

Congratulations!

At Human Interest Inc. (“Human Interest”), we’re proud to partner with your company to help you invest in your future. By participating in your company’s retirement plan (the “Plan”), you’re taking a powerful step towards long-term financial wellness.

You are receiving this disclosure because you are a participant or beneficiary in your company’s retirement plan or you are eligible to participate. This document outlines the key things you need to know about the Plan in order to make informed decisions, including all fees and expenses associated with participation in the Plan and investment-related information. Federal law requires this notice be provided to you annually and there is no action required on your part.

Plan and annual fee disclosure

Part 1 - General plan information

1. **Model Portfolios.** Unless you elect to choose your own investments, the Plan will invest your contributions via Model Portfolios provided by Human Interest Advisors LLC (“HIA”), a subsidiary of Human Interest and a registered investment adviser, based on information about you (such as your age). You can also respond to an optional online questionnaire on your account dashboard to provide more information about your risk tolerance that would further refine the Model Portfolio that is recommended for you. Or you could choose your own Model Portfolio by using the manual “risk slider” bar to indicate your risk tolerance.

Please note that the Plan’s investment menus, investment vehicles, and HIA’s Model Portfolios are not personally tailored to you or your needs.

Once each quarter, HIA will determine whether to rebalance your account to be aligned with the applicable Model Portfolio. Rebalancing is intended to ensure that your portfolio remains approximately aligned with the Model Portfolio’s underlying target asset allocation. Please note that rebalancing does not ensure a profit or protect against loss.

You will be opted into a “glide path,” which will result in your Model Portfolio being periodically adjusted on an automated basis to another Model Portfolio, with the goal of gradually reducing the expected risk of your account as your age increases. HIA will then rebalance the account based on the replacement Model Portfolio, at HIA’s discretion.

After you have accepted or selected a Model Portfolio, HIA will not review your account to determine whether a Model Portfolio continues to be appropriate for you or assess if another Model Portfolio would

be better. However, you can use your account dashboard to update your information, and this process may result in HIA recommending a different Model Portfolio.

HIA generates model portfolios that consist of target percentages for investment in certain investment types (each a "Model Portfolio"). HIA's menu of recommended investment options covers asset classes with a range of risk and performance characteristics. HIA's recommended Model Portfolios include primarily low-cost index funds from major asset classes and risk categories.

2. **Choosing your investments.** You get to decide how your funds are invested. You can choose your contribution rate and let HIA's Model Portfolios select investments on your behalf, or you can manage your own funds, selecting from any of the investment options available in your Plan at <https://app.humaninterest.com/login>.

If you do not make an election as to how the Plan should invest your contributions, your funds will be invested in the default Model Portfolio selected by HIA based on your current age. You can be placed in a default allocation because the Plan has designated HIA to provide investment advisory services as the "qualified default investment alternative" for the Plan.

3. **Limitations on investment instructions.** You may request a transaction (for example, a contribution, distribution or other investment election) at any time. Transaction requests must be in good order. "Good order" means that Human Interest has determined that (1) your transaction request includes complete and accurate information, (2) appropriate assets are already in your account or new assets have been received, and 3) if information is required from the plan sponsor, it has been received. Human Interest, as your plan's record keeper, will determine the necessary processing time for your transaction request before submission to the fund(s). Your transaction will then be based on the next-determined net asset value (NAV) of the investment's shares. If your transaction request is determined by Human Interest to be in good order on a business day Human Interest is open and before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m., Eastern Time), you will receive that day's NAV and trade date. If your transaction request is determined by Human Interest to be in good order while the NYSE is closed, you will receive the next business day's NAV and trade date.

You can update your investment choices online at <https://app.humaninterest.com/login>.

4. **Voting and other rights.** The Plan Sponsor or other named fiduciary for the Plan exercises voting, tender, and similar rights with respect to the mutual fund investment options available in your Plan.

Part 2 - Administrative expenses

Human Interest is the Plan's third-party recordkeeper, which means that the Plan pays Human Interest for administrative services unless the Plan Sponsor, at their own discretion, elects to pay some or all of the administrative expenses.

This notice outlines all fees and expenses that you may incur by participating in the Plan. Fees and expenses are only one of several factors to consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account. Visit the Department of Labor's website at <https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> for an example demonstrating the long-term effect of fees and expenses.

Administrative Fees paid by Plan Participants

Asset Based Fees

These fees are charged in arrears on a monthly basis to the Plan and deducted from Plan Participants' accounts on a pro rata basis. The fee is based on the average daily balance during the prior period. The fees

are prorated based on the number of days you had a balance greater than \$0 in the billing period. These fees will appear on quarterly statements and on your Human Interest dashboard which can be accessed via the Human Interest website. The Plan Sponsor may elect to pay some or all of these fee expenses directly.

Type	% of Assets	What service do I get for this fee?
Human Interest Advisors Advisory Fee	0.06% annually, collected in monthly installments	HIA provides investment advisory services to the Plan and Plan Participants.
Human Interest Inc. Recordkeeping Fee	0.39% annually, collected in monthly installments	Human Interest provides administrative services to operate the Plan and service your account. The Human Interest fee includes a custody fee for services performed for your Plan by the third-party custodian, Matrix Trust Company.
Average HIA Model Portfolio expense ratio*	0.07%-0.08%	Investing in a specific fund, including any relevant fund fees, such as administrative charges, exchange fees, account fees, and purchase fees.
Financial Advisor ("FA") Fee	0.50%	Your plan uses an FA for additional investment advisory service.

Other Fees

For providing recordkeeping services, Human Interest charges your Plan Sponsor a fixed monthly "base" fee and a per-Participant fee, as outlined in the agreement between Human Interest and the Plan Sponsor. In most cases, these fees are paid directly by the Plan Sponsor. However, the Plan Sponsor may elect to treat these fees as Plan expenses to be allocated pro rata to Participant accounts. In addition, if the Plan Sponsor retains responsibility for these fees but fails to pay them when due, overdue amounts may be treated as Plan expenses and be allocated to Participant accounts.

Details about billing

Any asset based fees will appear on quarterly statements and on your Human Interest dashboard which can be accessed via the Human Interest website.

- **Average expense ratio**

For participants who are invested in HIA Model Portfolios, which includes up to six core funds, the average expense ratio of each Model's weighted expenses (fund fee) is between 0.07% and 0.08% (as of 8/31/24). The exact amount may vary depending on the Model Portfolio you choose. Your Plan may include additional investments with different expense ratios. You can find more information about each fund's fees, operating expenses, and expense ratio in the prospectus on the fund's website. For Plans that elect 3(21) investment advisory services, average fund fees may vary depending on funds chosen by the Plan Sponsor. Model allocations and underlying fund fees are subject to change.

Detail on the amount charged to your account is available in your quarterly statement. If you have questions, please contact support@humaninterest.com

Part 3 - Individual expenses

In addition to the fees described above, many retirement plan providers also charge participants for using specific services or features, such as loans, distributions, rollovers, and more. By partnering with Human Interest for recordkeeping services, the Plan is able to eliminate all individual transaction fees.

Individual fees (charged to plan participants)

401(k) Service	Our Fee
Distribution Fees, including RMDs	
Check	\$0
ACH	\$0
Wire	\$0
Final Distribution	\$0
Rollover Fees	
Check	\$0
ACH	\$0
Wire	\$0
Other Fees	
Excess Contribution 402(g) Distribution Fee	\$0
QDRO Fee	\$0
Stale Check Fee	\$0
Check Reissue Fee	\$0
Stop / Reissue Fee	\$0
Overnight Mail Fee	\$0
Check Copy Fee	\$0
Loans	
Loan Setup	
General Purpose Loan	\$0
Primary Residence Loan	\$0
Loan Maintenance (Annual)	\$0

Part 4 - Comparative chart of plan investment options

Investment information & options available in your Plan

You can direct the investment of your contributions and/or account balances into the investment options available in your Plan. In the tables below, you will find for each investment option:

- The manager of the investment fund
- The historical rate of return
- A benchmark rate of return
- The fees and expenses you will pay for each investment option (these fees are embedded in the value of the investment fund)

Keep in mind: Past performance does not guarantee future results and your investment in these options could lose money. You can find more information about the risk involved in choosing an investment alternative on the applicable websites listed below in the table.

If you want additional information about your investment options, go to <https://app.humaninterest.com/login> and look at the **Performance** tab.

Performance information

To help you evaluate alternatives, we've provided information about each fund, including the type, performance, and expenses. The benchmark is a broad-based securities market index comprised of securities with similar characteristics to those in the applicable fund.

This table reflects the historical performance of each mutual fund and a market index. The numbers in the table reflect the impact of each fund's annual operating expenses.

	Average annual total return (as of SEPTEMBER 30, 2024)			
	1-year	5-year	10-year	Inception
Vanguard Total International Bond Index Admiral https://www.google.com/finance/quote/VTABX:MUTF	10.29%	-0.20%	2.15%	2.42%
Benchmark: Morningstar Gbl Core Bd GR USD	11.62%	-1.52%	0.22%	0.22%
Vanguard Growth Index Admiral https://www.google.com/finance/quote/VIGAX:MUTF	41.90%	19.00%	15.54%	8.92%
Benchmark: Morningstar US LM Brd Growth TR USD	41.91%	17.86%	15.02%	15.02%
Schwab Fundamental U.S. Large Company Index Fund https://www.google.com/finance/quote/SFLNX:MUTF	30.71%	15.12%	11.86%	10.01%
Benchmark: Morningstar US LM Brd Value TR USD	29.86%	12.67%	10.96%	10.96%
Vanguard Total International Stock Index Admiral https://www.google.com/finance/quote/VTIAX:MUTF	24.88%	7.74%	5.42%	5.56%
Benchmark: Morningstar Global xUS TME NR USD	25.10%	7.85%	5.39%	5.39%
Fidelity® 500 Index https://www.google.com/finance/quote/FXAIX:MUTF	36.33%	15.96%	13.37%	13.60%
Benchmark: Morningstar US Large-Mid TR USD	36.30%	15.72%	13.15%	13.15%
BlackRock Mid-Cap Growth Equity K https://www.google.com/finance/quote/BMGKX:MUTF	23.73%	8.92%	11.98%	14.03%
Benchmark: Morningstar US Mid Broad Growth TR USD	28.83%	11.98%	11.35%	11.35%
BlackRock Advantage Small Cap Core https://www.google.com/finance/quote/BDSIX:MUTF	28.57%	9.77%	9.30%	10.09%
Benchmark: Morningstar US Small Extended TR USD	26.33%	9.67%	8.72%	8.72%
Vanguard Mid Cap Value Index Admiral https://www.google.com/finance/quote/VMVAX:MUTF	31.04%	10.76%	9.56%	12.51%
Benchmark: Morningstar US Mid Broad Value TR USD	29.50%	10.95%	9.96%	9.96%
DFA US Small Cap I DFSTX https://www.google.com/finance/quote/DFSTX:MUTF	26.09%	12.18%	9.64%	10.31%

	Average annual total return (as of SEPTEMBER 30, 2024)			
	1-year	5-year	10-year	Inception
Benchmark: Morningstar US Small Extended TR USD	26.33%	9.67%	8.72%	8.72%
Vanguard Total Bond Market Index Admiral https://www.google.com/finance/quote/VBTLX:MUTF	11.40%	0.31%	1.82%	3.39%
Benchmark: Morningstar US Core Bd TR USD	11.39%	0.30%	1.80%	1.80%
Vanguard Total Stock Market Index Fund Admiral https://www.google.com/finance/quote/VTSEX:MUTF	35.24%	15.18%	12.77%	8.49%
Benchmark: Morningstar US Large-Mid TR USD	36.30%	15.72%	13.15%	13.15%
Vanguard LifeStrategy Growth Inv https://www.google.com/finance/quote/VASGX:MUTF	26.88%	9.82%	8.37%	8.27%
Benchmark: Morningstar US Mod Agg Tgt Alloc NR USD	27.44%	10.62%	9.03%	9.03%
Vanguard Small Cap Index Admiral https://www.google.com/finance/quote/VSMAX:MUTF	27.43%	10.66%	9.64%	9.25%
Benchmark: Morningstar US Small Extended TR USD	26.33%	9.67%	8.72%	8.72%
Vanguard LifeStrategy Cnsvr Gr Inv https://www.google.com/finance/quote/VSCGX:MUTF	18.82%	5.06%	5.24%	6.57%
Benchmark: Morningstar US Mod Con Tgt Alloc NR USD	19.42%	5.81%	5.67%	5.67%
Vanguard Mid Cap Index Admiral https://www.google.com/finance/quote/VIMAX:MUTF	28.79%	11.22%	10.21%	10.15%
Benchmark: Morningstar US Mid TR USD	29.25%	11.84%	10.83%	10.83%
Vanguard REIT Index Admiral https://www.google.com/finance/quote/VGSLX:MUTF?window=1M	34.20%	4.77%	7.32%	9.43%
Benchmark: Morningstar US Real Est TR USD	34.49%	4.79%	7.31%	7.31%
T. Rowe Price Diversified Mid Cap Growth Fund I Class https://www.google.com/finance/quote/RPTTX:MUTF?window=1M	29.05%	11.44%	12.00%	12.64%
Benchmark: Morningstar US Mid Broad Growth TR USD	28.83%	11.98%	11.35%	11.35%
Vanguard LifeStrategy Income Inv https://www.google.com/finance/quote/VASIX:MUTF	14.87%	2.59%	3.57%	5.62%
Benchmark: Morningstar US Con Tgt Alloc NR USD	15.68%	3.58%	4.10%	4.10%

	Average annual total return (as of SEPTEMBER 30, 2024)			
	1-year	5-year	10-year	Inception
Vanguard Short-Term Inflation-Protected Securities Index Admiral https://www.google.com/finance/quote/VTAPX:MUTF	7.46%	3.54%	2.37%	1.92%
Benchmark: Morningstar US 1-5Y TIPS TR USD	7.93%	3.51%	2.40%	2.40%
JPMorgan International Equity R6 https://www.google.com/finance/quote/JNEMX:MUTF	24.98%	7.91%	5.85%	6.31%
Benchmark: Morningstar Global xUS TME NR USD	25.10%	7.85%	5.39%	5.39%
Vanguard LifeStrategy Moderate Gr Inv https://www.google.com/finance/quote/VSMGX:MUTF	22.82%	7.45%	6.84%	7.54%
Benchmark: Morningstar US Mod Tgt Alloc NR USD	23.96%	8.68%	7.76%	7.76%
American Funds New World R6 https://www.google.com/finance/quote/RNWGX:MUTF	24.64%	8.37%	6.92%	8.88%
Benchmark: Morningstar EM TME NR USD	25.58%	6.34%	4.65%	4.65%
Vanguard Federal Money Market Fund Investor Shares https://www.google.com/finance/quote/VMFXX:MUTF	5.41%	2.29%	1.61%	3.93%
Benchmark: Morningstar USD 1M Cash TR USD	5.48%	2.37%	1.72%	1.72%
BANC MASTER DEPOSIT ACCOUNT A https://bancofcal.com/wp-content/uploads/2022/05/IB1A_MDA_A_0522_ADA.pdf	1.00%	N/A	N/A	2.86%
Benchmark: N/A	N/A	N/A	N/A	N/A

Source: Respective mutual fund page on **Morningstar.com**.

All results are historical and assume the reinvestment of dividends and capital gains. Past performance is not a guarantee of future results.

Fees and expenses for each investment option

The table below shows fees and expense information about the investment alternatives in your Plan.

Investment	Total Annual Operating Expense (as a %)	Total Annual Operating Expenses (as \$ per \$1,000)	Shareholder Fees
Vanguard Total International Bond Index Admiral	0.11%	\$1.10	\$0
Vanguard Growth Index Admiral	0.05%	\$0.50	\$0
Schwab Fundamental U.S. Large Company Index Fund	0.25%	\$2.50	\$0
Vanguard Total International Stock Index Admiral	0.12%	\$1.20	\$0
Fidelity® 500 Index	0.02%	\$0.20	\$0

Investment	Total Annual Operating Expense (as a %)	Total Annual Operating Expenses (as \$ per \$1,000)	Shareholder Fees
<u>BlackRock Mid-Cap Growth Equity K</u>	0.71%	\$7.10	\$0
<u>BlackRock Advantage Small Cap Core</u>	0.50%	\$5.00	\$0
<u>Vanguard Mid Cap Value Index Admiral</u>	0.07%	\$0.70	\$0
<u>DFA US Small Cap I DFSTX</u>	0.27%	\$2.70	\$0
<u>Vanguard Total Bond Market Index Admiral</u>	0.05%	\$0.50	\$0
<u>Vanguard Total Stock Market Index Fund Admiral</u>	0.04%	\$0.40	\$0
<u>Vanguard LifeStrategy Growth Inv</u>	0.14%	\$1.40	\$0
<u>Vanguard Small Cap Index Admiral</u>	0.05%	\$0.50	\$0
<u>Vanguard LifeStrategy Cnsrv Gr Inv</u>	0.12%	\$1.20	\$0
<u>Vanguard Mid Cap Index Admiral</u>	0.05%	\$0.50	\$0
<u>Vanguard REIT Index Admiral</u>	0.13%	\$1.30	\$0
<u>T. Rowe Price Diversified Mid Cap Growth Fund I Class</u>	0.68%	\$6.80	\$0
<u>Vanguard LifeStrategy Income Inv</u>	0.11%	\$1.10	\$0
<u>Vanguard Short-Term Inflation-Protected Securities Index Admiral</u>	0.06%	\$0.60	\$0
<u>JPMorgan International Equity R6</u>	0.50%	\$5.00	\$0
<u>Vanguard LifeStrategy Moderate Gr Inv</u>	0.13%	\$1.30	\$0
<u>American Funds New World R6</u>	0.57%	\$5.70	\$0
<u>Vanguard Federal Money Market Fund Investor Shares</u>	0.11%	\$1.10	\$0
<u>BANC MASTER DEPOSIT ACCOUNT A</u>	N/A		\$0

**Human Interest pays for the purchase fee that is charged by Vanguard.*

Operating expenses disclosed above are paid by all holders of each investment and vary depending on the balance in your account. The expenses embedded in the net asset value (NAV) of each fund are paid to the fund sponsor or manager, and not to Human Interest.

To request plan information or a paper copy of investment related information available online, free of charge, contact Human Interest via:

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For more information, visit [**www.investor.gov**](http://www.investor.gov) or [**www.humaninterest.com/learn/retirement-glossary**](http://www.humaninterest.com/learn/retirement-glossary)