

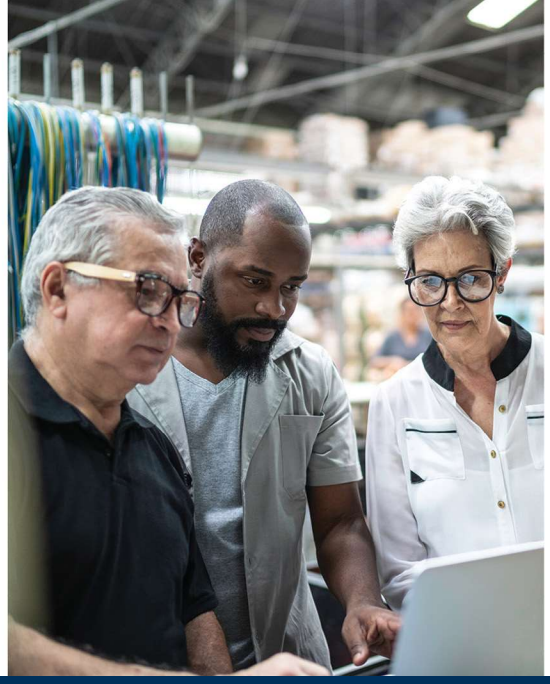
Your Liberty Run Financial Pooled Employer Plan Proposal

Our relationship with you is one of our greatest assets.

Prepared for: Liberty Run Financial

mypepconnection.com/liberty-run-financial

LIBERTY RUN FINANCIAL
WEALTH. PLANNING. FREEDOM.

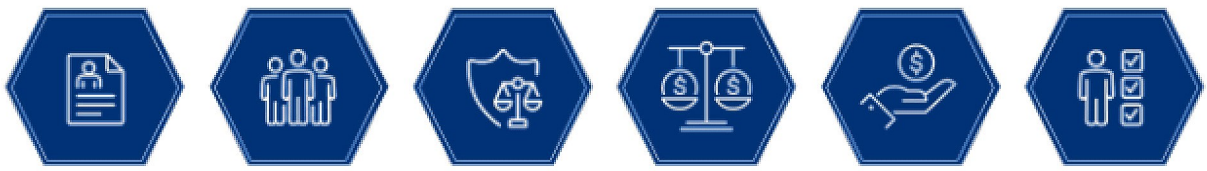

Stronger together

We believe every business should be able to offer their employees a retirement savings plan as part of its benefits package. But more than that, we think it should be a plan you can trust to meet the distinctive needs of your business and your employees.

The Liberty Run Financial Pooled Employer Plan (PEP) is a pooled retirement plan that allows multiple employers of differing sizes and industries to join a single retirement plan. Through this pooled purchasing power, a PEP provides relief to employers who are wary of the fees and fiduciary liability that come with offering their employees a retirement plan.

PEPs provide you with significant advantages. Rather than sponsor your own 401(k) plan, you can become an adopting employer of a much larger plan. As a bigger plan, PEPs can negotiate better prices and provide a broader array of services from 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.

Liberty Run Financial is here to help you succeed.





Working together to benefit you.

We take pride in working closely with you to make your retirement plan successful. It's our job to build a trusted relationship, providing the experience and high-quality support you need to make your plan successful.

An experienced team

Retirement plans can be complex. We get that. The Liberty Run Financial PEP team is ready to do the heavy lifting and lighten your load.

Pooled Plan Provider

FiduciaryxChange leads the team with their extensive retirement plan expertise, providing fiduciary oversight as the pooled plan provider. They are responsible for performing most administrative and fiduciary functions for your plan.

Recordkeeper and Administration

Ameritas, whose history managing pooled plan arrangements spans over 20 years, serves as the recordkeeper and third-party administrator. They are responsible for all plan operations, performing all compliance testing and preparing government filing reports.

Custodian and Directed Trustee

Charles Schwab Trust Bank serves as directed trustee. Charles Schwab Trust Bank will hold the plan's assets and process all trading instructions. Charles Schwab Trust Bank's open-architecture platform allows FiduciaryxChange to access an array of investment vehicles, including low-cost options.

Investment Manager

Precision Fiduciary Partners, a seasoned provider of risk mitigation services, will act as the plan 3(38) investment fiduciary. They select and monitor the investment menu with the best interests of plan participants in mind. In addition, Precision Fiduciary Partners, provides Managed Account Services within the PEP.



Division of Plan Responsibilities.

By joining the Liberty Run Financial PEP rather than sponsoring your own plan, you reduce your workload and your risks. 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.

Responsibilities

Fiduciary Roles	Your Liberty Run Financial PEP Team	You
Pooled Plan Provider (PPP)	✓	
3(38) Investment Manager	✓	
Trustee	✓	
PEP Selection		✓
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 Testing	✓	
Deposit Plan Contributions Timely		✓
Provide Accurate and Timely Plan Data		✓

We help you make sure your plan satisfies all your goals and objectives.

The Flexibility You Want

We believe every business should be able to offer their employees a retirement savings plan as part of its benefits package. But more than that, we think it should be a plan you can trust to meet the distinctive needs of your business and your employees. That's why when you join the Liberty Run Financial PEP, we start with a plan design consultation to better understand your company and your objectives.

You 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.

PEPs can be flexible. But many providers will constrain the plan design options they offer because their systems can't handle the variety of choices. That's not the case with the Liberty Run Financial PEP. We will help you design your plan, tailored to your specific objectives and needs.

Custom Plan Design Options

- Eligibility & Plan Entry
- Match & Profit Sharing
- Safe Harbor Options
- Year End Allocations
- Vesting Choices
- Automatic Enrollment

A Unique Participant Experience

The Liberty Run Financial 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.

A central portal for all your participants' retirement planning needs.

This is not just another account management website. We've designed MyPlanConnection.com 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.

The help they need

Every participant has access to GoalWise, an online readiness engine available on MyPlanConnection that provides specific and personalized steps to get their retirement savings on track.

In addition to a readiness assessment of their current strategy, it also evaluates different scenarios: Work longer, or retire early? Live simpler, or go big?

GoalWise helps participants choose the path that's right for them:

- Increase your savings rate.
- Review your investments.
- Adjust your plan.

Go mobile

Participants can also use our mobile app to:

- View their retirement snapshot
- Project and manage retirement income
- Review investment holdings and elections
- Check their account balance and latest contributions
- Manage their personal info and beneficiaries.



Demo now at MyPlanConnection.com

Participant portal
Username: 123006789
Password: 6789

Sponsor portal
Username: Sponsor
Password: Ameritas!sponsor

Investments that best serve the interests of your plan.



Low Cost & Conflict Free

We aren't paid based on what options are in the plan. Decisions are made solely in the best interests of plan participants.

By pooling resources together in the Liberty Run Financial PEP, we can make low-cost share classes available that most small- and medium-sized businesses can't access.

Investment Choice

Investment choices for your plan are carefully selected to position your employees for success.

Options within each of the main asset categories are provided so participants can construct a diversified asset allocation appropriate for their situation.

The Qualified Default Investment Account (QDIA) is the target date series.

Your PEP Investment Options

* Plan QDIA

Fund Name	Asset Category	Expense Ratio
Alta Federated MDT Small Cap Core	Small Blend	0.62
Alta Lord Abbett International Equity	Foreign Large Blend	0.59
American Innovation	Large Growth	0.47
Ameritas Stable Value Class 50	Stable Value	0.63
ClearBridge International Growth IS	Foreign Large Growth	0.69
DFA Real Estate Securities I	Real Estate	0.18
ELITECITWITHAMERICANFUNDS2010 I*	Target-Date 2000-2010	0.23
ELITECITWITHAMERICANFUNDS2015*	Target-Date 2015	0.25
ELITECITWITHAMERICANFUNDS2020*	Target-Date 2020	0.27
ELITECITWITHAMERICANFUNDS2025*	Target-Date 2025	0.28
ELITECITWITHAMERICANFUNDS2030*	Target-Date 2030	0.32
ELITECITWITHAMERICANFUNDS2035*	Target-Date 2035	0.35
ELITECITWITHAMERICANFUNDS2040*	Target-Date 2040	0.39
ELITECITWITHAMERICANFUNDS2045*	Target-Date 2045	0.39
ELITECITWITHAMERICANFUNDS2050*	Target-Date 2050	0.40
ELITECITWITHAMERICANFUNDS2055*	Target-Date 2055	0.40
ELITECITWITHAMERICANFUNDS2060*	Target-Date 2060	0.40
ELITECITWITHAMERICANFUNDS2065*	Target-Date 2065	0.40
EliteCITwithAmericanFunds2070 I*	Target-Date 2070+	0.40
Fidelity 500 Index	Large Blend	0.02
Fidelity Inflation-Prot Bd Index	Inflation-Protected Bond	0.05
Fidelity International Bond Index	Global Bond-USD Hedged	0.06
Fidelity Large Cap Growth Idx	Large Growth	0.04
Fidelity Mid Cap Index	Mid-Cap Blend	0.03
Franklin Sm Cap Value GG Trust CIT CL R	Small Value	0.53
GG Blended Research Core Eq Fund CL R	Large Blend	0.35
Large Cap Value Fund CL R1	Large Value	0.29
Lord Abbett Small Cap Gr Eq Tr II CL LH	Small Growth	0.58
PGIM Core Conservative Bond Fund CL R1	Intermediate Core Bond	0.11
Pioneer Bond Fund Trust CL R1	Intermediate Core-Plus Bond	0.23
State Street Emerging Markets Eq Idx K	Diversified Emerging Mkts	0.07
Vanguard Value Index Adm	Large Value	0.05



Let’s build a retirement plan

Our focus is on you and the success of your retirement plan. We look forward to designing a plan that’s built specifically for your business and your employees.

What you can expect from us:

- We take the time to learn your needs.
- We manage the timeline and walk you through the installation.
- We communicate clearly and timely during the whole process.

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.

Proposal: Sample
Liberty Run Financial Pooled Employer Plan (PEP)

Annual Plan Fees* (billed quarterly)

Adoptor Base fee - Ameritas	Base Fee (per adopter)	$2,500.00
Adopter Base Fee - PPP	Base Fee (per adopter)	$500.00
Account Fee	First 200 Accounts	$60.00
	Next 300 Accounts	$50.00
	All Other Accounts	$40.00
Fulfillment Services	Per Eligible	$6.00
Custodian	Asset Fee	0.030%
TPA and Recordkeeping	Asset Fee	0.050%
Investment Advisory (Adopter Plan Balance)	Less than $1,000,000	0.600%
	Less than $3,000,000	0.500%
	Less than $5,000,000	0.400%
	More than $5,000,000	0.300%
Investment Management	Asset Fee	0.050%
Managed Account Fee	Asset Fee	0.150%
Plan Administration	Asset Fee	0.050%

Activity Fees* (billed on occurrence)

In-Plan Roth Conversions	$150.00
Termination Distribution	$125.00
In-Service Withdrawal	$75.00
Loan Distribution	$125.00
Annual Loan Maintenance	$50.00
QDRO	$250.00

Fee Information



All revenue sharing returned to the plan



Fees can be direct billed to the sponsor or assessed against the participant accounts



Email delivery of required notices included; materials are printed and mailed if emails are not available.



Webinars included in pricing



Audit expenses may be assessed against the plan

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

Proposal: Sample
Liberty Run Financial Pooled Employer Plan (PEP)

Assumptions (Estimate for illustration purposes)

Number of Accounts	50
Plan Balance	$500,000

Total Estimated Costs

Adopter Base Fee - Ameritas	$2,500	0.50% of assets
Adopter Base Fee - PPP	$500	0.10% of assets
TPA and Recordkeeping Account Fee	$3,000	$60.00 per account
Custodian	$150	0.03% of assets
TPA and Recordkeeping	$250	0.05% of assets
Investment Advisory	$2,000	0.40% of assets
Investment Management	$250	0.05% of assets
Plan Administration	$250	0.05% of assets
Fulfillment Services	$180	0.04% of assets
Total	**$9,080**	**1.82%**

The Liberty Run Financial PEP, powered by the Ameritas Pooled Employer Plan



Unless otherwise specified, any entity referenced in this material is not an affiliate of Ameritas or any of its affiliates.

GoalWise, a service mark of Ameritas, is powered by iJoin. iJoin is not an affiliate of Ameritas or its affiliates.

Ameritas PEP refers to the pooled employer plan record kept by Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Ameritas does not offer investment, financial, tax or legal advice or management services. For Ameritas PEP customers, Ameritas agrees to act as a non-discretionary recordkeeper performing ministerial functions at the direction of a plan's responsible fiduciary. Ameritas does not serve as an ERISA fiduciary, or a fiduciary under any other laws, to any retirement plan or participant of a plan for whom Ameritas provides recordkeeping under the Ameritas PEP.

FiduciaryxChange serves as the pooled plan provider (PPP) of the Ameritas PEP.

LeafHouse Financial Advisors, LLC ("LeafHouse") is an independent investment adviser registered under the Investment Advisers Act of 1940, as amended. Registration does not imply a certain level of skill or training. More information about LeafHouse, including investment strategies, fees, and objectives can be found in their Form ADV Part 2.

Charles Schwab Trust Bank provides directed trust services and is a subsidiary of the Charles Schwab Corporation. Investment products are not FDIC-Insured, there is no Bank Guarantee and may lose value.

Securities products are subject to investment risk, including possible loss of principal. Before investing, carefully consider the investment objectives, risks, limitations, charges and expenses of the plan and any underlying investment options. This information can be found in the investment option prospectuses. Please read carefully before investing.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2026 Ameritas Mutual Holding Company