



Orthodox Presbyterian Church
607 Easton Road, Building E
Willow Grove, PA 19090-2539
www.OPCcmc.org

Dear OPC 403(b) Participant,

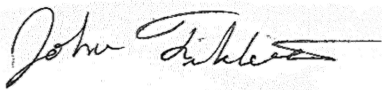
The Committee on Ministerial Care has been thankful for Wipfli Financial's careful administration and quality customer service of the OPC 403(b) Retirement Plan. We were recently informed by Wipfli Financial that they are merging with another financial group, Creative Planning, and that merger will be effective as of September 30. You will find details regarding the merger in the attached letter from Wipfli Financial.

We have been assured by Wipfli Financial that nothing will change for you as the participant. You will work with the same support staff. There will be no changes in costs or fees. Even the communications from Wipfli Financial and the online interface will remain substantially the same.

By way of background, the Committee on Ministerial Care was assigned the task by General Assembly to be the trustees of the OPC 403(b) Retirement Plan. As such, we oversee participation in the plan by OPC ministers and other OPC full-time employees. Each year we conduct a full review of Wipfli Financial's role in the administration of our plan, and then report on our review of their work at the following General Assembly. To date we have been well-pleased with their labors on our behalf. That said, we will continue to monitor the effects of the merger with Creative Planning and to verify that we continue to receive the quality of care that they have promised to maintain.

If you have any concerns or questions about Wipfli's merger with Creative Planning, please do not hesitate to contact me.

In Christ,



John Fikkert

Director of Ministerial Care

641-651-0346

john.fikkert@opc.org

September 28, 2022

To: Orthodox Presbyterian Church 403(b) Plan Participants

From: Your Wipfli Financial Advisory Team

Re: Wipfli Financial Joins Creative Planning

We're excited to share that effective September 30th, 2022, Wipfli Financial will join forces with Creative Planning, one of the nation's preeminent Registered Investment Advisors. As you may know, Wipfli Financial serves as the fiduciary investment advisor for the Orthodox Presbyterian Church 403(b) plan and your respective account. Wipfli Financial chose to partner with Creative Planning because of similar approaches to client service and retirement planning, and an alignment in investment philosophies; in addition to a strong cultural fit and deep commitment to both clients and employees.

Furthermore, Wipfli LLP (the OPC 403(b) plan recordkeeper), will remain a strategic partner of Creative Planning and together we will continue to serve the needs of OPC Pastors and employees jointly. Overall, how we've worked with you in the past will continue to remain the same, including:

- Your advisory team and key contacts
 - Phone numbers will remain the same, however the Wipfli Financial team will receive new email addresses
- Wipfli's Employee Benefits team continuing to serve as the 403(b) plan recordkeeper
- Your online account access and reporting: <https://retirement.wipfli.com>
- Our investment philosophy and the 403(b) plan's current investment fund lineup
- Our Fiduciary Standard of Care
- Investment Advisory Fees

If you have any questions or concerns regarding Creative Planning or would like to discuss how this transition impacts your account, please reach out to Derec Mieden at 608-270-2904 or Benjamin Hayes at 920-662-2866. We look forward to continuing to serve you in partnership with Creative Planning and Wipfli.

Sincerely,

Your Wipfli Financial Team