The Blake Foundation 403(b) Plan

Americas 403b PEP Proposal

MyPEPConnection.com/americas403b

INCLINE PENSION CONSULTING

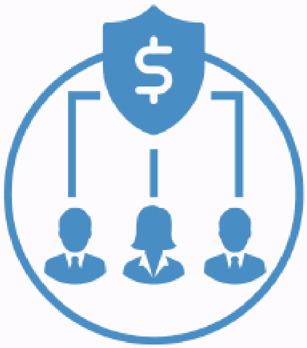
Stronger Together: Pooled Employer Plans

Pooled Employer Plans are a special type of 403(b) plan that allow businesses to pool their purchasing power together to access better benefits, service, and rates with less in-house administrative overhead.

Pooled employer plans (PEPs) provide HUGE advantages to participating employers. Rather than sponsor your own plan, you can become a participating employer of a much larger plan. As a bigger plan, PEPs can negotiate better prices and provide a broader array of services from expert retirement providers. Since you are not the plan sponsor, you are also able to reduce the administrative headaches and transfer much of the liability that comes with managing a retirement plan. But don't worry, you can still design your plan to meet your company's specific objectives.

MORE SERVICES

LESS WORK



LESS LIABILITY

BETTER PRICING

AN EXPERIENCED TEAM

When it comes to your 403(b) plan, experience matters. And the Americas 403(b) PEP team is the best available.

FiduciaryxChange leads the team providing their extensive retirement plan expertise and fiduciary oversight. Ameritas is a nationally recognized PEP expert, providing turn-key, full-service recordkeeping and TPA services.

Your team also includes an open architecture custodian and trading platform - giving you access to an extensive selection of investment options from top-tier fund families. The investment manager rounds out the team, bringing their exceptional investment experience to the table.

Combined, we have a ton of experience in the retirement plan space and will use that knowledge to deliver an exceptional 403(b) plan for you.

Pooled Plan Provider

As the Pooled Plan Provider (PPP), we oversee the plan and ensure that the plan provides an excellent benefit to your employees and a great value to you.

Investment Manager

The Plan Investment Manager selects and monitors the investment menu with the best interests of plan participants always in mind.

Custodian

The custodian holds plan assets and processes all trading instructions. Their open-architecture platform allows us access to an array of investment vehicles, including low-cost options, to help participants achieve their retirement goals.

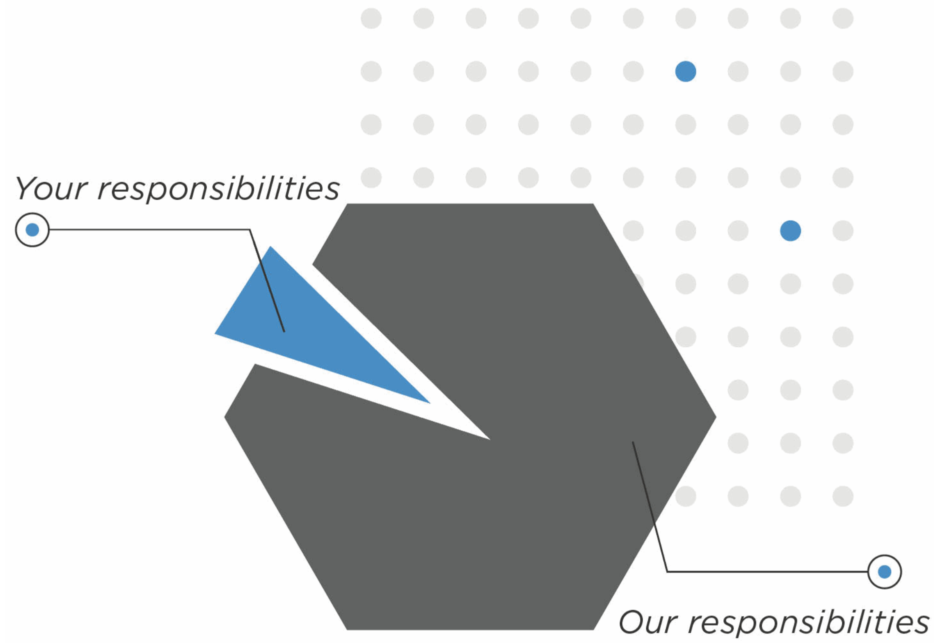
Recordkeeper and TPA

As the third party administrator and recordkeeper for the plan, Ameritas performs all compliance testing, prepares government filing reports, and is responsible for all plan operations.

Division of Plan Responsibilities

By joining a PEP rather than sponsoring your own plan, you reduce your workload and your risks. As an adopting employer, your primary responsibilities are to make timely deposits to the plan and provide accurate information to your plan service providers.

We take care of everything else!



FIDUCIARY ROLES	PEP	ADOPTING COMPANY
3(21) Plan Fiduciary	✓	
3(16) Plan Administrator	✓	
3(38) Investment Manager	✓	
Trustee	✓	
PEP Selection		✓

Division of Plan Responsibilities

RESPONSIBILITIES	PEP	ADOPTING COMPANY
Prepare and Sign Form 5500	✓	
Review and Approve Distributions	✓	
Review and Approve Hardships	✓	
Review and Approve Loans	✓	
Review and Approve Rollovers into Plan	✓	
Qualify Domestic Relations Orders	✓	
Determine Beneficiaries and Payment Claims	✓	
Determine Eligibility and Notify Participants	✓	
Prepare and Distribute Required Plan Notices	✓	
Perform Required Plan Discrimination Testing	✓	
Deposit Plan Contributions Timely		✓
Provide Accurate and Timely Plan Data		✓

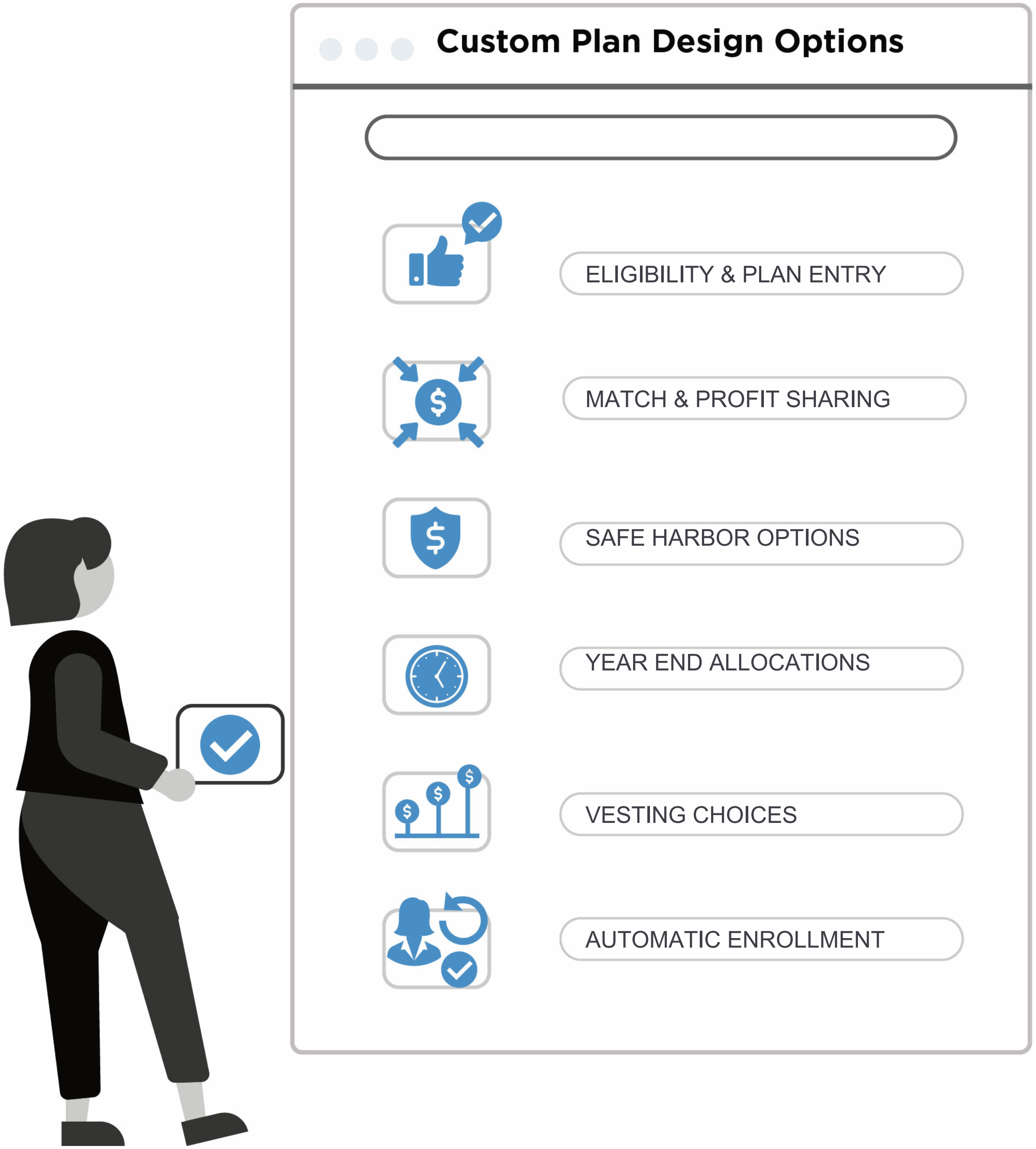
All the Flexibility You Want

Participating employers don't have to compromise. You can have all the advantages that come with being part of a pooled employer plan without sacrificing your ability to design a plan to meet your unique needs.

Plan Design Flexibility

Pooled Employer Plans can be flexible. But many providers will constrain the plan design options available because their systems can't handle the variety of choices. That's not the case with the Americas 403(b) PEP. Ameritas experienced consultants will help you design their plan tailored to your specific objectives and needs.

Whether you are focused on helping your employees achieve financial security or are using your 403(b) plan to target benefits to select groups, we can help you accomplish your objectives.



Flexible Design Options

Your Plan

When you join the Americas 403(b) PEP, we will start with a plan design consult to better understand your company and your objectives. A good plan design can encourage participation and increase your employees' financial security.

A good plan design can also help to reduce administrative errors and make it easier for you and your payroll company to provide the information needed to run the plan well. That's why we'll provide some administrative guardrails to help keep your plan on track.

Plan Design	Options*
Eligibility	Immediate up to 12 Months & 1000 Hours
Plan Entry	Monthly, Quarterly & Semi-Annual
Automatic Enrollment	ACA, EACA, or QACAs with Escalation Options
Matching Contributions	Formula determined by Company
Non Elective Contributions	Pro Rata, Age Weighted, Integrated, and Cross Tested
Timing of Contributions	Year End or Per Payroll with Optional True Up
Safe Harbor	Safe Harbor Match, Non Elective, and QACAs
Rollovers	Available for all employees
Normal Retirement Age	Age 65
In-Service Distributions	Age 59 1/2 for fully vested sources
Hardship Distributions	Safe Harbor Reasons
Loans	1 Loan Outstanding Permitted
Compensation	W-2 Wages

*Protected benefits from your prior plan will be grandfathered

A Benefit Designed for

Your Employees

The PEP is not only easier for you, but it is also designed with one fundamental mission - to help your employees **GET READY** for retirement. From easy onboarding to intuitive portals and great customer service, your employees will love this quality benefit.

Engaging Participants

A Unique Participant Experience

A Central Portal for all of your Participants' Retirement Planning Needs.

This is not just another account management website. We've designed MyPlanConnection to be a highly engaging, easy-to-navigate, one-stop-shop for all participant retirement planning. It gives your participants 24/7 access to everything they need to enroll, plan for their future, and continually manage their account.

All New App!

Now you can access your Ameritas Retirement account information securely from Android or iOS devices. View your retirement snapshot, project and manage your retirement income, review your investment holdings and elections, check your account balance and latest contributions, manage your personal info and beneficiaries.

Your PEP Investment Options

Low Cost & Conflict Free

Your participants will have access to low-cost investment options from premier fund families. That's because the PEP is built on an open architecture platform with no proprietary fund requirements.

Plus, we aren't paid based on what options are in the plan - meaning that decisions are made solely in the best interests of plan participants. And since the PEP pools the assets of all the underlying adopting employers, you have access to share classes that are typically only available to much larger companies.

Investment Choice

The investment menu is also carefully designed to position your employees for success. The menu provides options within each of the main asset categories so participants can construct a diversified asset allocation appropriate for their situation.

The menu also includes popular target date and target risk funds so that even the least experienced participants can invest with confidence.

The Help They Need

In addition to a readiness assessment of your current strategy, every participant has access to **GuideME**, an online readiness engine that provides specific and personalized steps to get you on track. Work longer, or retire early? Live simpler, or go big? GuideME helps you choose the path that's right for you.

* Increase Your Savings Rate
* Review Your Investments
* Adjust Your Plan

Demo GuideME now at MyPlanConnection.com

PARTICIPANT PORTAL:	SPONSOR PORTAL:
Username: 444003333 Password: 3333	Username: sponsor Password: Ameritas!Sponsor

PEP Investment Options: *Plan Investment Menus*

The PEP offers two investment menus for employers to choose from - *Passive and Active*.
The Passive Menu is primarily made up of index funds.

Fund Name	Ticker	Fund Category	Expense Ratio
The Standard APEX Stable Asset Fund		Fixed Account	
Vanguard Growth Index Admiral	VIGAX	Large Growth	0.05
Fidelity 500 Index	FXAIX	Large Blend	0.02
Vanguard Value Index Adm	VVIAX	Large Value	0.05
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid Cap Growth	0.07
Fidelity Mid Cap Index	FSMDX	Mid Cap Blend	0.03
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid Cap Value	0.07
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	0.07
Fidelity Small Cap Index	FSSNX	Small Blend	0.03
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	0.07
Fidelity International Index	FSPSX	Foreign Large Blend	0.04
Fidelity Emerging Markets Idx	FPADX	Diversified Emerging Mkts	0.08
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	0.12
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate Core Bond	0.05
Fidelity Inflation-Prot Bd Index	FIPDX	Inflation Protected Bond	0.05
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	0.13
Vanguard Total Intl Bd Idx Admiral	VTABX	Global Bond USD Hedged	0.11
Vanguard Balanced Index Adm	VBIAX	Moderate Allocation	0.07
First Eagle Global R6	FEGRX	Global Allocation	0.79
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date 2010	0.28
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date 2015	0.3
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date 2020	0.3
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date 2025	0.32
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date 2030	0.33
American Funds 2035 Trgt Date Retire R6	RFFTX	Target Date 2035	0.35
American Funds 2040 Trgt Date Retire R6	RFGTX	Target Date 2040	0.36
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date 2045	0.37
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date 2050	0.38
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date 2055	0.38
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date 2060	0.38
American Funds 2065 Trgt Date Retire R6	RFVTX	Target Date 2065+	0.38

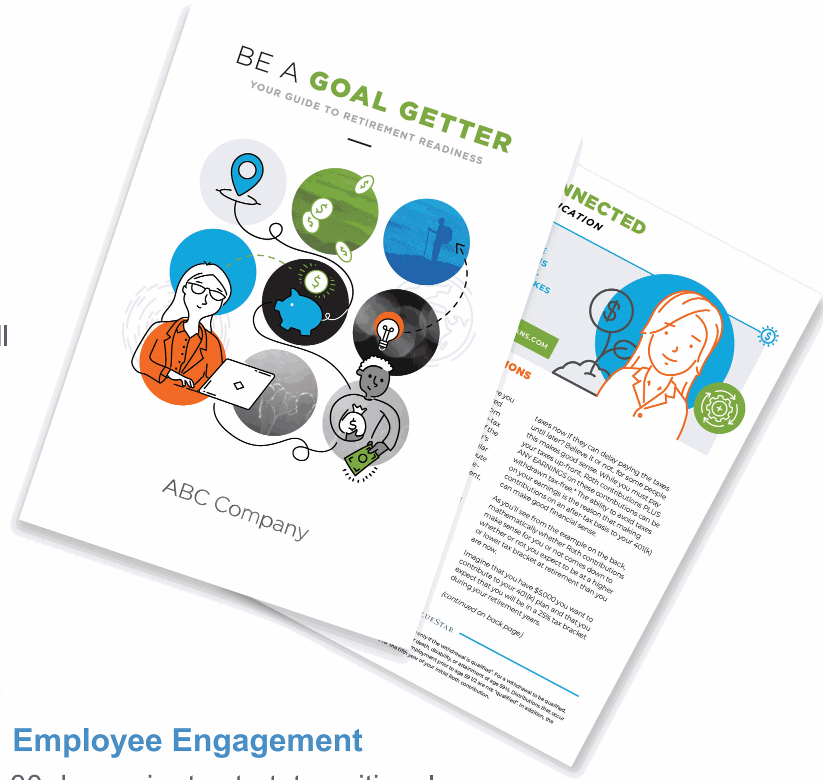
The Active Menu is a combination of index funds, actively managed funds, target date funds and socially responsible options.

Fund Name	Ticker	Fund Category	Expense Ratio
The Standard APEX Stable Asset Fund		Fixed Account	
Franklin DynaTech R6	FDTRX	Large Growth	0.45
iShares S&P 500 Index K	WFSPX	Large Blend	0.03
Vanguard FTSE Social Index Admiral	VFTAX	Large Blend SR	0.14
American Funds American Mutual R6	RMFGX	Large Value	0.27
Janus Henderson Enterprise N	JDMNX	Mid Cap Growth	0.66
Fidelity Mid Cap Index	FSMDX	Mid Cap Blend	0.03
Calvert US Mid Cap Core Rspnb Idx R6	CMCRX	Mid Cap Blend SR	0.2
American Century Mid Cap Value R6	AMDVX	Mid Cap Value	0.62
Putnam Small Cap Growth R6	PLKGX	Small Growth	0.85
Fidelity Small Cap Index	FSSNX	Small Blend	0.03
Calvert Small-Cap R6	CALRX	Small Blend SR	0.85
DFA US Targeted Value I	DFFVX	Small Value	0.29
MFS International Growth R6	MGRDX	Foreign Large Growth	0.7
Fidelity International Index	FSPSX	Foreign Large Blend	0.04
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts	0.4
Mirova Global Sustainable Equity N	ESGNX	Global Large Stock Growth SR	0.9
DFA Global Real Estate Securities Port	DFGEX	Global Real Estate	0.22
Fidelity US Bond Index	FXNAX	Intermediate Core Bond	0.03
Calvert Bond R6	CBORX	Intermediate Core Bond SR	0.46
Fidelity Inflation-Prot Bd Index	FIPDX	Inflation Protected Bond	0.05
DFA Global Sustainability Fixed Inc Ins	DGSFX	Global Bond USD Hedged SR	0.23
Calvert Conservative Allocation R6	CAARX	Moderately Conservative Allocation SR	0.61
Calvert Balanced R6	CBARX	Moderate Allocation SR	0.61
Calvert Growth Allocation R6	CGARX	Aggressive Allocation SR	0.64
First Eagle Global R6	FEGRX	Global Allocation	0.79
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date 2000 2010	0.28
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date 2015	0.29
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date 2020	0.3
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date 2025	0.31
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date 2030	0.33
American Funds 2035 Trgt Date Retire R6	RFFTX	Target Date 2035	0.35
American Funds 2040 Trgt Date Retire R6	RFGTX	Target Date 2040	0.36
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date 2045	0.37
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date 2050	0.37
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date 2055	0.38
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date 2060	0.38
American Funds 2065 Trgt Date Retire R6	RFVTX	Target Date 2065+	0.38

Timeline

Conversion Plan

We'll work with you every step of the way to get your plan up an running. For start-up plans, expect 60-90 days from start to finish. If you are transferring in an existing plan, we'll need a little more time in order to arrange the plan transfer with your prior provider, extending the typical transfer to 12-15 weeks.



Planning Meeting

Corporate objectives, plan design, and timeline reviewed

Agreements Signed

Adoption agreement signed. Transfer process with prior provider begins

Behind the Scenes

Plan setup and employee accounts established. Communication strategy and plan notices prepared

Employee Engagement

30 days prior to start, transitional materials and enrollment kits provided to employees. Participant portals available.

Go Live

First payroll contributions start to new plan. Prior plan transferred and re-invested finpath™

Workplace Financial Wellness

Empowering the shift from safety to freedom

According to a study by the American Psychological Association, **7 in 10 employees** admit to financial stress at work, translating to higher absenteeism, turnover, and poor overall health.

Financial stress can come different forms—a car accident, a natural disaster, a medical emergency, or even a global pandemic. No employee should ever have to live paycheck to paycheck or feel like support is unattainable.

That's why FinPath works with organizations of all sizes to provide each employee access to trusted financial coaches, unbiased guidance, and powerful money tools.

With FinPath, your staff can access these powerful resources:

Personal, 1:1 Financial Coaching

FinPath University Financial Education

Financial Health Tools

FinPath Program Perks

Additionally, you'll have access to a dedicated Client Success Manager, as well as a full team of customer service, marketing, and sales support professionals ready to help you make the program a success.

finpathwellness.com

Meet FinPath

The only financial wellness program designed to help individuals take control of their money with the help of trusted financial coaches and powerful online financial health tools.

Key Program Benefits

Certified Financial Coaches

Coaches provide guidance to the personal financial issues that matter most. Coaches are always available via phone, chat, video, and email.

FinPath University Courses

Interactive financial courses designed by FinPath Wellness Coaches help address the major financial milestones employees face every day.

Engagement & Communication

For both launch, and ongoing, a full communications program is provided with video, email templates and social media posts and monthly newsletters.

Budgeting Tools

Users can ditch old spreadsheets and unsecured sites. FinPath helps manage debt by creating payoff plans, all with powerful budgeting tools.

Financial Health Assessment

Users begin by taking an assessment to determine their Financial Health. This score initiates personalized recommended tips, blogs, and courses.

Program Perks

Everyone likes to get rewarded. Active users are eligible for monthly sweepstakes to reward their good financial habits.

Ready to learn more?

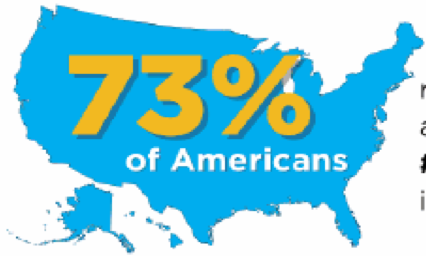
Book a demo at www.finpathwellness.com

finpath™

Financial Wellness in the Workplace

finpath™

The Challenge	The Solution	The Program



rank finances as their **#1 stressor** in life

3 in 4 employers say workers' financial stress negatively impacts operations

American workers spend **3 hours per week** worrying about their personal finances at work

68% of workers said financial stress negatively impacts their overall mental health

Source: PNC 2024 Financial Wellness in the Workplace Report

A Financial Wellness program that serves EVERYONE.

No financial situation is like another. Your employees need:

- Customized resources curated by data-driven insights
- Personalized financial guidance from real, certified coaches
- Advisor-approved action plans for unique goals and challenges

FinPath Wellness

The only workplace benefit program designed to help individuals achieve financial freedom.

- Confidential 1:1 Financial Coaching
- Monthly Educational Activities
- 30+ Financial Health Tools & Calculators
- Rewards & Giveaways

www.finpathwellness.com

Proposal: Sample Company

Americas 403b PEP

Annual Plan Fees* (billed quarterly)

Adopter Base Fee	Base Fee (per adopter)	$2,500.00
Adopter Base Fee	Base Fee (per adopter)	$1,000.00
TPA and Recordkeeping Account Fee	First 100 Accounts	$65.00
	All Other Accounts	$60.00
Custodian	Asset Fee	0.020%
TPA and Recordkeeping (Adopter Plan Balance)	First $5,000,000	0.050%
	All Other Assets	0.020%
Investment Advisory (Adopter Plan Balance)	First $10,000,000	0.200%
	All Other Assets	0.150%
Investment Management	Asset Fee	0.040%
Plan Administration	Asset Fee	0.150%

Activity Fees (billed on occurrence)

Termination Distribution	$125.00
In-Service Withdrawal	$75.00
Loan Distribution	$125.00
Annual Loan Maintenance	$50.00
QDRO	$250.00

*Please see service agreement for a comprehensive summary of services and fees

Fee Information

- All revenue sharing returned to the plan
- Fees can be direct billed to sponsor or assessed against participant accounts
- Email delivery of required notices included; materials are printed and mailed if email is not available
- Webinars included in pricing
- Audit expenses may be assessed against plan

Proposal: Sample Company

Americas 403b PEP

Assumptions (Estimate for illustration purposes)

Number of Accounts	50
Plan Balance	$500,000

Total Estimated Costs

Adopter Base Fee	$2,500	0.50% of assets
Adopter Base Fee	$1,000	0.20% of assets
TPA and Recordkeeping Account Fee	$3,250	$65.00 per account
Custodian	$100	0.02% of assets
TPA and Recordkeeping	$250	0.05% of assets
Investment Advisory	$1,000	0.20% of assets
Investment Management	$200	0.04% of assets
Plan Administration	$750	0.15% of assets
Total	**$9,050**	**1.81%**

Please note: The above pricing does not include the Financial Wellness program, please consult your financial professional for associated costs.

POWERED BY

Ameritas
fulfilling life

Join The Americas 403(b) PEP!
For more information
contact us or visit our website:

P: 800.923.2732
E: adoptersales@ameritas.com
MyPEPConnection.com/americas403b