

PARTICIPANT ANNUAL DISCLOSURE STATEMENT

The Orthodox Presbyterian Church 403(b) Plan ("Plan")

This disclosure statement provides you with information regarding fees associated with your participation in the Plan. Part I provides general information regarding the operation of the Plan. Part II provides information regarding charges for administrative expenses the plan may incur. Part III provides information regarding individual expenses you may incur as a Plan Participant or Beneficiary. The Investment Comparative Chart provides details about the Plan's investment alternatives.

I. General Plan Information

1. **Investment Instructions** - You may provide investment instructions using any of the following approaches:
 - a. Participant website at <https://retirement.wipfli.com>
 - b. Participant voice response system (VRU) at 1-877-698-5717
2. **Limitations on instructions** - You may direct the investments of all funds held in your Plan account. Investment changes/instructions will be processed on any day the New York Stock Exchange is open for business. Instructions entered or received after 3:00 pm CST will be processed the following business day.
3. **Voting and other rights** - In accordance with the provisions of Article VIII of the Plan, the Trustee(s) are authorized to exercise any and all voting rights associated with Trust assets, to give proxies, to participate in any voting trusts, mergers, consolidations or liquidations, to tender shares and to exercise or sell stock subscriptions or conversion rights.

If the Trustee is designated as a nondiscretionary Trustee, the Trustee will only exercise any and all voting rights pursuant to proper written direction from a Plan fiduciary or from, in the case of a self-directed brokerage account or any other Trust asset, a Participant with authority over the Trust asset.

4. **Designated investment alternatives** - The Plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart lists and describes the Plan's designated investment alternatives and provides rate of return, investment restrictions and shareholder expense information for each of the alternatives.
5. **Designated investment advisor** - The Plan sponsor has engaged Wipfli Financial Advisors, LLC to assist participants and beneficiaries with respect to the management of their individual accounts through their selection of various mutual funds and risk-based portfolios. The investment contacts for the Plan are:

Benjamin Hayes	920-662-2866	bhayes@wipflifinancial.com
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II. Administrative Expenses

Outside service providers are paid for Plan administrative services, such as legal, accounting, custodial, investment management and recordkeeping. The cost for these services fluctuates each year based on a variety of factors. These fees, if any, will be in addition to the annual operating expenses of the investments. To the extent these expenses are not paid from Plan forfeitures or by the Plan sponsor, the Plan allocates these expenses pro rata to participants (i.e. based on the relative size of each account.).

At this time, the following expenses are charged to participant accounts:

<i>Service</i>	<i>Annual Amount – allocated quarterly</i>
Investment Management Services	Basis Point Fee – Step Rate (on Plan assets)
	\$0 - \$500,000 0.75%
	\$500,001 - \$2,000,000 0.50%
	\$2,000,001 - \$5,000,000 0.40%
	\$5,000,001 - \$10,000,000 0.25%
	\$10,000,001 - \$15,000,000 0.20%
Recordkeeping and Administration Services	\$15,000,001 and above 0.10%
	Base Fee \$4,800
	Per Participant Fee \$60
	Custodial Fees - .02% of Plan assets

Some funds in the Plan rebate a portion of their investment fees in the form of revenue sharing. These monies are used to offset recordkeeping fees and/or allocated to participants holding those investments on a pro rata basis.

Actual amounts charged or allocated to your account during any Plan quarter will be shown on your quarter-end participant statement.

III. Individual Expenses

The Plan imposes certain charges against individual participants' accounts (rather than against the Plan as a whole) when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. The Comparative Chart provides information regarding these expenses.

The Plan imposes the following charges:

<i>Reason</i>	<i>Amount</i>
Distributions (e.g., termination, death, disability, retirement, in-service, corrective, loan default)	\$75 per distribution type/Form 1099-R
Installment distribution setup (monthly retirement distribution)	\$100 one-time setup
Installment distribution maintenance fee	\$50 per year
Hardship withdrawals (if Plan allows)	\$150 per withdrawal
QDRO processing (i.e., divorce settlement)	\$500 per order
Required minimum distribution (Age 70½)	\$100 per distribution
In-plan Roth rollover/transfer (if Plan allows)	\$150 per rollover/transfer
Overnight check delivery fee	\$25 per check
Check reissuance (i.e., stop payment)	\$20 per check
Lost participant search fee	\$5 per search

Actual amounts charged to your account during any Plan quarter will be shown on your quarter-end participant statement.

If you have any questions with regard to this notice, please contact the Plan's Third Party Administrator, Deb Teske at Wipfli LLP, at (920) 662-2867.

**The Orthodox Presbyterian Church
The Orthodox Presbyterian Church 403(b) Plan
Investment Comparative Chart As Of 08/31/2019**

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact the plan administrator. A free paper copy of the information available on the Web site(s) can be obtained by contacting your plan administrator.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Plan Investment	Average Annual Total Return as of 08/31/2019				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception*
Diversified Emerging Mkts								
DFA Emerging Markets Social Core (DFESX) http://www.tcrfund.com/fund/WIP575/233203363	-5.20	0.48	4.30		-3.21	1.14	5.03	
	Morningstar Emerging Markets GR USD							
Foreign Large Blend								
DFA Intl Social Core Eq Instl (DSCLX) http://www.tcrfund.com/fund/WIP575/25239Y626	-9.02	1.34	N/A	5.31 (since 11/01/2012)	-3.22	2.62		5.73 (since 11/01/2012)
	Morningstar Global Markets ex-US GR USD							
Intermediate Core-Plus Bond								
PIMCO Total Return III Instl (PTSAX) http://www.tcrfund.com/fund/WIP575/693390866	9.66	3.34	4.37		10.18	3.46	3.97	
	Morningstar US Core Bd TR USD							
Large Blend								
DFA US Social Core Equity 2 (DFUEX) http://www.tcrfund.com/fund/WIP575/233203298	-4.05	7.03	12.29		3.27	10.41	13.41	
	Morningstar US Large Cap TR USD							
Other								
MATC Deposit Management Program I (MATCDXC) https://secure.macg.com/MATC_ToolkitFactSheet.aspx?TPA=DEF23B32-2ACC-41E5-897D-38F26B7D0AF8&Security=DXP000015	2.30	N/A	N/A	1.34 (since 03/01/2016)				
	(performance as of 06/30/2019)							

* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

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Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Fees shown below are in addition to Total Annual Operating Expenses.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Diversified Emerging Mkts			
DFA Emerging Markets Social Core	0.53%	\$5.30	
Foreign Large Blend			
DFA Intl Social Core Eq Instl	0.33%	\$3.30	
Intermediate Core-Plus Bond			
PIMCO Total Return III Instl	0.84%	\$8.40	
Large Blend			
DFA US Social Core Equity 2	0.28%	\$2.80	
Other			
MATC Deposit Management Program	0.20%	\$2.00	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

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Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

DFA Emerging Markets Social Core

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA Intl Social Core Eq Instl

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA US Social Core Equity 2

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.