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

**As of 12/31/2020**

<table>
<thead>
<tr>
<th>Portfolio Type</th>
<th>Description</th>
<th>Weighted Average Expense:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Conservative Portfolio</strong></td>
<td>This portfolio seeks to provide capital preservation and some growth by investing in a portfolio that is heavily allocated to bonds with moderate stock exposure. This portfolio is designed for an investor with lower risk tolerance and a shorter-term time horizon.</td>
<td>0.68%</td>
</tr>
<tr>
<td><strong>Moderate Portfolio</strong></td>
<td>This portfolio seeks to provide modest long-term growth by investing in a balance of stocks and bonds, with a greater emphasis on the stock allocation. This portfolio is designed for an investor with a moderate risk tolerance and time horizon.</td>
<td>0.57%</td>
</tr>
<tr>
<td><strong>Moderate-Aggressive Portfolio</strong></td>
<td>This portfolio seeks to provide long-term growth in the portfolio by investing primarily in stocks with a modest allocation to bonds. This portfolio is designed for an investor with moderately high risk tolerance and longer-term time horizon.</td>
<td>0.44%</td>
</tr>
<tr>
<td><strong>Aggressive Portfolio</strong></td>
<td>This portfolio seeks to maximize long-term growth potential by investing exclusively in stocks. The portfolio is designed for an investor with a high risk tolerance and long-term time horizon.</td>
<td>0.31%</td>
</tr>
</tbody>
</table>

**Portfolio Returns**

- **Conservative Portfolio**
  - YTD: 12.5%
  - 1 Year: 12.5%
  - 3 Years: 7.1%
  - 5 Years: 7.9%
  - 10 Years: 6.2%

- **Moderate Portfolio**
  - YTD: 13.4%
  - 1 Year: 9.4%
  - 3 Years: 7.2%

- **Moderate-Aggressive Portfolio**
  - YTD: 13.5%
  - 1 Year: 10.6%
  - 3 Years: 8.1%

- **Aggressive Portfolio**
  - YTD: 12.7%
  - 1 Year: 7.4%
  - 3 Years: 8.8%

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Source: Wipfli Financial Advisors, LLC ("WFA"); Morningstar; see additional disclosures.

All returns over 1 year are annualized.
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As of 12/31/2020

The numbers below illustrate four hypothetical portfolios that are based on the asset allocation of the Orthodox Presbyterian Church 403(b) Plan's portfolios and Callan Associates Inc.'s estimates of their range of returns over a one-year period. Some investments go up and down more dramatically than others. The investments with the greatest swings have historically provided the highest potential for gains as well as the highest potential for loss. It is very important that the investments you select align with your tolerance for taking on investment risk. If you would like to learn more about how Callan Associates Inc.'s estimates are calculated please contact our compliance department at ComplianceTeam@wipflifinancial.com.

<table>
<thead>
<tr>
<th>Portfolio Name</th>
<th>Best Case Hypothetical Modeled Return</th>
<th>Median Hypothetical Modeled Return</th>
<th>Worst Case Hypothetical Modeled Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPC Conservative Portfolio</td>
<td>22.0%</td>
<td>5.2%</td>
<td>-9.6%</td>
</tr>
<tr>
<td>OPC Moderate Portfolio</td>
<td>31.9%</td>
<td>6.1%</td>
<td>-15.4%</td>
</tr>
<tr>
<td>OPC Moderate-Aggressive Portfolio</td>
<td>43.2%</td>
<td>7.0%</td>
<td>-21.2%</td>
</tr>
<tr>
<td>OPC Aggressive Portfolio</td>
<td>55.0%</td>
<td>7.5%</td>
<td>-27.2%</td>
</tr>
</tbody>
</table>

Source: Callan. See additional disclosures.

This presentation is accompanied by very important disclosures that can be found on the last two pages of this report. These disclosures explain the limitations and the parameters of data used in the presentation, as well as other important factors that must be considered in order to understand the report. The reader is strongly encouraged to review these disclosures. If the disclosure pages are missing or if you have any question about anything in this presentation, please contact your Wipfli Financial advisory professional, or reach out to our Compliance Department at ComplianceTeam@wipflifinancial.com.
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Portfolio Performance

Data calculated exclusively using Morningstar Direct, except on Page 2, where Callan Associates Inc.'s AssetMax software was used to calculate the hypothetical range of returns.

Hypothetical Model Portfolio Performance Methodology:

The performance results shown above are based on asset allocation models and are not indicative of the performance of any actual portfolio(s). As such, the returns shown above are hypothetical. The models are comprised of specific mutual funds covering an array of asset classes, and the performance information for each model above is based on the weighted (by percentage of asset class allocation within the model for the stated time periods) actual returns of the comprised mutual funds over the stated time periods. Model portfolios are built assuming an initial investment of $10,000. Benchmark returns represent the performance over the corresponding time period of indices Wipfli Financial has determined to be representative of the applicable asset classes within the corresponding model and are weighted by their allocation (by percentage).

Hypothetical Performance:

Asset allocation model performance is hypothetical and, as such, has inherent limitations, including: (1) the results do not reflect the results of actual trading but were achieved through the application of models; (2) the rebalancing setting for the model portfolios is that rebalancing occurs quarterly, but actual rebalancing dates could vary depending on recordkeeper schedules; and (3) for various reasons, including cash flows into and out of a model, any actual investor may have experienced investment results during the corresponding time periods that were materially different from those portrayed.

Performance data shown above are net of advisory fees at the rate charged for the quarter represented in this document, mutual fund operating expense ratios, and custodian fees. Recordkeeping and third party administration fees are not being taken into consideration and may have an impact on the performance of the investments selected.

Risks:

Past performance is not indicative of future results. There can be no assumption that future performance will be profitable or that it will equal the performance shown or of any index or benchmark. Investment returns will fluctuate and are subject to market volatility; any investment when redeemed or sold may be worth more or less than its original cost. Significant losses of invested capital are possible. Different types of investments involve varying degrees of risk. Investments in foreign investments may incur greater risks than domestic investments. Investments in overseas markets pose special risks, including currency fluctuation and political risks, and thus, the fund's share price is expected to be more volatile than that of a U.S. only fund. These risks are generally intensified for investments in emerging markets.

The volatility of any index at any time (including historically) will likely be materially different than the volatility of any asset allocation model. Index performance information reflects the reinvestment of dividends but does not reflect the deduction of transaction fees, custodial charges or investment management fees. It is not possible to invest directly in an index. It should not be assumed that broad diversification protects a portfolio from loss or that broad diversification in an asset allocation model will produce profitable results.

Benchmarks defined

The benchmarks set forth herein are defined based on Wipfli Financial's selection of benchmarks, which does not necessarily coincide with the actual benchmarks selected by the fund managers, nor with the asset allocations used on the model portfolio. As a result, the comparison of the indices and the performance shown could be irrelevant and materially differ from the actual benchmark performance of the indices selected by the managers and do not take into consideration the allocation and weightings of Wipfli Financial's model portfolios. For more information, please contact Wipfli Financial at rps@wipflifinancial.com.

Conservative Benchmark:
Russell 3000 Index: 60.0%; MSCI World ex US Index: 30.0%; MSCI Emerging Markets Index: 10.0%; Bloomberg Barclays US Aggregate Index: 60.0%.

Moderate Benchmark:
Russell 3000 Index: 36.0%; MSCI World ex US Index: 18.0%; MSCI Emerging Markets Index: 6.0%; Bloomberg Barclays US Aggregate Index: 40.0%.

Moderate-Aggressive Benchmark:
Russell 3000 Index: 48.0%; MSCI World ex US Index: 24.0%; MSCI Emerging Markets Index: 8.0%; Bloomberg Barclays US Aggregate Index: 20.0%.

Aggressive Benchmark:
Russell 3000 Index: 60.0%; MSCI World ex US Index: 30.0%; MSCI Emerging Markets Index: 10.0%.
Callan Hypothetical Range of Returns presented are not the results of actual investment programs or trading activities, but rather are based upon the hypothetical activities of model portfolios. Hypothetical historical results of investment strategies portrayed herein are based upon the back-testing of model portfolios and are not actual results or results of model portfolios maintained over the investment periods. The range of illustrated returns and risk parameters are based upon Callan's forward-looking capital market projections over a ten-year planning horizon and are expressed as total returns and net-of-fee expectations. Callan's assumptions may or may not prove to be correct and you are urged to consider Callan's assumptions and are cautioned against attributing certainty to the illustrated returns. Material market and economic conditions, such as a rapid recalibration of investment market risk by market participants, economic recession and geopolitical uncertainty could have a significant effect on the results portrayed herein. Callan makes no representations or warranties that illustrated results will be realized as projections, by nature, are based upon future events that cannot be predicted with accuracy. Results of investment strategies portrayed herein are net of fee and commissions. Results portrayed herein assume the reinvestment of dividends and other earnings. There can be no assurance that actual portfolios of model strategies and mutual funds (including, without limitation, ETFs) will be comprised of the model strategies and mutual funds referenced herein or that actual portfolios will be allocated as presented herein.

Indexes referenced herein are presented as performance benchmarks for comparison purposes only. They have been selected by Callan because of the proximity of their respective investment portfolios to the allocation strategies applied in the models. The volatility of an index and of the securities therein may be materially different from the model to which the index is compared. Past performance and model performance is no assurance of future results.

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