Pennsylvania Municipalities Pension Trust
Proposal for
Little Britain Township, Lancaster County

August 4th, 2026

Pennsylvania Municipalities Pension Trust
4855 Woodland Drive
Enola, PA 17025
800-382-1268

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Little Britain Twp.
Lancaster Co.

REQUEST FOR PROPOSAL RESPONSE:
LITTLE BRITAIN TOWNSHIP

PSATS TRUSTEES INSURANCE AND RETIREMENT SERVICES

4855 WOODLAND DRIVE

ENOLA, PA 17025-1291

800.382.1268

WWW.PSATSINSURANCE.ORG

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Section A. Narrative

1. Narrative Response to RFP

The Pennsylvania Municipalities Pension Trust, sponsored by the Pennsylvania State Association of Township Supervisors (PSATS), has been providing a defined benefit pension plan to townships since 1959. In 2009, the Board of Trustees voted to add a 457(b) Deferred Compensation plan. In 2016, a 401(a) Defined Contribution plan was added to our menu of options.

Our partnership with Summit Financial/HUB International has provided us with the key ingredients to offer administrative and actuarial services to our member townships. Summit/HUB also provides investment expertise and education to many of the township supervisors responsible for making the day-to-day decisions regarding the investment of plan assets. Nationwide Trust Company (NTC) provides the recordkeeping/custody of assets for the plan.

In November 2017, Summit Financial was purchased by HUB International, a large North American insurance brokerage firm. HUB International was interested in expanding their retirement plan consulting footprint in the Northeast. There have been no changes to the daily operations of the firm as HUB has allowed Summit Financial to continue servicing our clients as we have for the past 25 plus years. The group formerly known as Summit Financial will be referred to as HUB International or HUB for the remainder of this RFP.

Section B. Responder's history, ownership and organization

1. **List your organization's complete name, address, telephone and fax numbers. Briefly describe the organization, the year it was founded, location of its headquarters and other offices, its ownership structure and affiliation with other companies.**

Pennsylvania Municipalities Pension Trust/PSATS

The Pennsylvania State Association of Township Supervisors (PSATS) has been serving townships of the second class since 1921. The Trust, sponsored by PSATS, has been offering pension plans to township employees since 1959. PSATS performs administrative services for the Trust.

4855 Woodland Drive
Enola, PA 17025
Phone: (717) 763-0930
Fax: (717) 763-9732
Main Contact: Harry Krot
Email: hkrot@psats.org

HUB International

HUB International, a third-party pension administration firm, currently services over 400 plan sponsors across the United States with defined benefit and defined contribution plans. The service includes administration, investments (selection / monitoring / fiduciary responsibility), consulting, compliance, employee education and individual retirement planning. Consulting services are provided to all clients and actuarial services to all qualified defined benefit and non-qualified defined benefit plans. HUB does not and will not provide custody of any assets.

Joseph Bonasera, President
Doug Johnson, VP

300 Ballardvale Street
Wilmington, MA 01887
Phone: (781) 229-9500
Fax: (781) 229-2700
Email: joe.bonasera@hubinternational.com / doug.johnson@hubinternational.com

HUB and its registered investment advisors are responsible for client assets of $4+ billion. These assets include defined benefit and defined contribution plan assets.

HUB's clients range in size from small privately held firms to large public companies with thousands of employees. The business includes both for profit and not for profit organizations. HUB International currently provides ongoing administration, actuarial, investment, participant counseling and consulting services to more than 100 defined benefit clients and more than 300 defined contribution clients.

Nationwide

Nationwide Financial
5900 Parkwood Pl
Dublin, OH 43016
Phone: (800) 626-3112
Fax: (614) 435-4197

Nationwide's On Your Side promise is more than a successful 40-year-old slogan. It's a broad-based promise of service to our customers and partners, and our associates deliver on this promise every day. Our dedication began in 1926, when we saw a better way to provide consumers a choice in seeking competitive services. Throughout our history, we have built our brand by going the extra mile for our customers. This attitude drives everything we do and is the true meaning of our On Your Side slogan.

All custodial services are provided by Nationwide Trust Company (NTC) for the PSATS plan.

NTC, a division of Nationwide Bank, was established on September 1, 1998 to provide new and existing clients with trustee and custodial services. NTC's duties as trustee are to hold and preserve the assets of the plan, assuring that plan assets are distributed only in compliance with the plan document, as directed by a plan fiduciary or its authorized representative.

HUB International and its affiliate companies, as well as Global Retirement Partners/LPL Financial, are separate and unrelated to Nationwide.

2. **Provide a brief history of your organization and affiliated entities, if any.**

a. ***What is the total asset base of the municipal pension funds on which you consult?***

HUB International and its registered investment advisors are responsible for client assets totaling $4+ billion. HUB provides administration to approximately 300 defined contribution clients and over 100 defined benefit clients. HUB currently works with the Trust to provide services on over $65 million in defined benefit plan assets and over $20 million in defined contribution plan assets.

Consulting services are provided to all clients and actuarial services to all qualified defined benefit and non-qualified defined benefit plans. HUB does not and will not provide custody of any assets. All custodial services are provided by large well-known financial firms, including Fidelity, Nationwide, T. Rowe Price, Empower, Voya, Vanguard, and others.

b. ***How many plans do you provide administrative services for? Consultative services? Custodial Services?***

HUB provides administration, consulting, educational and investment services to approximately 300 defined contribution clients and over 100 defined benefit clients. Actuarial services are provided for each defined benefit client along with administration, consulting, investments and education for participants. HUB International does not provide custodial services.

c. ***Describe your organization's level of experience and knowledge of the particular elements of the Township's pension program.***

HUB is very knowledgeable about the elements and issues facing the Trust/PSATS plan and the townships receiving the services. HUB and its staff bring a wealth of plan knowledge to the Trust/PSATS and have worked in conjunction with the Trust/PSATS for many years (actuarial and administration). Actuarial and investment expertise is a requirement as many of the township supervisors responsible for decision making need additional time to fully understand all of the issues regarding costs/benefits and suitable investment allocation/diversification for their township. The servicing requires treating each township individually as they all have different needs, objectives and risk tolerance. It's also critical to meet the time constraints faced by the township supervisors. Many educational meetings or consulting meetings occur after business hours to accommodate supervisor's schedules. An important element in helping township supervisors is the ability to take a complex issue and make it clear to people who do not work in the actuarial or investment field every day.

d. ***Describe your level of experience in advising townships on defined contribution and defined benefit programs.***

Another critical benefit that is important for the Trust/PSATS program is our ability to offer defined benefit pension plans, 457(b) plans, & 401(a) plans to townships. HUB International currently works with the Trust/PSATS to provide all of these offerings. Providing both types of plans where the employee and Township contribute helps participants prepare for a more financially sound retirement.

HUB's defined contribution clients represent 75% of the client base. These plans include 401(k), 457(b), 457(f), 401(a) and 403(b) plans. All of HUB's staff are Certified Pension Consultants ("CPC") or actively pursuing the CPC designation.

3. Describe the range of activities of your organization and any affiliated entities.

See above in Section B, Question #1.

4. Within the last five (5) years has your organization or an officer or principal been involved in any business litigation or other legal proceedings relating to your professional activities? If so, provide an explanation and indicate the current status or disposition.

No

5. Identify the consultants and other key staff who will be involved in serving our account. Provide resumes for these individuals.

HUB brings a wealth of industry knowledge and PSATS brings decades of experience managing the affairs of the Trust and its members. The following HUB Associates or PSATS employee will be providing services to the plan.

Joseph F. Bonasera
President
joe.bonasera@hubinternational.com
Phone: (781) 761-1623

Joseph Bonasera founded Summit Financial (now HUB International) in 1993 to provide clients with the kind of personalized attention that he hadn't found in his previous 20 years working in the financial services industry. He built HUB International on two key concepts: first that every client should feel like they are the only client, and second that the corporate environment should be one that supports the personal growth and professional fulfillment of every member of the HUB International team.

HUB Internationals' strength lies in the handpicked team of people who, like Joe, are motivated to succeed, effective communicators, respectful of their clients and co-workers, and strive to be the best they can be. Joe has over 50 years of experience in the sales, service, and administration of employee benefit and retirement plans - the most rewarding of which have been the past thirty plus years building Summit Financial.

Educational and Professional Background:

- Bowdoin College - B.A. Economics 1973
- Northeastern University - M.B.A. 1981
- Bentley College - M.S.T. 1983
- FINRA Securities Registrations: Series 1, 65

Joe maintains the following professional designations awarded by The American Society of Pension Professionals & Actuaries (ASPPA): Qualified Plan Administrator (QPA) and Qualified Plan Financial Consultant (QPFC).

NOTE: Joe Bonasera is not a current or former employee of the township or is registered as a Federal or State lobbyist.

Jason A. Denton
Senior Consulting Actuary
jason.denton@hubinternational.com
Phone: (781) 761-1664

Jason A. Denton graduated from the University of Rhode Island with a Bachelor of Science with highest distinction in Mathematics in 1994 and a Master of Science in Mathematics in 1996. Prior to joining HUB International Corporation as a Senior Consulting Actuary, Jason was the Director of Actuarial Services with The Angell Pension Group and a Benefits Consultant and Actuary with Watson Wyatt Worldwide.

Jason has over 25 years of experience advising companies with one to over 100,000 employees in the design, compliance, funding and administration of their retirement programs including qualified and nonqualified pension plans as well as postretirement welfare plans. His clients have covered a wide spectrum of retirement issues including multiemployer union groups, non-electing church plans, governmental, small professional service groups and multi-national conglomerates. Jason is a Fellow of the Society of Actuaries and an Enrolled Actuary.

NOTE: Jason Denton is not a current or former employee of the township or is registered as a Federal or State lobbyist.

Scott Boulay
Senior Consulting Actuary
scott.boulay@hubinternational.com
Phone: (781) 761-1649

Scott Boulay is a Senior Consulting Actuary with HUB International. He has more than 25 years of experience and was previously employed by CIGNA, Towers Perrin, and Watson Wyatt where he served as the company's East Regional Training Coordinator. Scott graduated with distinction with a B.S. in Actuarial Mathematics from Worcester Polytechnic Institute. He is an Associate of the Society of Actuaries (ASA), a Member of the American Academy of Actuaries (MAAA), an Enrolled Actuary (EA), and has been a frequent speaker at industry meetings about plan design alternatives; including cash balance plan design, the impact of global aging, and the future of U.S. retirement systems.

Scott's responsibilities include qualified retirement plan design, funding, compliance and administration, as well as the design and implementation of post-retirement medical benefit arrangements and non-qualified plans for executives. His clients range in size from owner-only businesses to multi- national firms with thousands of employees and include Blue Cross Blue Shield of Rhode Island, Allmerica Financial, and Nortek, Inc.

NOTE: Scott Boulay is not a current or former employee of the township or is registered as a Federal or State lobbyist.

Doug Johnson
VP, Retirement Plans
doug.johnson@hubinternational.com
Phone: (781) 761-1655
Doug is a Vice President in HUB's Retirement Plan Services division. Having joined the HUB team in 2007, Doug focuses his efforts on business development and assisting plan sponsors efficiently manage all aspects of their retirement plan, including plan design, investment due diligence, and employee education.

Educational and Professional Background:

- Bowdoin College - Bachelor of Arts, Government & Legal Studies (minor in Economics)
- Boston College - Carroll School of Management, Master of Business Administration
- FINRA Securities Registrations: Series 7, 63, 65

Doug currently maintains the Qualified Plan Financial Consultant (QPFC) designation awarded by The American Society of Pension Professionals & Actuaries (ASPPA).

Doug is also an Accredited Investment Fiduciary® (AIF®), a designation that signifies he demonstrates the knowledge to assess whether an investment fiduciary conforms to a global fiduciary standard of excellence.

NOTE: Doug Johnson is not a current or former employee of the township or is registered as a Federal or State lobbyist.

David B. Mulkern
Senior Account Manager
dave.mulkern@hubinternational.com
Phone: (781) 761-1624

Dave is a Senior Account Manager in HUB's Retirement Plan Services division. He brings almost twenty years of experience in the retirement plan industry. Prior to joining HUB International in 2004, Dave held compliance, conversion, and administration roles with several third-party administration firms.

Educational and Professional Background:

- University of New Hampshire, Whittemore School of Business - Master of Business Administration
- Canisius College - Bachelor of Arts, History and Political Science
- The Institute for Employee Benefit Training Employee Benefits Plan Program Diploma
- FINRA Securities Registrations: Series 6, 63

Dave currently maintains the following professional designations awarded by The American Society of Pension Professionals & Actuaries (ASPPA): Qualified 401(k) Administrator (QKA), Qualified Pension Administrator

(QPA), and Certified Pension Consultant (CPC). Dave is a member in good standing with ASPPA.

NOTE: Dave Mulkern is not a current or former employee of the township or is registered as a Federal or State lobbyist.

Dan Fowler
VP, Senior Account Manager
dan.fowler@hubinternational.com
Phone: (781) 761-1628

Dan is a VP, Senior Account Manager in HUB's Retirement Plan Services division. He brings over twenty years of experience in the retirement plan industry.

Educational and Professional Background:

- Bowdoin College – Bachelor of Arts,
- Bentley College – MBA
- Bentley College – Master of Science in Financial Planning (MSFP)
- FINRA Securities Registrations: Series 7, 66

Dan currently maintains the following professional designations awarded by The American Society of Pension Professionals & Actuaries (ASPPA): Qualified 401(k) Administrator (QKA), Qualified Pension Administrator (QPA), and Certified Pension Consultant (CPC). Dan is a member in good standing with ASPPA.

NOTE: Dan Fowler is not a current or former employee of the township or is registered as a Federal or State lobbyist.

Anne Serrano, Nationwide
Sr. Analyst, Client Services
(614) 435-0038
serraa6@nationwide.com

Anne is a Pension Specialist with Nationwide and supports HUB International in the administration/operations of the PSATS plan.

NOTE: Anne Serrano is not a current or former employee of the township or is registered as a Federal or State lobbyist.

John Kulp
Director of Trusts
jkulp@psats.org
Phone: (717) 763-0930

John is the Director of both Pension & Insurance Trusts at PSATS. He brings over 25 years of experience in the employee benefits, financial services and insurance industry. John has held leadership roles at several industry-leading organizations, driving growth and innovation throughout his career.

Educational Background:

- Susquehanna College – Bachelor of Science, Major in Business Administration, minor in marketing. Cum Laude honors.

NOTE: John Kulp is not a current or former employee of the township or is registered as a Federal or State lobbyist.

There are other individuals from PSATS who are involved in the administration of the Trust.

Section C. Services

1. **Describe your proposal regarding custodial services.**

NTC, a division of Nationwide Bank, was established on September 1, 1998 to provide new and existing clients with trustee and custodial services. NTC's duties as trustee are to hold and preserve the assets of the plan, assuring that plan assets are distributed only in compliance with the plan document, as directed by a plan fiduciary or its authorized representative. NTC is not a named fiduciary within the meaning of Section 402(a) of ERISA with respect to the administration and management of a plan and has no responsibility for such matters.

2. **Describe your proposal regarding investment services.**

HUB works with each individual member township of the Trust/PSATS to create individual Investment Objective

Statements that are unique to the township's need, resources, and objectives. Utilizing the tools and documents provided by Nationwide Financial, HUB will assist the township in identifying their objectives, risk tolerance, and the investment structure that best suits goals and objectives. HUB will also work with plan participants to help them with their investment elections if the plan is participant directed.

Nationwide can provide several fiduciary tools that you can use in conjunction with HUB's educational services to help understand the fiduciary obligations involved in sponsoring and maintaining a retirement plan.

3. Describe your proposal regarding administrative and consultative services.

The Trust/PSATS/HUB would provide these services, which are essential to the operation and administration of the townships defined benefit plan. Among these are plan consultation, plan design, assistance with Act 44 responses, administrative support, asset allocation advisory assistance and plan reporting. Employee communications such as, participant benefit statements, benefit calculation services (which includes benefit distributions), direct deposit and tax reporting.

Our proposal is a full-service arrangement, which provides for all services included in our annual fees. Unlike many service providers, we do not charge hourly rates for any service. Our model is that we become part of the team and do what is necessary to meet individual township needs. This includes actuarial studies for new and existing townships, investment education, discussion and analysis of plan design issues to assure consistency between the plan document and employer objectives, technical assistance in all plan matters, updates to plans as a result of recently passed legislation and any services associated with the normal administration of a retirement plan. We will also provide an IRS prototype plan document and SPD for all townships to replace the current resolution/ plan agreement.

Our staff is always available, consulting on projects ranging from providing quotes for potential new programs or analyzing and reviewing any possible program changes with Township officials from both a cost and employee impact perspective. Unlike a number of our competitors, we do not charge additional fees for our consulting services – our clients never have to worry about being "on the clock" when any question or issue arises. At HUB International, we feel that our dedication, attention to detail, timeliness and ability to deftly respond to issues truly sets us apart from our competitors.

Section D. Fees

1. **Please provide a fee proposal for the services outlined in this request. Itemize separate charges for separate services where appropriate.**

The Trust/PSATS/HUB review the fee arrangements with Nationwide on an annual basis. The fees associated with the plan are netted from portfolio performance (except those that are billed directly to the township). Complete fee disclosure will be provided quarterly.

The annual fee charged by the Trust/PSATS to provide plan administration, contribution processing, benefit requests, actuarial reports, marketing and audit assistance for the 401(a)/457(b) plan is:

Townships with less than 5 employees:
- Electronic transfer (ACH): $200 per year
- Payment by Check: $300 per year

Townships with 5 – 10 employees:
- Electronic transfer (ACH): $250 per year
- Payment by Check: $400 per year

Townships with more than 10 employees:
- Electronic transfer (ACH): $350 per year
- Payment by Check: $500 per year

Services to our member townships include consulting, actuarial work, plan documents, plan amendments (requested or mandated), plan administration, quarterly due diligence, fiduciary role for the selection and monitoring of investment options, development of plan Investment Policy Statement (IPS), model portfolios to help townships with investment decisions, investment education seminars, Trustees meetings, PSATS Conference presentations, and township meetings. Nationwide Financial provides plan recordkeeping, investment platform, benefit payments, website access, quarterly plan statements and tax reporting. (Note –

these figures are a % of plan assets)

Service Provider	457 Fee	401a Fee
Nationwide Financial Recordkeeping	0.21%	0.21%
PSATS Trustees Insurance & Retirement Services	0.40%	0.40%
HUB International	0.35%	0.60%
Total	0.96%	1.21%

*NOTE: the above charts do not include investment management/mutual fund expense. Investment management expense will vary depending on investment selection/portfolio construction of the Township or Township employee/plan participants.

2. **Provide an hourly fee schedule for any additional services not included in the basic scope of services.**

N/A

Section E. Investment Policy, Research, & Reporting

1. **Describe your approach to investment research.**

HUB evaluates money managers by analyzing quantitative data (performance, risk, style drift, fees, benchmarking, etc.) provided by third party firms such as Morningstar, Fi360, and Zephyr. HUB regularly meets with representatives and PM's of the mutual fund firms for qualitative analysis, which includes people, investment process, investment philosophy, product objective, etc.

We also look at quarterly/annualized performance, manager changes, analyst changes, legal issues, fund closings/reopening, tracking error, asset levels, etc. when completing our analysis.

2. **How are investment managers evaluated?**

HUB's Investment Policy Statement evaluates managers looking at the following quantitative factors:

- 1-Year Return vs. Peers
- 3-Year Return vs. Peers
- 5-Year Return vs. Peers
- Alpha
- Up Market Capture
- Down Market Capture
- Morningstar Rating
- Sharpe Ratio
- Information Ratio
- Sortino Ratio

HUB also works closely with HUB's investment research team (IRT) when creating or monitoring an investment line-up for a client.

HUB's Investment Research Team (HUB IRT) is comprised of six experienced investment professionals (average 20 years industry experience) with diverse backgrounds and perspectives.

HUB's analysis of investments begins with frequent meetings with investment managers both in-house and on site. We schedule onsite meetings with money management firms every year to discuss strategies currently on our preferred list as well as managers that are on our bench. Our main objective of scheduling these meetings is to reaffirm everything we already know about the management team, and to discuss the culture and direction of the firm with key management personnel. We schedule numerous additional in-office meetings with various equity managers, fixed income managers, target date managers and alternative strategists. During these meetings we review changes to their respective strategies and their performance attribution.

3. **Describe your asset allocation process for pension investments, if the plan's investments are directed by the governing authority. Be sure to address the development of investment policies, portfolio structure, and guidelines for investment managers.**

HUB's recommendations are based upon the Modern Portfolio Theory. The first decision of a participant or Township, after the education process, is to define the appropriate asset allocation. That is, amount of assets allocated to stocks, bonds and the guaranteed account. Once this decision is made, the portfolio should be diversified to seek to reduce the risk of large losses. In this case assets are diversified among large, mid and small cap money managers, US, developed and emerging foreign investments. Portfolios will also have an exposure to REIT and commodities. On the fixed income side, the portfolio will have exposure to corporate, government, high yield, foreign and emerging market debt.

In each asset class the portfolio will consist of passive (index funds) and active managers. The objective is to have active managers with a history of providing excess returns over the passive benchmark. Past performance does not guarantee future results.

All investments involve risk including possible loss of principal amount invested. There is no assurance that the objectives of any strategy will be attained.

4. **What is your firm's process for establishing client objectives?**

HUB works with each individual participant/Township of the Trust/PSATS to create individual investment strategies that are unique to the participant's need, resources, and objectives. Utilizing industry tools, HUB will assist participants/Townships in identifying their objectives, risk tolerance, and the investment structure that best suits their individual financial situation, their goals, and their needs.

5. **Describe the due diligence process utilized in the selection of investment products.**

See Section E, Question #2 above.

HUB's Key Evaluation Criteria Include:

- Track record style
- Consistency
- Performance
- Risk
- Asset size
- Fund management
- Fee

Other core categories that could result in additional monitoring of the fund include:

- Significant change in firm ownership
- Significant personnel turnover
- Significant change in philosophy
- Significant under-performance relative to a peer group
- Significant change in risk profile

HUB evaluates money managers by analyzing quantitative data (performance, risk, style drift, fees, benchmarking, etc.) provided by third party firms such as Morningstar, Fi360, and Zephyr. HUB regularly meets with representatives and PM's of the mutual fund firms for qualitative analysis, which includes people, investment process, investment philosophy, product objective, etc.

a. ***Do you receive any direct or indirect compensation from investment product providers?***

No.

6. **Comment on your philosophy regarding portfolio structure for municipal pension plans.**

HUB works with each individual participant of the Trust/PSATS to create individual investment strategies that are unique to the participant's need, resources, and objectives. Utilizing the tools and documents provided by Nationwide Financial, HUB will assist participants in identifying their objectives, risk tolerance, and the investment structure that best suits their individual financial situation, their goals, and their needs.

HUB's recommendations are based upon the Modern Portfolio Theory. The first decision of a participant, after the education process, is to define the appropriate asset allocation. That is, amount of assets allocated to stocks, bonds and the guaranteed account. Once this decision is made, the portfolio should be diversified to seek to reduce the risk of large losses. In this case assets are diversified among large, mid and small cap money managers, US, developed and emerging foreign investments. Portfolios will also have an exposure to REIT and commodities. On the fixed income side, the portfolio will have exposure to corporate, government, high yield, foreign and emerging market debt.

In each asset class the portfolio will consist of passive (index funds) and active managers. The objective is to have active managers with a history of providing excess returns over the passive benchmark. Past performance does not guarantee future results.

7. **Describe the educational services to participants and the governing authority which you expect to provide or make available within the quoted fee.**

We will work closely with the Townships to provide any educational services for them, ranging from group presentations to all employees while also being available to meet individually with township employees as requested.

8. **Describe your reporting procedures.**

Townships will receive quarterly statements (see sample statement provided – See Appendix A).

HUB will prepare plan valuations, participant benefit statements and Act 205 filings every other year as well as GASB reporting and plan benefit studies upon request.

Nationwide provides an annual audit package and their SOC1 report.

Additional reporting can be made through Nationwide depending upon the level of service you request. HUB will work with each township to provide all necessary reporting.

9. **What methods and sources of data do you use in calculating investment performance of a pension portfolio? How often are performance reports produced and delivered to participants and to the governing authority? Include a sample performance evaluation report.**

Nationwide provides plan statements with investment performance results on a quarterly basis to all participating townships. The quarterly plan statements include the following features:

- Total plan assets
- Total contributions
- Investment Gain/Loss
- Plan performance during the reporting period
- Plan performance year to date
- Total assets by investment class
- Account Activity by Fund
- Investment Performance by fund

10. **Describe how participants, in a participant directed plan, can change investment allocations. Describe how the governing authority can change the plan's investment allocation in a plan that does not allow participant investment elections.**

Participants can make changes to their investment allocations online with Nationwide (www.nationwide.com/realtirement) or through the Nationwide 800-number (888- 867-5175). Participants can make up to 11 allocation changes in 2 consecutive quarters and 20 totals in a year. The governing authority would go through the same process (online or 800-number) to make any changes.

Section F: Scope of Services

Please indicate whether your firm proposes to provide the following services within the quoted fee.

1. **Attendance participant and Board meetings upon request.**

Included in the proposal.

2. **All benefit calculations.**

Include in the proposal.

3. **Annual benefit statements for all active participants.**

Included in the proposal.

4. **Maintenance of relevant records for active, retired and terminated vested members of each plan.**

Included in the proposal.

5. **Timely updates on any changing legislation and regulations that are relevant to the administration of the pension plans.**

Included in the proposal.

6. **Copies of all files, correspondences, and records, at no cost to the Township, within thirty (30) days**

upon termination of services.

Included in the proposal.

7. **Consultative and participant communication services as needed.**

Included in the proposal.

8. **Plan documents (457, 401a, etc.) as required along with restatement as required.**

The original plan document is included in the proposal. Periodic restatements are required by the IRS. All or a portion of the cost for the restatement will be the responsibility of the municipality.

Pennsylvania Municipalities Pension Trust
ACT 44 DISCLOSURE FORM

The Pennsylvania Municipalities Pension Trust ("Trust") is a collection of municipal entities from throughout the Commonwealth of Pennsylvania and is the primary Contractor for the pension plan(s) offered by the Township for its employees. The Trust has entered into a number of subcontracts with firms that provide various professional services, all of which are identified below.

1) State the names and titles of each individual in your firm who will be providing professional services to the Trust including, if any, outside advisors or subcontractors; and describe the responsibilities of each named individual.

A. *HUB International Company*

i. *Doug Johnson, Vice President, Plan Consultant*
Responsible for administrative, accounting, actuarial and investment services that HUB International provides to the Trust.

ii. *Jason A. Denton, Senior Retirement Consultant*
Provides actuarial services for Trust participants.

B. *Nationwide Trust Company, FSB*

i. *Anne Serrano, Senior Analyst – Client Services*
Serves as the Trust's main contact for service with Nationwide Trust Company, FSB, which maintains investment platforms offered through the Trust.

C. *Pennsylvania State Association of Township Supervisors (PSATS)*

i. *David M. Sanko, Executive Director*
Maintains overall management responsibility for the administrative, management and member services through the contractual relationship between PSATS and the Trust.

ii. *Michelle Carpenter, Deputy Executive Director/Finance Director*
Responsible for the administrative, management and member services through the contractual relationship between PSATS and the Trust.

iii. *Scott E. Coburn, Education Director and Counsel* Provides legal services to the Trust through the contractual relationship between PSATS and the Trust.

iv. *Harry Krot, Trust Membership/Promotion Manager*
Promotes Trustees Insurance & Retirement Services through direct outreach and active marketing campaigns.

D. Brown Plus

Provides annual accounting and auditing services to the Trust.

E. *Trustees of the Pennsylvania Municipalities Pension Trust*

Responsible for overall management and governance of the Trust.

i. Jack Hines, Chairman
ii. Shirl Barnhart
iii. Clyde "Champ" Holman
iv. Marvin Meteer
v. Andrew Boni

2) State whether any of the above-named individuals, or your firm
   - Is a current or former official or employee of the Trust, or any Pennsylvania municipality *Yes*
   - Is or has been a registered federal or state lobbyist *Yes*
   - What are the responsibilities of each individual named above with regard to the proposed contract? *Same as #1*

3) If the answer in either case is 'yes', provide the name of the individual(s), specify whether they are a Federal and/or State lobbyist, and provide the date of their most recent registration/renewal.

   David M. Sanko, State Lobbyist, Renewed January 1, 2025

   PA State Assn. of Township Supervisors, State Lobbyist, Renewed January 1, 2025

4) Confirm that resumes of any of the above-named individuals will be provided upon request. *Yes*

5) Confirm that any information provided in this form will be updated annually and if and when changes occur. *Yes*

6) State whether your firm has provided employment or compensation to any third-party intermediary, agent, or lobbyist to directly or indirectly communicate with the Trust or any participating municipality in connection with any transaction or investment involving your firm and the Trust or any Pennsylvania municipality.

   No

7) State whether your firm, or any agent, officer, director, or employee of your firm has solicited or made a contribution to any Pennsylvania municipal official or candidate for

Pennsylvania municipal office or to the political party or political action committee of such an official or candidate. *No*

8) State whether, following the advertisement of the Request for Proposal by the Trust, your firm has caused or knowingly allowed any third party to communicate with the Trust about the award of a professional services contract, except for requests for technical clarification. *No*

9) State whether your firm, or any affiliated entity, has made a contribution within the previous two years to the Trust, or to trustee, or to any Pennsylvania municipal official, or candidate for Pennsylvania municipal office in a Pennsylvania municipality which controls the Trust. State the dates of any such contributions. *No*

10) State whether your firm, or any affiliated entity, has any direct financial commercial or business relationship with any official of the Trust or municipality, which controls the Trust. *None*

11) State whether your firm or any affiliated entity has offered or conferred a gift of more than nominal value to any official, employee, or fiduciary of the Trust or any municipality, which controls the Trust. *No*

12) State and disclose all contributions made by your firm or any affiliated entity which meet the following criteria: *See attached*

   i. The contribution was made within the last five years
   ii. The contribution was made by an officer, director, executive-level employee or owner of at least 5% of your firm or affiliated entity
   iii. The amount of the contribution was at least $500 in a form of:
      a) A single contribution by a person included in subparagraph ii.
      b) The aggregate of all contributions by all persons in subparagraph ii.
   iv. The contribution was made to:
      a) a candidate for any public office in the Commonwealth or to an individual who holds that office.
      b) a political committee of a candidate for public office in the Commonwealth or of an individual who holds that office.

   The information provided under this item shall be updated annually.

13) State the following information with respect to all persons identified as contributors in the preceding sub-paragraph: *See attached*

- Name and address of the contributor
- The contributor's relationship to your firm
- The name and office or position of each person who received a contribution
- The amount of the contribution
- The date of the contribution

14) State and disclose any gifts to an official, or employee of the Trust or any municipality, which controls the Trust.

None

15) State whether your firm employs or retains any third-party intermediary agent or lobbyist; and that person's duties.

No

16) State whether there exists any financial relationship between your firm, or any affiliated entity, and any official of the Trust or of a municipality, which controls the Trust.

No

Pennsylvania Municipalities
Pension Trust

By: ________________________

Date: March 3, 2026

The attached political contribution disclosure(s) are being made pursuant to Pennsylvania's Act 44 and on behalf of the Trustees of the Pennsylvania Municipalities Pension Trust.

Clyde "Champ" Holman
309 Back Road
Barnesville, PA 18214

1.

- Name: Lou Barletta
- Position: Lou for Governor
- Amount: $1000
- Date: July 2021

2.

- Name: Where America Starts
- Position: PAC Schuylkill County
- Amount: $1000
- Date: April 2021

3.

- Name: Lou Barletta
- Position: Governor of PA
- Amount: $1000
- Date: February 2022

4.

- Name: Friends of Bill Burke
- Position: Schuylkill Co. Common Pleas Judge
- Amount: $500
- Date: September 2023

5.

- Name: Carolyn Carluccio
- Position: Supreme Court Judge of PA
- Amount: $800
- Date: October 2023

6.

- Name: Dane Watro
- Position: State Representative
- Amount: $500
- Date: April 2024

7.

- Name: Dan Meuser
- Position: Congress
- Amount: $500
- Date: June 2024

8.

- Name: Dane Watro
- Position: State Representative
- Amount: $250
- Date: November 2025

Marvin Meteer
2473 Old Stagecoach Rd
Wyalusing, PA 18853

1.

- Name: Tina Pickett
- Position: PA House of Representatives
- Amount: $50
- Date: July 2025

PSATS Townships 457 & 401(a) Plans Investment Options

EQUITIES

	VALUE	BLEND	GROWTH
LARGE-CAP	Vanguard Dividend Growth Columbia Overseas Value	Vanguard 500 Index American Funds Fundamental Investor Vanguard Total Int'l Stock Index	American Funds Growth Fund of America American Funds EuroPacific Growth
MID-CAP	Principal Mid Cap Value	Vanguard Mid Cap Index American Funds New World	MFS Mid Cap Growth
SMALL-CAP	Janus Henderson Small Cap Value	Vanguard Small Cap Index	ClearBridge Small Cap Growth

FIXED INCOME

	SHORT TERM	INTERMEDIATE TERM	LONG TERM
HIGH QUALITY	Morley Stable Value	PGIM Total Return Bond Vanguard Intermediate Term Treasuries	PIMCO Real Return
MEDIUM QUALITY		LeggMason BW Global Opps Bond	
LOW QUALITY		American Funds High Income Trust	

Target Date Funds: Vanguard Target Retirement Funds
Specialty: DWS RREEF Real Estate Securities

No investment strategies can guarantee a profit or protect against a loss. Diversification does not eliminate the risk of investing; losses are possible in diversified portfolios. **Past Performance is not a guarantee of future results.** Investment returns and principal values fluctuate with changing market conditions, so that, when redeemed shares may be worth more or less than the original cost. Investors should carefully consider the investment objectives, risks, charges, and expenses of any investment. This and other important information is contained in the prospectus which should be read carefully before investing. The prospectus can be found at www.nationwide.com. Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

PO Box 219961
Kansas City, MO 64121-9961

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MILES DYER
3764 MARBURG AVE
CINCINNATI OH 45209-2339

Account Information

Name	MILES DYER
Plan ID	X01-00001
Company Name	Los Angeles Talent Agency
Plan Name	The Smith Group 401(k)

Total Account Value *(as of 07/31/2020)*
$7,939.96

Account Summary

Balance *(as of 07/01/2020)*	**$21,197.02**
Contributions	
Total Employee	$441.83
Total Employer	$171.82
Investment Earnings	$821.81
Other Credits	$0.00
Fees and Expenses	-$25.00
Distributions	-$14,767.21
Loan Payments	$97.83
Balance *(as of 07/31/2020)*	**$7,939.96**
Outstanding Loan Balance	$3,742.63
Total Account Value	**$7,939.96**
Vested Balance	$7,939.96

Due to rounding, Total Account Value percentage may not equal 100%.

Contact Information

Nationwide Solutions Center
Our Nationwide Solutions Center representatives are available 8 a.m.- 11 p.m. ET Weekdays, 9 a.m. - 6 p.m. ET Saturday at 1-800-772-2182.

Website
http://nationwide.com/login

Financial Professional(s)
Robert Lairdser
robertlairdser@samplecompany.com

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Estimated Retirement

Your Personal Rate of Return* *(as of 07/31/2020)*

3-Month	YTD	1-Year	3-Year	5-Year
5.51%	1.44%	8.22%	6.66%	N/A

**Personalized rate of return represents the individual performance of the investment(s) you have selected for your portfolio. The calculation includes activity in your account (such as contributions, exchanges among investment options, etc.) using daily unit price in effect when the activity occurred. Other performance calculations shown on this statement are different. Because the timing of your investments and withdrawals will vary, your personal investment results will generally not be the same as the investment returns quoted for the individual funds you have chosen. Quoted performance data represents past performance. Past performance does not guarantee nor predict future performance. Current performance may be lower or higher than the performance data quoted.*

The estimate below is based on your current savings amounts and years to retirement. This estimate may not illustrate a comprehensive analysis of your situation. Log on to www.samplecompany.info and click on Tools for a more in-depth analysis.

Estimated Monthly Income at Retirement
$428.38

Potential Account Value at Retirement
$81,632.03

These figures are calculated using your current account balance of $36,068.71, contributions made by you and your employer over the last 12 months, and your age. Assumptions: Retirement age of 65 (30-year-long retirement), 6% annual return, 3% inflation rate, withdrawal rate in first year of 4%, Estimates are in today's dollars. Taxes are due upon withdrawal. For illustrative purposes only.

Important Messages

Your plan balances are reported using "Unit Values" and "Units". This valuation method allows your account to be valued on a daily basis. The Unit Value reflects changes in the fund's Net Asset Value, any distributions received (Dividends, Capital Gains or Interest) and any asset fees assessed under the plan. The value of your account, or any transaction thereon, is determined by multiplying the number of Units times the Unit Value. If you have any questions regarding Units or Unit Values, please contact your pension representative.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For sources of information on individual investing and diversification visit the Department of Labor Web site at https://www.savingmatters.dol.gov/employees.html.

Your retirement account is always at your fingertips, 24 hours a day, seven days a week, by visiting our website at www.nationwide.com/login.

If you have an account or pending payment question, or if you need help with an exchange, please call Nationwide Solution Center at 1-800-772-2182.

Review your statement carefully and report any inconsistencies to your employer immediately.

The cumulative effect of fees and expenses can substantially reduce the growth of a participant's retirement savings. Visit the Department of Labor's Web site https://www.dol.gov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf for an example showing the long-term effect of fees and expenses. These are just two of the many factors to consider when selecting an investment option. You should consider whether investing in a particular option, along with your other investments, will help achieve your desired financial goals.

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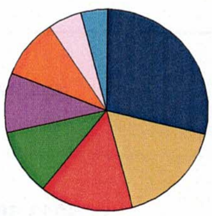
Your Fund Allocation Profile

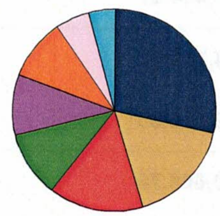
You are invested in the ABC Growth Model.
Your rebalance frequency is weekly. Your rebalance date is MM/DD/YYYY.

Current Investment Election *(as of 08/21/2020)*



27.00%	AM FDS EUPAC GRWTH
16.00%	AM FDS WASH MUTL INVST
14.00%	VNGRD SMCP INDX
10.00%	LINCOLN STABLE VALUE
9.00%	MTR WEST TTL RTRN BOND
9.00%	VNGRD 500 INDX
5.00%	AM CNTRY EMRG MRKTS
4.00%	VNGRD MIDCP INDX

Existing Balance Allocation *(as of 07/31/2020)*



26.76%	AM FDS EUPAC GRWTH
15.82%	AM FDS WASH MUTL INVST
14.08%	VNGRD SMCP INDX
10.04%	LINCOLN STABLE VALUE
9.09%	MTR WEST TTL RTRN BOND
9.02%	VNGRD 500 INDX
5.03%	AM CNTRY EMRG MRKTS
4.04%	VNGRD MIDCP INDX

Activity by Investment

	Credits	Investment Earnings	Fees and Expenses	Withdrawals	Unit value	Number of Units	Future Allocation Percent
AMFDS EUROPACFC GR R3							
Beginning Balance		**$1,088.73**					
	$35.57	$90.40	-$1.33	-$814.30	$12.5100	31.9004	5%
Ending Balance		**$399.07**					
FNKLN SMMDCAP GR A							
Beginning Balance		**$1,752.69**					
	$143.74	$18.40	-$2.01	-$1,191.31	$11.0100	65.5324	9%
Ending Balance		**$721.51**					
INVSCO OPP MN ST MDCAP A							
Beginning Balance		**$5,952.67**					
	$192.09	$306.01	-$7.10	-$4,318.62	$55.9300	37.9949	27%
Ending Balance		**$2,125.05**					
AMFDS GR FD AM R3							
Beginning Balance		**$3,288.73**					
	$152.94	$113.81	-$3.89	-$2,295.59	$45.0000	27.9112	16%
Ending Balance		**$1,256.00**					
INVSCO COMSTK A							
Beginning Balance		**$613.22**					
	$36.87	$15.02	-$0.71	-$417.47	$16.8600	14.6462	3%
Ending Balance		**$246.93**					
GDMNSCS GOVT INC A							
Beginning Balance		**$1,900.01**					
	$64.02	$88.44	-$2.25	-$1,333.77	$302.2200	2.3706	9%
Ending Balance		**$716.45**					
PIMCO REAL RTN A							
Beginning Balance		**$869.89**					
	$28.46	$44.89	-$1.04	-$621.64	$216.1000	1.4834	4%
Ending Balance		**$320.56**					
TOTALS							
Total Beginning Balance		**$15,466.14**					
	$958.00	**$676.97**	**-$18.33**	**-$9,992.70**			**100%**
Total Ending Balance		**$5,785.47**					

Account Activity by Source

Source		Money In	Money Out	Investment Earnings
Beginning Balance	**$5,894.31**			
Employee Salary Deferral		$1,392.00	$0.00	$118.66
Ending Balance	**$7,404.97**			
Beginning Balance	**$4,715.47**			
Safe Harbor Match		$1,113.60	$0.00	$94.92
Ending Balance	**$5,923.99**			
Beginning Balance	**$10,609.78**			
Totals		**$2,505.60**	**$0.00**	**$213.58**
Ending Balance	**$13,328.96**			

Income America 5ForLife

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Account Market Value	$190,743.34	Projected Guaranteed Annual Income Amount	$35,000.00
Account Income Base	$190,040.76	Next Income Base Reset Date	09/16/2021

The Projected Annual Lifetime Income Payment assumes income beginning at age 65, based on a single life, at 5% of the currently established income base. Prior to age 65, your income base will change based on contributions and market performance, as well as any exchanges into or out of the investment option; therefore impacting your annual lifetime income payment amount. For more information, please contact your employer or your retirement plan.

Income America 5ForLife

Account Income Base	$190,040.76	Guaranteed Annual Income Amount	$35,000.00
Next Income Base Reset Date	09/16/2021	Election Type	Single Life Election (or Joint Life Election)

The Projected Annual Lifetime Income Payment assumes income beginning at age 65, based on a single life, at 5% of the currently established income base. Prior to age 65, your income base will change based on contributions and market performance, as well as any exchanges into or out of the investment option; therefore impacting your annual lifetime income payment amount. For more information, please contact your employer or your retirement plan.

Vesting & Sources

Source Type	Current Balance	Vested Balance	Vested Percentage	Plan YTD Contributions
Salary Defferal	$146.98	$146.98	100%	$2,827.13
ER Match 2yr	$7,792.98	$7,792.98	100%	$1,099.48

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is on your side

Vesting & Sources (continued)

Source Type	Current Balance	Vested Balance	Vested Percentage	Plan YTD Contributions
TOTALS	**$7,939.96**	**$7,939.96**		**$3,926.61**

Vested percentages are estimates only; your actual vested balance will be computed at the time benefits are payable from your account. Please contact your employer if you have any questions.

Loan Activity

Loan #1

You borrowed $5,000.00 effective 02/11/2019 at 6.50%.

Loan Principal Balance *(as of)*	$3,820.05
Payment made this Period	**$97.83**
Payment applied to Interest	$20.41
Payment applied to Principal	$77.42
Loan Principal Balance *(as of 07/31/2020)*	$3,742.63
Loan Status: ***Active***	

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Total Outstanding Loan Balance *(as of 07/31/2020)*: **$3,742.63**

Loan #2

You borrowed $5,000.00 effective 02/11/2019 at 6.50%.

Loan Principal Balance *(as of)*	$3,820.05
Payment made this Period	**$97.83**
Payment applied to Interest	$20.41
Payment applied to Principal	$77.42
Loan Principal Balance *(as of 07/31/2020)*	$3,742.63
Loan Status: ***Defaulted***	**Defaulted Date:** ***07/31/2020***

Total Outstanding Loan Balance *(as of 07/31/2020)*: **$3,742.63**

Performance of Your Investment Options as of 07/31/20

*** Average Annual Total Returns**

Available Investment Options		Historical Performance					
Investment Option	*Future Contribution***	*YTD*	*1 Year**	*3 Years**	*5 Years**	*10 Years**	*Since Fund Inception*
Columbia Balanced R	10%	4.91%	9.50%	7.38%	7.60%	8.86%	11.56%
T. Rowe Price Retirement 2020 R		1.98%	5.84%	5.23%	6.74%	7.34%	8.88%
T. Rowe Price Retirement 2025 R		1.94%	6.32%	5.50%	7.23%	7.93%	7.56%
T. Rowe Price Retirement 2030 R		1.69%	6.52%	5.66%	7.65%	8.44%	10.25%
T. Rowe Price Retirement 2035 R		1.60%	6.82%	5.78%	7.95%	8.79%	9.52%
Franklin Rising Dividends R		0.99%	7.21%	8.67%	10.55%	10.96%	8.67%
T. Rowe Price Blue Chip Gr R	35%	21.02%	29.72%	17.48%	16.69%	16.50%	11.45%
Franklin Small-Mid Cap Growth R	15%	32.70%	41.12%	19.30%	15.32%	13.48%	13.25%
EQ/INVESCO Global		5.80%	13.59%	7.45%	9.65%	9.55%	14.50%
Templton Global Bond VIP Fund	10%	-5.49%	-4.04%	-0.97%	0.04%	1.62%	6.59%
Guaranteed Interest Option	30%	Guaranteed Interest Rate of 2.50% is in effect until 01/01/2022.					

Performance of Your Investment Options as of 07/31/20 (Continued)

*** Average Annual Total Returns**

Available Investment Options		**Historical Performance**					
Investment Option	*Future Contribution***	*YTD*	*1 Year**	*3 Years**	*5 Years**	*10 Years**	*Since Fund Inception*
Total	**100%**						

**Money coming into your account is invested as shown above. This represents your contribution allocation elections as of the statement date.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off underlying investment options, please call 1-800-772-2182 or visit www.nationwide.com/login.

Collective Investment Trusts (CIT) are generally offered within certain qualified retirement plans and do not have publicly available fund information and tickers like mutual funds.

#Stable Value/Fixed Accounts are backed by the General Account of Nationwide Life Insurance Company and solely by the claims paying ability of Nationwide Life Insurance Company. Information about the securities held in the General Account does not imply ownership by plan participants or by plan sponsors as the owners of the group annuity contract. This account is not a mutual fund.

Nationwide Fixed Select Option Rate-Annualized Effective Interest rate for the period ending XX/XX/XXXX: X.XX%**

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**The interest earned in this contract can be charged quarterly as calculated by Nationwide and credited to the Guaranteed Fund. The annualized effective interest rate does not include expenses including a contingent deferred sales charge or any plan fees, if applicable. Such fees and charges, if applicable and reflected, would lower the performance described above.

Fixed Rate-Annualized Effective Interest rate for the period ending XX/XX/XXXX: X.XX%***

***The annualized effective interest rate does not include expenses including a contingent deferred sales charge or any plan fees, if applicable. Such fees and charges, if applicable and reflected, would lower the performance described above.

Fee and Expense Summary

Fee Description	This period	Year-to-Date
One-Time Distribution Fee	-$25.00	$0.00

Please contact us at 1-888-540-2896 to provide updates on your financial situation, investment objectives, restrictions on your account or any other elements of your profile.

Investment Fund Detail

Date	Activity	Account/Source	Trade Date	Amount	Number of Units	Unit value
07/06/2020	Contribution	Pre-Tax 401(K)	07/06/2020	$7.41	0.6170	$12.0100
07/06/2020	Contribution	ER Match 2yr	07/06/2020	$2.88	0.2398	$12.0100
07/10/2020	Ach Loan Repayment Prin.	Pre-Tax 401(K)	07/10/2020	$3.87	0.3172	$12.2000
07/10/2020	Ach Loan Repayment Int.	Pre-Tax 401(K)	07/10/2020	$1.02	0.0836	$12.2000
07/17/2020	Contribution	Pre-Tax 401(K)	07/17/2020	$7.33	0.6053	$12.1100
07/17/2020	Contribution	ER Match 2yr	07/17/2020	$2.85	0.2353	$12.1100
07/17/2020	Age 59 1/2 Withdrawal	Pre-Tax 401(K)	07/17/2020	-$627.30	-51.7999	$12.1100
07/17/2020	Federal Tax Withholding	Pre-Tax 401(K)	07/17/2020	-$156.82	-12.9500	$12.1100
07/17/2020	One-Time Distrib Fee	Pre-Tax 401(K)	07/17/2020	-$1.33	-0.1098	$12.1100
07/22/2020	Reallocatied Oa Redemption	ER Match 2yr	07/22/2020	-$30.18	-2.4163	$12.4900

Investment Fund Detail (continued)

Date	Activity	Account/Source	Trade Date	Amount	Number of Units	Unit value
07/31/2020	Contribution	Pre-Tax 401(K)	07/31/2020	$7.35	0.5878	$12.5100
07/31/2020	Contribution	ER Match 2yr	07/31/2020	$2.86	0.2286	$12.5100

Beneficiary Summary

	Name	Relationship	Percentage
Primary Beneficiary	Mary Smith	Non-Spouse	50%
Primary Beneficiary	Ed Smith	Non-Spouse	50%
Secondary Beneficiary	Tom Jones	Non-Spouse	50%
Secondary Beneficiary	John Jones	Non-Spouse	50%