2.88	-0.71	-0.91	1.93	6.11	02/01/1989	1.14	\$114	
<b>Commodities Broad Basket</b>										
DFA Commodity Strategy Institutional (DCMSX)	-4.74	-3.03	14.33	5.56	-0.32	-1.47	11/09/2010	0.30	\$30	
<a href="http://www.morningstar.com/funds/xnas/dcmsx/quote">www.morningstar.com/funds/xnas/dcmsx/quote</a>										
Comparative Index: Bloomberg Commodity TR USD	-3.44	-1.30	16.23	6.13	-0.75	2.68	12/31/1990			
Benchmark: US Fund Commodities Broad Basket	-1.34	2.80	18.09	6.62	-0.24	0.76	04/28/2005	1.05	\$105	