

The Orthodox Presbyterian Church 403(b) Plan Annual Participant Investment and Fee Disclosure (09/30/2024)

Annual Participant Investment and Fee Disclosure

This document includes important information to help you compare the investment options under the The Orthodox Presbyterian Church 403(b) Plan (The 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 John Fikkert at (215) 935-1027. A free copy of the information available on the Web sites can be obtained by contacting John Fikkert or by calling Creative Planning at 866-4CP-4015. As a current participant, or an eligible participant, in the The Orthodox Presbyterian Church 403(b) Plan, you have the right under federal regulations* to receive certain information regarding the investment options offered under The Plan, specific information regarding each investment option, and information regarding fees.

**Section 404(a)(5) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.*

Plan Information

General Plan-Related Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a plan participant, you may request certain information from John Fikkert, Plan Administrator, 607 N. Easton Rd., Bldg. E Willow Grove, PA 19090. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to the Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units/shares; and the past and current performance of each Plan investment.

You give investment direction for your Plan account, selecting from investment choices under the Plan, as determined by The Orthodox Presbyterian Church.

Designated Investment Alternatives. A designated investment alternative is any of the investment options made available to you under the Plan in which you can invest a portion or all of your Plan account balance. A list of the Plan's designated investment options is included under Table 1-Variable Return Investments, of this document, along with historical performance and other relevant information.

You may change your investment at any time.

Accessing Your Account

You can access your account 24 hours a day, seven days a week, via the CPTPA Plan Participant Website (www.yourbenefitaccount.net/cpretirement/). Log on assistance is available during normal business hours by calling toll-free 1(866) 427-4015 or by emailing Creative Planning at 403b@creativeplanning.com.

Investment-Related Information on Designated Investment Alternatives

Important Definitions

'Benchmarks' represent a historical measurement of performance for a specific segment of the financial markets over a specific period of time. Benchmarks are market indices and not managed investment portfolios. They are presented for comparison purposes only and do not represent plan investment options available under the Plan.

'Average Annual Total Return' is a percentage used to represent historical investment performance of a mutual fund or other similar-type investment. Total annual operating expenses reduce the average annual return and are reflected in historical performance.

'Total Annual Gross Operating Expenses' reflect the annual costs and fees associated with investing in a mutual fund or other similar-type investment vehicle, including, but not limited to, investment management, recordkeeping, legal, accounting and auditing expenses. These fees are specific to each investment option. Annual fees, also referred to as operating expenses, may include compensation paid to third-parties for distribution of the investment option or other services.

'Shareholder-Type Fees' represent additional fees that may be charged to a participant's account in connection with the purchase or sale of an investment option that are not included in the annual operating expenses of the fund.

Please visit <http://www.investmentterms.com/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

Variable Return Designated Investment Alternatives

The table below focuses on the performance of plan investment options that do not have a fixed or stated rate of return. This table shows how these plan investment options have performed over time and allows you to compare them with an appropriate benchmark. Additional information about your plan investments may be found at www.yourbenefitaccount.net/cpretirement/. Past performance does not guarantee how the investments 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 or by contacting Creative Planning.

**The Orthodox Presbyterian Church 403(b) Plan
Annual Participant Investment and Fee Disclosure (09/30/2024)**

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment performed within the same time period.

Investment Name (Symbol) Benchmark	Avg. Annual Total Return as of 9/30/2024				Annual Operating Expenses		Shareholder-Type Fees and Limitations/Restrictions
	1 Yr.	5 Yr.	10 Yr.	Since Inception	As a %	Per \$1000	
<i>Benchmarks represent a historical measurement of performance for a specific segment of the financial markets over a specific period of time. Benchmarks are market indices and not managed investment portfolios. Benchmarks are presented for comparison purposes only and do not represent plan investment options.</i>							
Money Market							
Vanguard Federal Money Market Inv (VMFXX)	5.41%	2.29%	1.61%	3.93%	.11%	\$1.10	Transfers out of this investment may be blocked from transfers back into this investment for 30 days.
<i>Benchmark: USTREAS T-Bill Auction Ave 3 Mon</i>	5.53%	2.48%	1.75%	Not Available			
Intermediate Government Bond							
DFA Intermediate Govt Fixed-Income I (DFIGX)	10.01%	-0.17%	1.49%	5.10%	.12%	\$1.20	Transfers may be rejected at the funds sole discretion if short-term trading is excessive as determined at the fund level.
<i>Benchmark: BBgBarc Intermediate Treasury TR USD</i>	8.35%	0.82%	1.50%	Not Available			
Intermediate-Term Bond							
PIMCO Total Return ESG Institutional (PTSAX)	12.77%	0.28%	1.82%	5.63%	.82%	\$8.20	Transfers may be rejected at the funds sole discretion if short-term trading is excessive as determined at the fund level.
<i>Benchmark: BBgBarc US Agg Bond TR USD</i>	11.57%	0.33%	1.84%	Not Available			
Vanguard Intermediate Bond Index - Adm (VBILX)	12.30%	0.70%	2.30%	4.16%	.07%	\$0.70	Transfers out of this investment may be blocked from transfers back into this investment for 30 days.
<i>Benchmark: BBgBarc US Agg Bond TR USD</i>	11.57%	0.33%	1.84%	Not Available			
Inflation Protected Bond							
DFA Inflation-Protected Securities I (DIP SX)	10.15%	2.63%	2.59%	3.75%	.11%	\$1.10	Transfers may be rejected at the funds sole discretion if short-term trading is excessive as determined at the fund level.
<i>Benchmark: BBgBarc US Treasury US TIPS TR USD</i>	9.79%	2.62%	2.54%	Not Available			
Large Value							
Fidelity® Large Cap Value Index (FLCOX)	27.75%	10.68%	Not Available	10.24%	.035%	\$0.35	Transfers out of this investment may be blocked from transfers back into this investment for 85 days.
<i>Benchmark: Russell 1000 Value TR USD</i>	27.76%	10.69%		Not Available			
Large Blend							
iShares S&P 500 Index K (WFS PX)	36.27%	15.94%	13.35%	10.48%	.03%	\$0.30	Transfers may be rejected at the funds sole discretion if short-term trading is excessive as determined at the fund level.
<i>Benchmark: S&P 500 TR USD</i>	36.35%	15.98%	13.38%	Not Available			
DFA US Social Core Equity 2 Portfolio (DFUEX)	35.44%	14.72%	11.54%	9.09%	.22%	\$2.20	Transfers may be rejected at the funds sole discretion if short-term trading is excessive as determined at the fund level.
<i>Benchmark: S&P 500 TR USD</i>	36.35%	15.98%	13.38%	Not Available			
Large Growth							
Fidelity® Large Cap Growth Idx (FSPGX)	42.19%	19.71%	Not Available	18.34%	.035%	\$0.35	Transfers out of this investment may be blocked from transfers back into this investment for 85 days.
<i>Benchmark: Russell 1000 Growth TR USD</i>	42.19%	19.74%		Not Available			
Mid-Cap Value							
Fidelity® Mid Cap Value Index (FIMVX)	28.95%	10.23%	Not Available	9.87%	.05%	\$0.50	Transfers out of this investment may be blocked from transfers back into this investment for 85 days.
<i>Benchmark: Russell Mid Cap Value TR USD</i>	29.01%	10.33%		Not Available			
Mid-Cap Blend							
Vanguard Mid Cap Index - Admiral (VIMAX)	28.79%	11.22%	10.21%	10.15%	.05%	\$0.50	Transfers out of this investment may be blocked from transfers back into this investment for 30 days.
<i>Benchmark: Russell Mid Cap TR USD</i>	29.33%	11.30%	10.19%	Not Available			
Mid-Cap Growth							
Fidelity® Mid Cap Growth Index (FMDGX)	29.26%	11.33%	Not Available	10.21%	.05%	\$0.50	Transfers out of this investment may be blocked from transfers back into this investment for 85 days.
<i>Benchmark: Russell Mid Cap Growth TR USD</i>	29.33%	11.48%		Not Available			

**The Orthodox Presbyterian Church 403(b) Plan
Annual Participant Investment and Fee Disclosure (09/30/2024)**

Small Value							
Fidelity® Small Cap Value Index (FISVX)	25.80%	9.25%	Not Available	8.89%	.05%	\$0.50	Transfers out of this investment may be blocked from transfers back into this investment for 85 days.
<i>Benchmark: Russell 2000 Value TR USD</i>	25.88%	9.29%		Not Available			
Small Blend							
Vanguard Small Cap Index - Admiral (VSMAX)	27.43%	10.66%	9.64%	9.25%	.05%	\$0.50	Transfers out of this investment may be blocked from transfers back into this investment for 30 days.
<i>Benchmark: Russell 2000 TR USD</i>	26.76%	9.39%	8.78%	Not Available			
Small Growth							
Fidelity® Small Cap Growth Index (FECGX)	27.78%	8.90%	Not Available	7.67%	.05%	\$0.50	Transfers out of this investment may be blocked from transfers back into this investment for 85 days.
<i>Benchmark: Russell 2000 Growth TR USD</i>	27.66%	8.82%		Not Available			
Foreign Large Blend							
DFA International Social Cor Eq Instl (DSCLX)	25.78%	8.26%	5.92%	5.69%	.26%	\$2.60	Transfers may be rejected at the funds sole discretion if short-term trading is excessive as determined at the fund level.
<i>Benchmark: MSCI EAFE NR USD</i>	24.77%	8.20%	5.71%	Not Available			
Vanguard Developed Markets Index - Adm (VTMGX)	24.64%	8.27%	5.92%	4.81%	.08%	\$0.80	Transfers out of this investment may be blocked from transfers back into this investment for 30 days.
<i>Benchmark: MSCI EAFE NR USD</i>	24.77%	8.20%	5.71%	Not Available			
Foreign Small/Mid Blend							
Vanguard FTSE All-Wld ex-US SmCp Idx Adm (VFSAX)	22.32%	7.04%	4.93%	6.63%	.17%	\$1.70	Transfers out of this investment may be blocked from transfers back into this investment for 30 days.
<i>Benchmark: MSCI EAFE Small Cap NR USD</i>	23.48%	6.40%	6.21%	Not Available			
Diversified Emerging Mkts							
DFA Emerging Markets Social Core Port (DFESX)	24.18%	6.98%	4.69%	5.63%	.44%	\$4.40	Transfers may be rejected at the funds sole discretion if short-term trading is excessive as determined at the fund level.
<i>Benchmark: MSCI EM NR USD</i>	26.05%	5.75%	4.02%	Not Available			
Vanguard Emerging Mkts Stock Index - Adm (VEMAX)	24.96%	6.38%	4.17%	5.33%	.14%	\$1.40	Transfers out of this investment may be blocked from transfers back into this investment for 30 days.
<i>Benchmark: MSCI EM NR USD</i>	26.05%	5.75%	4.02%	Not Available			
Real Estate							
Vanguard REIT Index - Admiral (VGSLX)	34.21%	4.78%	7.32%	9.43%	.13%	\$1.30	Transfers out of this investment may be blocked from transfers back into this investment for 30 days.
<i>Benchmark: FTSE Nareit All Equity REITs TR USD</i>	34.77%	5.09%	8.04%	Not Available			

* Performance data reflects most recent quarter or month end data available through 9/30/2024.

Asset Allocation Models

The plan offers a number of model portfolios to plan participants. These model portfolios allocate a participant's contributions to specific plan investments on the basis of the participant's investment objectives and risk tolerance (e.g., conservative, moderate, growth). These model portfolios are not themselves plan investments. Performance and related expenses may be determined by looking at the information for the underlying investments. The Plan allows you to select an asset allocation model as a means of investing your account balance among plan investment options based on a specific portfolio strategy.

Information Regarding Plan Administrative and Individual Expenses that May Be Charged to Your Account

Administrative Expenses

Plan Administrative Expenses – These are charges for services such as legal, accounting and recordkeeping expenses. A portion of these expenses *may* be charged to your account and are ordinarily charged on a 'pro rata basis' (in proportion to all plan participant account balances in the Plan). However, certain expenses may be charged as an equal dollar amount to each plan participant's account. Any amounts charged directly to your account for administrative expenses will be disclosed on your quarterly plan participant statement, if applicable.

Individual Expenses

Individual expenses are fees that are charged directly to a plan participant's account as a result of specific actions taken by that plan participant.

Distribution \$100 per distribution In-Plan Roth Conversion \$100 per conversion

The Orthodox Presbyterian Church 403(b) Plan Annual Participant Investment and Fee Disclosure (09/30/2024)

General Disclosures

The cumulative effect of plan fees and expenses can substantially reduce the growth of your retirement savings. Visit the U. S. Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees. Fees and expenses are only one of many factors to consider when you decide to invest in a plan investment option. You may also want to consider whether investing in a particular option, along with your other investments, will help you achieve your retirement goals.

Good Faith Compliance. The Plan Administrator has acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. Despite our best efforts, it is possible that the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan Administrator will incorporate any additional information in a future disclosure. (See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/agencies/ebsa/employers-and-advisers/guidance/field-assistance-bulletins/2012-02).

Supplemental Information

Please review the following disclosure information that has been provided by the Plan Administrator regarding services provided by the firm named below and fees charged for those services. Please contact the Plan Administrator if you have any questions about the information regarding these services and fees.

The Orthodox Presbyterian Church 403(b) Plan

ERISA 404 Retirement Plan Fee Disclosure
Supplement

Advisor Fees– In addition to the Fees and Expenses information identified in the 403(b) Plan Participant Investment and Fee Notice, fees for services provided by Creative Planning also apply as follows. Services may include items such as: investment option selection, monitoring, and replacement. Creative Planning offers employee education, investment consulting and participant services. The annualized advisory fee is based on the total value of the assets held in the plan. Please refer to the table in the "Additional Plan Information" for a breakdown of the asset fees at various levels. The fee is deducted on a quarterly basis from the Plan and each participant pays a proportion of the fee. The amount deducted from each participant's account is determined by prorating the total amount to be deducted based on the participant's account balance. The dollar amount of the expense will be added to the dollar amount of any other plan administrative charges identified in the ERISA 404 Retirement Participant Investment and Fee Notice and shown on participant statements and the secure website at www.yourbenefitaccount.net/cpretirement/.

Additional Plan Information

Advisor Services and Asset Fees

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
10,000,000 to 15,000,000	0.2000%	\$ 5,000,000
15,000,001 and above	0.1000%	\$ 45,443,366

This concludes information about the above named firm's services and fees. No person or entity affiliated with CPTPA is responsible for any part of the content of this supplement and it is provided solely as an accommodation to the plan and at the request of the Plan Administrator.