

WIPFLI

Fee Disclosure Report

Pursuant to ERISA §408(b)(2)
The Orthodox Presbyterian Church 403(b) Plan

January 01, 2023 to December 31, 2023

This document provides required fee disclosures under ERISA Section 408(b)(2) for the above-mentioned plan and is intended to help plan fiduciaries fulfill their duties related to ensuring reasonableness of fees.

Purpose of Document

Pursuant to the Employee Retirement Income Security Act of 1974 (ERISA) and subsequent amendments, retirement plan fiduciaries are required to act for the exclusive benefit of plan participants. Part of this obligation is to ensure fees paid by the Plan are reasonable considering provided.

This document provides information about fees paid by the Plan and helps fulfill fee disclosure requirements under ERISA §408(b)(2). Additional information about plan expenses may be obtained from the Plan's Services Agreement with Wipfli, from investment prospectuses, and from other Covered Service Providers.

The 408(b)(2) regulations require that its service, status and compensation disclosures be made to the "responsible plan fiduciary" (RPF). RPF's generally include the Plan's trustees and the employer. If you are not the RPF, these written disclosures should immediately be forwarded to the RPF. Please contact Wipfli if you have questions.

Wipfli is Not a Fiduciary

As stated in our Services Agreement, Wipfli is not a fiduciary of the Plan.

Services Provided by Wipfli

This section outlines a summary of the core services provided by Wipfli. You should refer to the Services Agreement for complete details. In the event of any inconsistencies between this document and our Services Agreement, the Services Agreement shall prevail.

- **Plan Implementation Services**
 - Plan Design, Installation, and Conversion Services
 - Preparation of Plan Documents
 - Preparation of Enrollment Materials
 - Setup of Accounts with Custodian
 - Preparation of Required Participant Notices
- **Plan Administration Services**
 - Year End Eligibility and Vesting Calculations
 - Allocation of Contributions and Forfeitures
 - Compliance Testing (Top Heavy, ADP / ACP, Coverage)
 - Plan Document Maintenance and Amendments
 - Preparation of Form 5500 / 8955
 - Distribution Services (Hardship, Termination, 70½ Minimum, In-Service)
 - Participant Loan Services
 - Monitoring of Contribution Limits
 - Plan Operational Support
 - QDRO Review and Processing
- **Recordkeeping Services**
 - Accounting for Participant Contributions
 - Processing Plan Activity (Payroll Contributions, Year-End Contributions, Distributions, Loans, Gains, Forfeitures)
 - Reconciling Investment Balances to Custodian
 - Ordering Trades from Custodian
 - 24-hour Plan Website
 - Updating Account Values Daily
 - Preparing Participant Statements and Reports
 - Toll-Free Participant Help Line
- **Contract or Plan Termination Services** – Wipfli charges a one-time contract termination fee as listed under non-recurring and transaction fees for assisting with the transition of a plan to a new service provider and for assisting with a complete plan termination. Plan termination Services include preparation of plan amendments, resolutions, required notices, and distribution services. Core recurring fees will continue to apply after Wipfli receives notice and until the Plan is fully liquidated from our system and until all plan administration has been completed.

Other Services

This section outlines a summary of services that may be available to the Plan by other service providers.

- **Custodial Services** – Wipfli works closely with the Plan's custodian to facilitate and carry out daily recordkeeping of participant accounts. Custodial services, however, are provided to the Plan under a separate agreement between the Custodian and the Plan or Plan Sponsor. Custodial services are included in Wipfli's recordkeeping and/or administrative fees. The Plan should, however, receive a separate disclosure from the Custodian even though Wipfli has paid this fee on behalf of the Plan. The custodian to your plan is not affiliated with Wipfli and Wipfli takes no responsibility with respect to the custodial services your Plan receives.
- **Advisory Services and Investment Fiduciary Services** – Wipfli does not provide advisory services or 3(38) investment fiduciary services. These services may be provided by a third-party fiduciary under a separate agreement. To facilitate billing on behalf of the Plan Sponsor, advisor, and/or investment fiduciary, Wipfli may calculate fees, deduct the amounts from plan assets, and remit payment accordingly. If applicable these fees are included on this fee disclosure.

Report Assumptions

This report is based on the following plan specifications and assumptions as of October 25, 2022.

Plan Type	403(b) – Non-ERISA	Plan Assets	\$39,345,078
Allocation Method		Participants	368

Recurring Fee Details

The table below lists a detailed calculation of core fees, including an annual projection.

Fee Name	Service Provider	Payment Method	Annual Fee	Units																					
Base Fee	Wipfli LLP	Deduct from Plan	\$4,950	Plan																					
Participant Fee	Wipfli LLP	Deduct from Plan	\$67	Total Participants																					
Advisor Services Asset Fee		Deduct from Plan	0.178%	Total Assets																					
<table border="1"> <thead> <tr> <th>Asset Range</th> <th>Fee</th> <th>Assets</th> </tr> </thead> <tbody> <tr> <td>1 to 500,000</td> <td>0.7500%</td> <td>\$500,000</td> </tr> <tr> <td>500,001 to 2,000,000</td> <td>0.5000%</td> <td>\$1,500,000</td> </tr> <tr> <td>2,000,001 to 5,000,000</td> <td>0.4000%</td> <td>\$3,000,000</td> </tr> <tr> <td>5,000,001 to 10,000,000</td> <td>0.2500%</td> <td>\$5,000,000</td> </tr> <tr> <td>10,000,001 to 15,000,000</td> <td>0.2000%</td> <td>\$5,000,000</td> </tr> <tr> <td>15,000,001 and Above</td> <td>0.1000%</td> <td>\$24,345,078</td> </tr> </tbody> </table>					Asset Range	Fee	Assets	1 to 500,000	0.7500%	\$500,000	500,001 to 2,000,000	0.5000%	\$1,500,000	2,000,001 to 5,000,000	0.4000%	\$3,000,000	5,000,001 to 10,000,000	0.2500%	\$5,000,000	10,000,001 to 15,000,000	0.2000%	\$5,000,000	15,000,001 and Above	0.1000%	\$24,345,078
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Custodial Transaction Fee	Mid Atlantic Trust Company	Deduct from Plan	\$0.07	Per Trade																					
Asset Based Core Fee	Mid Atlantic Trust Company	Deduct from Plan	0.020%	Total Assets																					

Fee Payment – Wipfli’s fees are paid quarterly by the employer. Asset based recordkeeping fees are deducted from plan assets on a quarterly basis based on the amount of current assets in the Plan (if applicable). Wipfli’s fees are subject to an annual nominal increase (see the Plan’s Services Agreement for details). Wipfli retains the right to revise the agreement from time to time, which would be communicated to you in via an updated Services Fee Disclosure. Advisory and 3(38) investment fiduciary fees are handled according to the service agreement with your provider.

Revenue Sharing – As a recordkeeper, Wipfli may receive revenue sharing from mutual funds and investment managers in the form of sub-transfer agency (Sub-TA) or shareholder servicing fees (SSF). Wipfli allocates 100% of revenue sharing received back to participant accounts. Amounts are allocated back to the fund from which the revenue sharing was paid or to a replacement fund if the original fund is no longer in existence. The Plan's custodian collects the revenue sharing payments from the investments and may charge a collection fee that is "deducted" from the revenue sharing payment otherwise distributed to Wipfli. Reference the custodian's service agreement or fee disclosure for details. Revenue sharing is paid by mutual fund companies on a periodic basis and varies by company.

Non-Recurring and Transactional Fees

The fees below include optional services, transactional fees, and plan termination or deconversion services.

Ancillary & Transactional Services (where allowed by plan document provisions)	Amount	Fee Interval
Additional fee for audited plan Form 5500	\$500	Annual
Annual loan maintenance fee, per loan (if plan allows for loans)	\$75	Per Transaction
Check reissuance	\$20	Per Transaction
Contribution projections, as requested (hourly rates)	\$250	Per Transaction
Distributions (termination, death, disability, retirement, in-service, corrective, loan default)	\$100	Per Transaction
Form 1099-NEC	\$50	Per Transaction
Form 8955-SSA (up to 3 pages)	\$250	Per Transaction
Fund changes	\$250	Per Transaction
Hardships distributions	\$150	Per Transaction
In-plan Roth rollover/transfer	\$150	Per Transaction
Loan set up, per loan (one-time fee if plan allows for loans)	\$150	Per Transaction
Lost participant search fee	\$10	Per Transaction
Multiple payroll or additional payrolls beyond bi-weekly (per payroll)	\$50	Per Transaction
New comparability/Cross-testing	\$1,000	Annual
Non-DVC payroll processing (per payroll)	\$75	Per Transaction
Overnight check delivery fee	\$25	Per Transaction
Plan amendment	\$350	Per Transaction
Plan corrections, auditor assistance, consulting, non-routine services (hourly rates) ²	\$250	Per Transaction
Plan Document Restatement	\$1,250	Per Transaction
QDRO processing	\$500	Per Transaction
Review for automatic enrollments/automatic increase	\$500	Per Transaction
Self-directed brokerage account setup annual maintenance fee (per account)	\$250	Per Transaction
Terminated participant account maintenance fee	\$150	Per Transaction
Termination of services	\$1,000	Per Transaction

Investment-Related Fees

Below is a list of investment options, related expenses, and revenue sharing (if applicable). The Investment Managers are responsible for making decisions about the management of the underlying investments in the mutual funds and other investment options in your plan. This is not referring to your investment advisor or broker.

Ticker	Fund Name	Expense Ratio ¹	12b-1 ²	Sub-TA ³
DXP000015	Deposit Management Program I	0.20%	.00%	.00%
DFESX	DFA Emerging Markets Social Core Port	0.42%	.00%	.00%
DSCLX	DFA International Social Cor Eq Instl	0.27%	.00%	.00%
DFUEX	DFA US Social Core Equity 2 Portfolio	0.21%	.00%	.00%
PTSAX	PIMCO Total Return ESG Institutional	0.51%	.00%	.00%

NOTE: See the important disclosures on the next page regarding the above investment-related fees and expenses.

Additional Investment Disclosures

To obtain additional information regarding investment-related fees, expenses, and charges, including commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees please login to the Plan Sponsor Website at <https://www.wipfli401k.savetoretire.com> to access the fund fact sheets and links to the prospectuses.

¹ **Expense Ratio** – The Expense Ratio is the amount charged by the manager of the investment option in exchange for operating the fund. These expenses are taken directly from plan assets. Review the fund's prospectus for more information.

² **12b-1 Fees** – The 12b-1 Fee is paid by mutual funds to the Plan's Registered Broker Dealer for distributing the fund. The 12b-1 fee is part of the fund's overall expense ratio. Should Wipfli receive any 12b-1 payments, Wipfli allocates 100% of these payments back to participant accounts as revenue sharing.

³ **Sub-TA Fees** – Wipfli may receive Sub-Transfer Agency (Sub-TA) and Shareholder Servicing payments from the mutual fund companies for providing recordkeeping services. Wipfli allocates 100% of these payments back to participant accounts as revenue sharing.

Disclosures:

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