

Congratulations!

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

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

Plan and annual fee disclosure

Part 1 - General plan information

1. **"Default investment option" - the Human Interest Model.** Unless you elect to choose your own investments, the Plan will invest your contributions using the Human Interest Model based on the information you share when you open your account, including your age and investing preferences. The Human Interest Model will create a risk profile and assign a default portfolio of investments for you based on your age, which can be further refined if you complete the questionnaire. Your portfolio will change over time in response to any changes you make to your risk profile and as you get closer to retirement.

While the Human Interest Model relies on up to six core mutual funds to construct portfolios, there are twenty different versions, each reflecting a different risk profile and asset allocation. Your portfolio can be further customized to your risk preferences using Human Interest's user interface when you set up your account online.

2. **Choosing your investments.** You get to decide how your funds are invested. You can choose your contribution rate and portfolio and let the Human Interest Model select investments on your behalf, or

you can manage your own funds, selecting from any of the investment options available in your Plan available at <https://app.humaninterest.com/login>.

If you do not make an election as to how the Plan should invest your contributions, then based on the **Plan trustee's** instructions, your funds will be invested in the "default investment option."

3. **Limitations on investment instructions.** You may change your investment choices at any time. Changes made before 4 p.m. EST on a weekday will be processed the same day. Changes made on a weekend, holiday, or after 4 p.m. EST will be processed the next business day and will receive that day's closing share price. You can update your investment choices online at <https://app.humaninterest.com/login>.
4. **Voting and other rights.** The Plan Sponsor or other named fiduciary for the Plan exercises voting, tender, and similar rights with respect to the mutual fund investment options available in your Plan.

Part 2 - Administrative expenses

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

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

The company may elect to pay some or all of the following administrative expenses directly:

Investment advisory & custodial fees

	% of Assets	What service do I get for this fee?
Human Interest advisory and custody fee (up to...)	0.50%	Investment recommendations, provided by Human Interest Advisors, a Registered Investment Adviser. Custody fee for the service of holding your assets in safekeeping, trading, etc., performed by the third-party custodian for your Plan.
Average expense ratio	0.07%	Investing in a specific fund, including any relevant fund fees, such as administrative charges, exchange fees, account fees, and purchase fees.

Details about billing

Human Interest Inc. pays a third-party service provider for custody and trading services pursuant to an agreement between Human Interest Inc. and the third-party custodian. The agreement provides for reduced fees as the dollar value of plan assets held in custody (on behalf of Human Interest customers) increases.

- **Human Interest advisory fee; custody fee:** The Plan has selected Human Interest Advisors as an investment advice fiduciary with respect to plan investments. The cost for Human Interest Advisor's investment advice and portfolio management (the "Human Interest Advisory fee") and custodial fee is based on the market value of plan assets in your account. The fee is charged monthly or quarterly in arrears, according to the **Terms of Service**, based on the average daily balance during the prior quarter. The fees are prorated based on the number of days you had a balance greater than \$0 in the billing period. Any investment advisory and custody fees will appear on quarterly statements and when you log into the Human Interest website. For the advisory fee, which is charged to the plan,

the final fee schedule is included in the Terms of Service between the client, Human Interest Inc., and Human Interest Advisors. Custody services are provided by Matrix Trust Company ("Matrix").

- **Average expense ratio:** For participants who elect the Human Interest Model, which includes up to six core funds, the average expense ratio of each Model's weighted expenses (fund fee) is approximately 0.07%. The exact amount may vary depending on which model portfolio you choose. Your plan may include additional investments with different expense ratios. You can find more information about each fund's fees, operating expenses, and expense ratio in the prospectus on the fund's website. For Plans that elect 3(21) investment advisory services, average fund fees may vary depending on funds chosen by the Plan Sponsor. Model allocations and underlying fund fees are subject to change.

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

Part 3 - Individual expenses

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

Individual fees (charged to plan participants)

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

Part 4 - Comparative chart of plan investment options

Investment information & options available in your Plan

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

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

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

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

Performance information

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

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

	Average annual total return (as of JULY 31, 2022)			
	1-year	5-year	10-year	Inception
Vanguard Mid Cap Index Admiral https://www.google.com/finance/quote/VIMAX:MUTF	-9.10%	9.91%	12.51%	10.01%
Benchmark: Morningstar US Mid TR USD	-7.46%	10.81%	13.12%	13.12%
Vanguard Small Cap Value Index Admiral https://www.google.com/finance/quote/VSIAX:MUTF	-1.83%	7.95%	11.57%	12.42%
Benchmark: Morningstar US Sml Brd Val Ext TR USD	-0.95%	7.33%	10.93%	10.93%
Vanguard Short-Term Bond Index Admiral https://www.google.com/finance/quote/VBIRX:MUTF	-4.66%	1.15%	1.15%	2.55%
Benchmark: Morningstar US 1-3Y Gov&Corp TR USD	-3.50%	1.10%	1.02%	1.02%
Vanguard Growth Index Admiral https://www.google.com/finance/quote/VIGAX:MUTF	-14.43%	15.14%	15.14%	7.67%
Benchmark: Morningstar US LM Brd Growth TR USD	-14.97%	14.73%	14.99%	14.99%
Vanguard Long-Term Bond Index Fund Admiral Shares https://www.google.com/finance/quote/VBLAX:MUTF	-19.41%	1.70%	2.55%	1.98%
Benchmark: Morningstar US 10+Y Corp Bd TR USD	-4.09%	4.81%	5.12%	5.12%
Vanguard Emerging Markets Stock Index Admiral https://www.google.com/finance/quote/VEMAX:MUTF	-16.59%	1.85%	3.07%	4.63%
Benchmark: Morningstar EM TME NR USD	-18.25%	1.90%	3.47%	3.47%
Vanguard Total International Stock Index Admiral https://www.google.com/finance/quote/VTIAX:MUTF	-14.89%	2.75%	5.50%	4.26%
Benchmark: Morningstar Global ex-US TME NR USD	-14.57%	2.81%	5.18%	5.18%
Vanguard Total International Bond Index Admiral https://www.google.com/finance/quote/VTABX:MUTF	-8.42%	1.42%	N/A	2.41%
Benchmark: Morningstar Gbl Core Bd GR USD	-15.62%	-0.87%	-0.04%	-0.04%
DFA Emerging Markets Small Cap https://www.google.com/finance/quote/DMSX:MUTF	-15.19%	3.11%	5.53%	10.00%
Benchmark: Morningstar EM TME NR USD	-18.25%	1.90%	3.47%	3.47%

	Average annual total return (as of JULY 31, 2022)			
	1-year	5-year	10-year	Inception
Vanguard Total Bond Market Index Admiral https://www.google.com/finance/quote/VBTLX:MUTF	-9.42%	1.23%	1.58%	3.53%
Benchmark: Morningstar US Core Bd TR USD	-9.02%	1.28%	1.63%	1.63%
Vanguard 500 Index Admiral https://www.google.com/finance/quote/VFIAX:MUTF	-4.68%	12.79%	13.76%	7.31%
Benchmark: Morningstar US LM TR USD	-7.20%	12.57%	13.65%	13.65%
Vanguard REIT Index Admiral https://www.google.com/finance/quote/VGSLX:MUTF?window=1M	-4.35%	7.21%	8.17%	10.03%
Benchmark: Morningstar US Real Est TR USD	-3.75%	7.24%	8.05%	8.05%
DFA Emerging Markets Value https://www.google.com/finance/quote/DFEVX:MUTF	-8.86%	1.65%	3.33%	8.70%
Benchmark: Morningstar EM TME NR USD	-18.25%	1.90%	3.47%	3.47%
Vanguard Short-Term Inflation-Protected Securities Index Admiral https://www.google.com/finance/quote/VTAPX:MUTF	1.51%	3.24%	N/A	1.72%
Benchmark: Morningstar US TIPS TR USD	-3.49%	3.83%	1.90%	1.90%
DFA Global Real Estate https://www.google.com/finance/quote/DFIGEX:MUTF	-6.28%	5.89%	7.03%	5.70%
Benchmark: Morningstar US Real Est TR USD	-3.75%	7.24%	8.05%	8.05%
Vanguard Developed Markets Index Admiral https://www.google.com/finance/quote/VTMGX:MUTF	-14.30%	3.14%	6.35%	4.03%
Benchmark: Morningstar Global ex-US TME NR USD	-14.57%	2.81%	5.18%	5.18%
TIAA Social Choice Equity Fund Premier Class https://www.google.com/finance/quote/TRPSX:MUTF	-8.21%	11.77%	13.02%	12.43%
Benchmark: Morningstar US LM TR USD	-7.20%	12.57%	13.65%	13.65%
Vanguard Small Cap Growth Index Admiral https://www.google.com/finance/quote/VSGAX:MUTF	-22.86%	8.92%	11.18%	11.85%
Benchmark: Morningstar US Sml Brd Grt Ext TR USD	-21.57%	7.15%	10.55%	10.55%
Vanguard Total Stock Market Index Fund Admiral https://www.google.com/finance/quote/VTSAX:MUTF	-7.77%	12.11%	13.41%	7.62%

	Average annual total return (as of JULY 31, 2022)			
	1-year	5-year	10-year	Inception
Benchmark: Morningstar US LM TR USD	-7.20%	12.57%	13.65%	13.65%
Vanguard FTSE Social Index Fund Admiral Shares https://www.google.com/finance/quote/VFTAX:MUTF	-9.45%	13.13%	14.92%	14.74%
Benchmark: Morningstar US LM TR USD	-7.20%	12.57%	13.65%	13.65%
Vanguard Value Index Admiral https://www.google.com/finance/quote/VVIAX:MUTF	2.21%	9.99%	12.20%	7.09%
Benchmark: Morningstar US LM Brd Val TR USD	0.22%	9.94%	12.07%	12.07%
DFA International Small Cap https://www.google.com/finance/quote/DFISX:MUTF	-16.59%	2.41%	7.62%	6.47%
Benchmark: Morningstar Gbl Mkts xUS SMID NR USD	-17.88%	1.83%	5.64%	5.64%
Vanguard Small Cap Index Admiral https://www.google.com/finance/quote/VSMAX:MUTF	-11.10%	8.81%	11.65%	9.04%
Benchmark: Morningstar US Sml Ext TR USD	-12.65%	7.14%	10.70%	10.70%
Vanguard Mid Cap Growth Index Admiral https://www.google.com/finance/quote/VMGMX:MUTF	-18.26%	11.11%	12.70%	12.69%
Benchmark: Morningstar US Mid Brd Grt TR USD	-17.34%	11.87%	13.22%	13.22%
Vanguard Mid Cap Value Index Admiral https://www.google.com/finance/quote/VMVAX:MUTF	0.66%	8.33%	12.05%	12.69%
Benchmark: Morningstar US Mid Brd Val TR USD	1.99%	9.01%	12.63%	12.63%
TIAA Social Choice Bond Fund https://www.google.com/finance/quote/TSBPX:MUTF	-10.23%	1.17%	N/A	2.16%
Benchmark: Morningstar US Core Bd TR USD	-9.02%	1.28%	1.63%	1.63%
Vanguard Intermediate-Term Bond Index Admiral https://www.google.com/finance/quote/VBILX:MUTF	-9.82%	1.68%	2.05%	4.35%
Benchmark: Morningstar US Core Bd TR USD	-9.02%	1.28%	1.63%	1.63%
DFA International Value https://www.google.com/finance/quote/DFIVX:MUTF	-4.77%	2.31%	5.77%	5.75%
Benchmark: Morningstar Gbl xUS Value TME NR USD	-9.87%	1.47%	4.48%	4.48%
DFA International Small Cap Value https://www.google.com/finance/quote/DFISVX:MUTF	-10.79%	0.53%	7.36%	6.65%

	Average annual total return (as of JULY 31, 2022)			
	1-year	5-year	10-year	Inception
Benchmark: Morningstar Gbl Mkts xUS SMID NR USD	-17.88%	1.83%	5.64%	5.64%
BANC MASTER DEPOSIT ACCOUNT A https://bancofcal.com/wp-content/uploads/2022/05/IB1A_MDA_A_0522_ADA.pdf	1.00%	N/A	N/A	2.86%
Benchmark: N/A	N/A	N/A	N/A	N/A

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

All results are historical and assume the reinvestment of dividends and capital gains.

Fees and expenses for each investment option

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

Investment	Total Annual Operating Expense (as a %)	Total Annual Operating Expenses (as \$ per \$1,000)	Shareholder Fees
<u>Vanguard Mid Cap Index Admiral</u>	0.05%	\$0.50	
<u>Vanguard Small Cap Value Index Admiral</u>	0.07%	\$0.70	
<u>Vanguard Short-Term Bond Index Admiral</u>	0.07%	\$0.70	
<u>Vanguard Growth Index Admiral</u>	0.05%	\$0.50	
<u>Vanguard Long-Term Bond Index Fund Admiral Shares</u>	0.07%	\$0.70	
<u>Vanguard Emerging Markets Stock Index Admiral</u>	0.14%	\$1.40	
<u>Vanguard Total International Stock Index Admiral</u>	0.11%	\$1.10	
<u>Vanguard Total International Bond Index Admiral</u>	0.11%	\$1.10	
<u>DFA Emerging Markets Small Cap</u>	0.60%	\$6.00	
<u>Vanguard Total Bond Market Index Admiral</u>	0.05%	\$0.50	
<u>Vanguard 500 Index Admiral</u>	0.04%	\$0.40	
<u>Vanguard REIT Index Admiral</u>	0.12%	\$1.20	
<u>DFA Emerging Markets Value</u>	0.45%	\$4.50	
<u>Vanguard Short-Term Inflation-Protected Securities Index Admiral</u>	0.06%	\$0.60	
<u>DFA Global Real Estate</u>	0.24%	\$2.40	
<u>Vanguard Developed Markets Index Admiral</u>	0.07%	\$0.70	
<u>TIAA Social Choice Equity Fund Premier Class</u>	0.33%	\$3.30	0.15% 12b-1 Fee*
<u>Vanguard Small Cap Growth Index Admiral</u>	0.07%	\$0.70	
<u>Vanguard Total Stock Market Index Fund Admiral</u>	0.04%	\$0.40	
<u>Vanguard FTSE Social Index Fund Admiral Shares</u>	0.14%	\$1.40	
<u>Vanguard Value Index Admiral</u>	0.05%	\$0.50	
<u>DFA International Small Cap</u>	0.39%	\$3.90	
<u>Vanguard Small Cap Index Admiral</u>	0.05%	\$0.50	
<u>Vanguard Mid Cap Growth Index Admiral</u>	0.07%	\$0.70	
<u>Vanguard Mid Cap Value Index Admiral</u>	0.07%	\$0.70	
<u>TIAA Social Choice Bond Fund</u>	0.55%	\$5.50	0.15% 12b-1 Fee*
<u>Vanguard Intermediate-Term Bond Index Admiral</u>	0.07%	\$0.70	
<u>DFA International Value</u>	0.29%	\$2.90	
<u>DFA International Small Cap Value</u>	0.42%	\$4.20	
<u>BANC MASTER DEPOSIT ACCOUNT A</u>	N/A		

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

**12b-1 fees received from investments are contributed back to the Plan to help offset plan costs.*

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

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

Email: support@humaninterest.com

Phone: 855 622 7824

Mail: Human Interest
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Glossary

For more information, visit www.investor.gov or www.humaninterest.com/learn/retirement-glossary