

ELIGIBILITY REQUIREMENTS

Pre-tax deferrals/Roth (after-tax) deferrals/Profit Sharing:
Immediate eligibility with plan entry on the first day of employment.

To enroll, **log into the plan website at <https://retirement.wipfli.com>**. *Your initial username is your full Social Security number (no hyphens) and your password is the last four digits of your Social Security number.*

YOUR CONTRIBUTIONS

You may contribute Pre-tax and/or Roth deferrals up to the lesser of 90% of your salary or the maximum allowed by the IRS each year (\$19,500 for 2020). You may change your contribution amounts the first day of each month. You may discontinue your contribution amounts at any time.

CATCH-UP CONTRIBUTIONS

If you will be 50 years or older by December 31, you may make additional contributions as allowed by the IRS each year (\$6,500 for 2020).

VESTING

You are always 100% vested in your account.

ROLLOVERS

If you have an account balance in a prior employer's qualified plan/IRA, you may rollover that balance into this plan by completing the Rollover Certification form.

You must contact your prior plan's Administrator to initiate the rollover distribution to The Orthodox Presbyterian Church 403(b) Plan. Checks should be made payable to Mid Atlantic Trust Company FBO (insert your name).

WITHDRAWALS

You may withdraw your 403(b) contributions in the event of:

- Retirement
- Termination of employment*
- Financial hardship as defined in the plan document*
- Disability as defined in the plan document
- Death
- Age 65 in-service (all sources)

*10% Federal and state tax penalty may apply.

DEFAULT INVESTMENT DIRECTION

If you do not select your investment allocation, your contributions and/or account balance will be invested in your plan's default investment allocation. The plan's default investment is Moderate Portfolio. See the plan's Qualified Default Investment Alternative Notice for details on the default investment.

REQUIRED DISCLOSURES

The Summary Plan Description and Annual Participant Disclosure are available on the website under the "Forms and Reports" tab, then "Forms". These are required disclosures. Please take a moment to review.

ACCOUNT ACCESS

You can access your account balance and change your investment direction daily as follows:

- Access through our website:
<https://retirement.wipfli.com>.
- Call Wipfli LLP's Voice Response Unit (VRU) at 1-877-698-5717.

Carefully review the Web Portal Instructions for VRU and website login instructions.

Requests made after 3:00 PM CST will be processed the following business day.

Note: You may want to seek advice and confirmation regarding the tax implications of this plan from your personal tax and/or financial advisor. Neither your employer nor Wipfli LLP can provide tax advice. Every effort has been made to assure that the information on this Plan Detail Sheet is accurate and in accordance with current IRS regulations and guidelines. This is not a Summary Plan Description. If there are differences between this information and the plan document or Summary Plan Description, the plan document will have final authority.

HELP DESK

If you need assistance with your account, please call 1-920-662-0016 or 1-866-565-6600. A Wipfli plan consultant is available Monday through Friday from 8:00 AM to 4:30 PM CST.