

**ABBINGTON 401(K) RETIREMENT PLAN**  
**Ascensus**  
**Disclosure of Services and Fees**  
**May 20, 2024**

The information in this document is designed to help you understand the services available to your company's retirement plan and the cost for these services. The information has been organized into four easy-to-read sections to provide you with the details you need and what is required by new regulations issued by the Department of Labor that are effective beginning July 1, 2012. After reviewing each section you will have a clear understanding of your retirement program options and the services available to help you to implement a successful plan.

**Summary of Fee Schedule Changes**

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The information in this section will only appear after the initial document has been provided to you and will highlight any information that has changed since the previous summary of services and costs. Here you will find information broken out by plan services and investments with the items highlighted that have changed. If this section has been included, an updated disclosure has been included and replaces all prior versions.

**Service Provider Information**

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This section describes the purpose of the disclosure and contains important information related to how fees may be calculated, how employers can pay those fees and the fiduciary status of certain service providers related to your plan.

**Schedule of Services**

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Appendix A provides details on the services available to you and your employees. This information will cover one-time services associated with setting up your plan along with a complete menu of ongoing administrative, trust, plan document and employee education services. **Since this section provides a complete list of all that is available, please note that you will only be charged for those services you select.** Our goal is to provide a suite of services comprehensive enough to allow you to customize a retirement program for your company that meets the needs of your employees.

**Investments**

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The information in Appendix B provides expense and other information related to the investments available in your plan. More detailed information is also available at each company's website or through information found in the prospectus or similar documents.



**Summary of Fee Schedule Changes**

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Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (ERISA), requires most parties that provide services to employee benefit plans to disclose certain information to plan fiduciaries. Please see the section titled "Purpose of This Disclosure" below for further details. ERISA Section 408(b)(2) also requires service providers to disclose a change to the previously disclosed information. Because some of the information

previously disclosed has changed, we are providing this document to you with the changes highlighted in this section. Also included is an updated schedule of services and fees for your reference.

### Changes to Annual Base and Per Participant Fees

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The following changes have been made to the annual base and per participant fee schedule for your plan. Please refer to Appendix A for complete details of your current schedule.

#### Prior Annual Base and Per Participant Fee Schedule:

Per Participant	Fee
1 - 20	\$4,250.00 Annually
21 - 100	\$4,250.00 plus \$75.00 Per Active Participant Over 20
101 and Over	\$10,250.00 plus \$65.00 Per Active Participant Over 100

#### Current Annual Base and Per Participant Fee Schedule:

Per Participant	Fee
1 - 20	\$4,515.00 Annually
21 - 100	\$4,515.00 plus \$75.00 Per Active Participant Over 20
101 and Over	\$10,515.00 plus \$65.00 Per Active Participant Over 100

## Purpose of This Disclosure

Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (ERISA), requires most parties that provide services to employee benefit plans to disclose certain information to plan fiduciaries. Generally, the service provider must disclose the services that it provides to the plan and the compensation that it expects to receive in connection with those services. Your plan's service provider is providing this disclosure document to you in order to satisfy their obligations under ERISA Section 408(b)(2).

### Important Information About This Disclosure

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Ascensus (Service Provider) prepared this disclosure document based on information in its records. Additional information relating to plan recordkeeping and administration services and expenses can be found in your Services Agreement. The Services Agreement is a binding contract, and once executed by the parties it will govern your relationship with Service Provider. The information contained in this document is for services provided by Service Provider, its affiliates and vendors with whom they do business. If you or the plan receive services from or pay compensation to other parties not included in this document, you should request the required disclosures directly from those providers.

### Services

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The services Service Provider provides or expects to provide to your plan are listed on Appendix A in this document. Trustee and custodial services may be provided to your plan by Ascensus Trust Company, an Ascensus subsidiary; Ascensus' services and fees are listed on Appendix A to this document or in your trust or custodial agreement with Ascensus Trust. Enrollment meeting services may be provided to your plan by Total Benefit Communications (TBC), an Ascensus subsidiary.

Ascensus and TBC are not fiduciaries to your plan. If Ascensus Trust provides trustee services to your plan, Ascensus Trust will act as a directed trustee to your plan and in that capacity it is a limited fiduciary. If Ascensus Trust acts as custodian (and not as trustee) to your plan, Ascensus Trust is not a fiduciary to your plan.

### Compensation

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The compensation Service Provider receives or expects to receive in connection with its services is set forth on Appendix A to this document.

### Manner of Payment and Calculation of Fees

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At your direction, fees can be paid directly by you, the employer, or by debiting plan assets. It is your responsibility to ensure that it is appropriate to remove fees from plan assets per your plan document and Department of Labor guidelines. In the event of nonpayment of fees to your Service Provider, they reserve the right in the services agreement to instruct the plan's trustee or custodian to debit plan assets to pay delinquent fees. In general, fees are calculated in four ways:

- **Asset based:** fees are based on the amount of assets in the plan or the participant's account and generally are expressed as percentages or basis points.
- **Per participant:** fees are based upon the number of eligible employees or actual participants in the plan.
- **Transaction based:** fees are based on the execution of a specific plan service or transaction.
- **Flat rate:** a base fee or fixed charge by hour or by other method that does not vary, regardless of plan size.

Fees may be calculated using one or any combination of these methods. Plan administration related expenses can also be charged as one-time fees or ongoing expenses. Ongoing fees are recurring expenses related to continuing plan operation.

## APPENDIX A – SCHEDULE OF SERVICES

### Ongoing Services and Fees

These services cover recordkeeping and administration, including (if applicable) updating plan records based on provided values, maintaining automated phone and web account management features for plan sponsors and participants, contribution allocation, loan repayment processing, nondiscrimination testing, trustee or custodial services and preparing appropriate IRS forms. Asset based fees (if applicable) are listed in the Administrative Services and Fees section of this document. Please refer to the Services Agreement for a complete description of services available to your plan.

### Annual Base and Per Participant Fees

If your fees are billed quarterly, any prepaid amounts are nonrefundable upon termination. If your fees are billed annually, upon termination you will receive a pro rata refund of any fee amounts paid in advance.

Annual Base	Fee
Base Fee	\$0
Per Active Participant	Fee
1 - 20	\$4,515 Annually
21 - 100	\$4,515 plus \$75 Per Active Participant Over 20
101 and Over	\$10,515 plus \$65 Per Active Participant Over 100

A participant includes any individual with a balance in the plan including both current and terminated employees and beneficiaries.

### Administrative Services and Fees

This section includes services that can be provided at the employer’s request or that may apply based on how the employer operates the plan. These services are designed to provide assistance with ongoing plan management or to enhance the features available to plan participants. Services include compliance services, investment and employee education solutions, supplemental trustee or custodial services and distribution services for participants.

Asset Based Fee, Trust or Custodial Services	Fee	
Company stock unitization annual maintenance	\$5,000 per Stock	
Outgoing wire transfer/reject/reissue/UPS delivery	\$30 per Wire	
Check Stop Payment/Re-issue	\$35 per Check	
Copy of Distribution Confirmation	\$10 per Confirmation	
Each additional distribution check (if more than one)	\$15 per Check	
Compliance Services	Fee	
Pre-approved plan document services	• Amendment - Signature Required	\$500 per Plan Document
	• Amendment - No Signature Required	\$250 per Plan Document
Plan or Service Termination	\$1,500 per Plan	
Participant Services	Fee	
Loan processing and establishment (one-time fee)	\$150 per Loan	
Distribution processing	\$75 per Distribution	
Other Plan Services	Fee	
Administrative fee credit account administration	5 % of Amount Collected	

Customized pre-approved plan document services	<ul style="list-style-type: none"> <li>• One Time Preparation</li> <li>• Document Customization</li> <li>• Annual Maintenance</li> <li>• Amendment - Signature Required</li> <li>• Amendment - No Signature Required</li> </ul>	\$1,500 per Plan Document \$325 per Hour \$350 per Plan Document \$500 per Amendment \$250 per Amendment
ERISA Support and Specialized Services		Custom Quote
Payroll funding through check or wire annual maintenance		\$300 per Plan
Qualified domestic relations order approval and qualification		\$750 per QDRO
Exchange Traded Funds (ETF) trading commissions		\$0.02 per Share
Plan Design Studies		\$500 per Plan
Employer Calculations		\$500 per Plan
Age weighted or new comparability contribution calculation with cross-testing	<ul style="list-style-type: none"> <li>• Minimum Fee</li> <li>• Work over 3 hours</li> </ul>	\$1,000 per Plan \$225 per Hour
Notice Delivery Service	<ul style="list-style-type: none"> <li>• \$75 minimum fee per mailing event</li> </ul>	\$4 per Hardcopy Participant Package
Investment Change Notice Delivery Service	<ul style="list-style-type: none"> <li>• \$40 minimum fee per mailing event</li> </ul>	\$2 per Hardcopy Participant Package
Participant locator services		\$7 per Participant Located
eDelivery Initial Notice Service		\$2 per Covered Employee

Notes:

- Targeted employee communications are personalized communications designed to educate and motivate employees on ways to improve their saving for retirement. Current postage rates will apply to each targeted employee communication mailed.
- Administrative fee credit account (AFCA) administration covers the services related to the collection of 12b-1 fees, commissions, sub-transfer agency fees and other fees from plan investments and crediting them to a plan-level account. At the plan sponsor's direction, this money can be used to pay plan recordkeeping and administration fees. Excess money can be used to pay other plan-related expenses as described in the Services Agreement.
- For certain distributions, e.g., permissible withdrawals, the standard distribution fee will be waived and only a \$15.00 check fee will apply.
- Ascensus will make available various sales support services and conferences to certain investment partners and financial professionals. The cost of any travel, lodging and meals for these conferences may be paid by Ascensus. Ascensus may receive compensation from new business as an indirect result of these services and conferences (which may offset the cost of any travel, lodging, and meal expenses paid). This compensation varies from year-to-year and is difficult to provide a projected calculation. Please contact Ascensus for additional details regarding this potential indirect compensation.

**Compensation Received from Parties Other Than the Employer or the Plan  
(Indirect Compensation)**

**Float:**

As part of the compensation it receives for trust and/or custodial services provided to the Plan, Ascensus Trust Company, an Ascensus subsidiary, retains any interest earned on the amounts used to fund disbursements that have not yet been presented for payment and amounts to be invested in any investments where the appropriate data or investment direction has not been timely provided to the Ascensus Trust Company or Ascensus (i.e., Ascensus Trust Company has received the funds to be invested but has not received the corresponding investment data). Amounts to be invested will generally be invested within one business day of receipt of funds and the correct corresponding investment data.

As additional compensation for its services, Ascensus Trust Company retains any interest earned on amounts to be invested pending receipt of investment instructions and the amounts in its disbursement account until

disbursements are presented for payment, and interest earned in its contribution account until the amounts are invested. This interest is commonly known as “float” and is paid by the financial institutions at which Ascensus Trust Company maintains such accounts and/or the investments in which Ascensus Trust Company invests such accounts. Generally, funds are distributed the same day as the distribution request is received or when the distribution data is in good order. The assets on which float is earned are invested in a privately managed account that may include stable value fund(s) and various overnight deposits with next day availability. The upcoming month’s expected rate of return and historical actual rates of return for the assets on which float is earned are disclosed at [www.ascensus.com/trust/trust-disclosures](http://www.ascensus.com/trust/trust-disclosures).

**Ascensus Auto-IRA Rollover Program:**

Ascensus Trust Company, an Ascensus subsidiary, offers voluntary and automatic rollover services to facilitate the transfer of Plan participant assets to individual retirement accounts (“IRAs”). Ascensus Trust Company receives compensation for services that Ascensus Trust Company provides related to the default IRA investment. These services include IRA recordkeeping, Web/IVR and call center servicing, distribution and tax reporting services, IRS Form 5498, 1099-R and Statement of Fair Market Value calculation and fulfillment, and missing participant locator services. The compensation Ascensus Trust Company receives is sometimes referred to as sub-transfer agency fees, shareholder service fees, revenue sharing, or other terms. The rate of compensation paid to Ascensus Trust Company is 1.00% (100 basis points) of average daily net asset value of shares invested in the default IRA investment.

**APPENDIX B – INVESTMENTS**

As required by ERISA, this document includes information regarding plan investments. The investments listed below are those that you have informed Service Provider are designated plan investments. Except for the sub-transfer agency fee information below, Service Provider has obtained the information in this Appendix B from third-party sources. Service Provider believes that this third-party information is reliable, but cannot guarantee the accuracy or completeness of such information. Additional investment information may be obtained from the investment prospectus, annuity contract or other similar documents provided by the investment provider.

Investment Name	Ticker or Fund ID	Gross Expense Ratio	Net Expense Ratio	Sub-Transfer Agency Fee	12(b)-1 or Solicitation Fee	Maximum Sales Charge	Deferred Sales Charge*
<i>Redemption fees or trading restrictions (if applicable)</i>							
<b>AB Small Cap Growth Portfolio Z</b>	QUAZX	0.78%	0.78%	N/A	N/A	N/A	N/A
<b>Allspring Diversified Cap Builder Instl</b>	EKBYX	0.78%	0.78%	0.15%	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$20,000.00 or more within a period of 1 day(s).</i>							
<b>American Funds American Balanced R6</b>	RLBGX	0.25%	0.25%	N/A	N/A	N/A	N/A
<b>American Funds Trgt Date Ret 2015 R6</b>	RFJTX	0.30%	0.30%	N/A	N/A	N/A	N/A
<b>American Funds Trgt Date Ret 2020 R6</b>	RRCTX	0.31%	0.31%	N/A	N/A	N/A	N/A
<b>American Funds Trgt Date Ret 2025 R6</b>	RFDTX	0.32%	0.32%	N/A	N/A	N/A	N/A
<b>American Funds Trgt Date Ret 2030 R6</b>	RFETX	0.33%	0.33%	N/A	N/A	N/A	N/A
<b>American Funds Trgt Date Ret 2035 R6</b>	RFFTXX	0.35%	0.35%	N/A	N/A	N/A	N/A
<b>American Funds Trgt Date Ret 2040 R6</b>	RFGTX	0.37%	0.37%	N/A	N/A	N/A	N/A
<b>American Funds Trgt Date Ret 2045 R6</b>	RFHTX	0.37%	0.37%	N/A	N/A	N/A	N/A

American Funds Trgt Date Ret 2050 R6	RFITX	0.38%	0.38%	N/A	N/A	N/A	N/A
American Funds Trgt Date Ret 2055 R6	RFKTX	0.38%	0.38%	N/A	N/A	N/A	N/A
American Funds Trgt Date Ret 2060 R6	RFUTX	0.39%	0.39%	N/A	N/A	N/A	N/A
DoubleLine Shiller Enhanced CAPE R6	DDCPX	0.50%	0.50%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 4 Round Trip of \$0.01 or more within a period of 365 day(s).</i>							
Guggenheim Ttl Rtrn Bnd Fnd Inst	GIBIX	0.71%	0.62%	0.10%	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$0.01 or more within a period of 90 day(s).</i>							
Hartford Balanced Income R5	HBLTX	0.65%	0.65%	0.10%	N/A	N/A	N/A
iShares MSCI EAFE Intl Index K	BTMKX	0.04%	0.04%	N/A	N/A	N/A	N/A
iShares Russell 2000 SmCap Ind K	BDBKX	0.07%	0.07%	N/A	N/A	N/A	N/A
iShares S&P 500 Index K	WFSPX	0.03%	0.03%	N/A	N/A	N/A	N/A
Lord Abbett Short Duration Income R6	LDLVX	0.31%	0.31%	N/A	N/A	N/A	N/A
PIMCO Income Instl	PIMIX	0.62%	0.62%	N/A	N/A	N/A	N/A
Royce Small-Cap Opportunity Instl	ROFIX	1.12%	1.12%	N/A	N/A	N/A	N/A
Vanguard Federal Money Market Inv	VMFXX	0.11%	0.11%	N/A	N/A	N/A	N/A
Vanguard International Growth Adm	VWILX	0.31%	0.31%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).</i>							
Vanguard International Value Inv	VTRIX	0.39%	0.39%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).</i>							
Vanguard U.S. Growth Adm	VWUAX	0.20%	0.20%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).</i>							

Notes:

- **Contingent Deferred Sales Charges (CDSC) on A and C share classes** of certain mutual funds may not apply to transactions related to participant activity. The transactions include transfers between funds, loans, distributions and other benefit withdrawals. A CDSC may apply for actions related to employer transactions that result in closing the account. For employer transactions, a redemption fee may apply (typically 1% or less of the amount for shares held for less than 12 months). Details related to the CDSC can be found in each fund's prospectus and statement of additional information.
- **Unitized Stock Funds:** For plans offering this as a plan investment, unitized stock funds combine the purchase of shares of stock with a small cash position (usually 5% or less) to make offering company stock as an investment option in retirement plans more practical. The cash position allows for a more efficient way to manage purchase into and redemptions out of the fund while reducing the need to sell shares of stock (and thereby reducing costs). The effect of the cash position on the unitized fund's performance will depend on the performance of the cash position relative to the performance of the stock.
- **Sub transfer agency and 12b-1 or solicitation fees - This fee along with any 12b-1 fees shown are included in the investment's annual operating expense (gross and net expense ratio above) and does not increase the cost of the investment.** Sub-transfer agency fees (which may be called shareholder service fees, revenue sharing or other terms) are paid by the investment to Service Provider for services that Service Provider provides to the investment, including processing the purchase and redemption of shares and participant-level recordkeeping. This compensation is payable to recognize the reduction in cost to the investments for work performed by Service Provider. The compensation paid by the investment is based on either a percentage of the average net asset value of shares invested in the investment, or a fee per each participant account that invests in the investment, as listed above. A personal and account maintenance fee and a shareholder administration service fee may be paid by the investment to the authorized institution for services that the institution provides to the investment, see the plan prospectus and Statement of Additional Information for additional details.

**Disclaimers**

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