

I.U.P.A.T. of Western Pa Annuity Fund (the "Plan")
Plan Sponsor Notice Regarding Services, Service Fees, and Investment Fees and Expenses
(Production Date: 07/25/2024)

Plan Sponsor Notice Regarding Services, Service Fees, and Investment Fees and Expenses - Overview

This Notice contains important information regarding the services that will be provided for the Plan by Newport Group, Inc. (the "Recordkeeper") and Newport Trust Company (the "Trustee" or "Custodian") (each a "Covered Service Provider" and collectively, the "Covered Service Providers"), the fees that will be charged for those services, and the fees and expenses imposed by the Plan's investment options.

If your Plan is subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), a responsible Plan fiduciary must ensure that any contracts to provide services to the Plan are reasonable, taking into account the fees the service provider will receive and any potential conflicts of interest that may affect the service provider's performance. If your Plan is not subject to ERISA, we are providing this notice to assist with your review of services, service fees and investment related fees and expenses as may be necessary to facilitate your business or other regulatory obligations.

The information in this Notice will help you evaluate the reasonableness of the services agreement(s) with the Covered Service Provider(s), including the fees that will be received for those services. In evaluating fees and services charged by service providers, fees are just one of the factors that should be considered. Other factors to consider include the quality of services, the anticipated performance of the service provider, the available investment products, and other factors specific to your Plan's requirements and needs. These other factors may be of equal or greater importance than fees alone.

This Notice generally does not contain information regarding services or fees that may be provided or charged by other service providers hired by you directly. For information regarding the services and fees of other service providers, you should contact those other service providers directly.

If you have questions concerning any of the information contained in this Notice, please see "How to Obtain Additional Information" at the end of this Notice.

Service Information

Detailed information regarding the services to be provided by the Covered Service Provider(s) can be found in the services agreement(s) and the trust/custody agreement. The services provided are generally non-discretionary ministerial services. The Covered Service Providers are not acting as a fiduciary of the Plan with respect to the services provided, unless otherwise agreed to in your agreement(s) with the Covered Service Provider(s) and indicated below. The services to be provided include the following:

- **Recordkeeping Services**-- Implementation and conversion services (for new clients), basic participant account recordkeeping, maintenance of individual information and investment records, daily participant transaction accounting (i.e. purchases, redemptions, exchanges), processing of investment election and allocation changes, processing and allocating contributions and in-coming rollovers, preparation of reports and individual statements, participant internet and telephone services, and processing distributions and out-going rollovers. In addition to these standard recordkeeping services, other, optional services may be provided at the request of a participant or authorized party that are subject to additional fees listed in the Fee Schedule section.
- **Custody Services** -- Custody of Plan assets, preparation and issuance of Forms 1099-R for participant distributions, daily pricing of investment options, execution of trades, processing and posting dividend income, preparation of custody statements, required reporting to investment companies per federal rules, and collection of revenue sharing amounts paid by investment companies for the Plan's benefit as directed by the Plan sponsor or authorized party.

Plan Overview

- Plan Assets: \$74,705,911
- Number of Participants: 1906

Fee Schedule

This section lists the compensation that will be received for providing the services described in the Service Information section. It includes direct compensation (i.e., compensation that may be paid from Plan assets) and indirect compensation (generally meaning compensation that is paid from sources other than Plan assets, the Plan sponsor, or an affiliate or subcontractor of a Covered Service Provider). Fees for services will be invoiced to the Plan Sponsor unless the Plan Sponsor elects to have fees paid by Participants, Plan Assets, from forfeitures or revenue sharing (if applicable), if any available for the Plan.

DIRECT COMPENSATION

Standard Recordkeeping and Administration Services Fees

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Fee Schedule

Description	Amount	Billed in Advance or in Arrears
• Per Participant Fee: Per Participant Fee 2*	\$48.00 per participant	Bill in Arrears
• Excess Fund Fee	\$250.00 per fund	Bill in Arrears

The total standard recordkeeping and administration fee for the Plan is the sum of the bulleted fees listed above.

*This is an annual fee. The per participant fee will be charged at least quarterly and may be charged monthly pursuant to the Plan's Fee Schedule in advance or in arrears as noted above in an amount equal to 1/4th or 1/12th of the annual fee as applicable multiplied by the number of participants for the applicable quarter. A participant is an employee, former employee, alternate payee or beneficiary who has an account balance under the Plan.

Special Recordkeeping and Administration Services Fees

Description	Amount
SDBA Account Setup	\$75.00 per SDBA
SDBA Maintenance	\$200.00 Annually per SDBA
Force Out Administration Fee	\$20.00 per participant mailing
Hard Copy Full Enrollment Booklet	\$5.00 Each
Overnight Delivery Fee	\$30.00 Each
Printed Quick Start Enrollment Guide	\$2.00 Each

Trustee/Custodian: Newport Trust Company

Individual Transaction Fees

Description	Amount
Stop Payment/Re-Issuance	\$30.00 Each
Distribution Fee, non-periodic	\$25.00 Each
Hardship Distribution Fee	\$25.00 Each
Loan Origination Fee	\$100.00 Each
Wire Fee	\$10.00 Each

INDIRECT COMPENSATION

Revenue Sharing Payments: When acting as Custodian or Trustee, the Covered Service Provider or its subcontractors have entered into agreements with some mutual fund families to capture sub-transfer agent and shareholder servicing payments ("revenue sharing payments"). These are amounts paid by certain mutual funds in exchange for recordkeeping, administrative and regulatory services that the funds would otherwise have to provide, such as enforcing "late trading" and redemption fees under SEC rules 22c-1 and 22c-2. The revenue sharing paid by the Plan's investment options are set forth in the chart in the Fees and Expenses Imposed by Investment Option section of this Notice.

When acting as Custodian or Directed Trustee, the Covered Service Provider and/or its subcontractors earns interest on un-invested cash ("Float") arising from:

i. Cash balances awaiting investment. Float is received from the date cash from incoming contributions or transfers, or from plan asset sales/redemptions, is received until the date investment instructions from an authorized person are executed. Investment instructions are executed on the same day they are received and adequate cash is available to fund settlement thereof. In the case of contributions pending investment direction, funds are made available once they have cleared the issuing bank; this is generally the same day for wires and ACH, and two days for checks;

ii. Cash balances pending processing and use of 12b-1 fees, service fees and commissions (collectively "Fund Fees"). Fund Fees are collected as they are paid from mutual funds, which generates cash balances. Cash from Fund Fees is generally transferred to your custody or trust account on a monthly basis. Float on Fund Fees is earned until the cash is deposited in your custody or trust account and used to pay plan expenses or allocated to participant and beneficiary accounts, as directed by the plan's fiduciary;

iii. Cash balances pending completion or cancellation of benefit payments or asset transfers. The Float period commences generally from the date on the face of the checks until the date that either the recipient cashes the check and it clears through the banking system, or the check is cancelled. Checks are generally mailed the same day as they are issued. If a check remains uncashed for a period of six months, it will be cancelled as soon as administratively feasible and the underlying funds returned to the plan or transferred to a missing participant individual retirement account; and

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Fee Schedule

iv. Cash balances used to maintain adequate liquidity in model funds and/or unitized accounts in accordance with directions received from an investment manager or other authorized person.

The Float rate of return is based upon and approximates current short-term money market rates as in effect from time to time. In certain instances bank credits may be earned in lieu of interest, and in such instances that rate is generally the then current Federal Funds rate, plus some factor. The actual Float rate of return may vary based on rates offered by the specific institutions in which the cash balances are deposited.

Additional information is available upon request, including information regarding the depository institutions used to hold cash balances. Refer to DOL FAB 2002-03 (available at <https://www.dol.gov/agencies/ebsa/employers-and-advisers/guidance/field-assistance-bulletins>) for more information regarding Float and fiduciary considerations related thereto.

COMPENSATION UPON TERMINATION OF SERVICES: If a termination fee is charged when recordkeeping services are terminated, whether due to a Plan termination or to a deconversion to another service provider, it is listed below. The termination fee must be paid by the Plan Sponsor and cannot be charged to plan assets. If applicable, this fee is separate from any fees for Plan termination consulting services that are requested. All earned but unpaid fees must be paid prior to termination.

Description	Amount
Plan Termination or Deconversion Fee	\$1000.00

To the extent fees other than termination fees are billed in advance, the unearned portion may be refunded by prorating the quarterly fee amount if assets are liquidated prior to the last day of the service quarter. The prorated amount is based on the number of days of service provided within the applicable service quarter.

Estimated Annual Recordkeeping and Administration Fee Summary

Standard Recordkeeping and Administration Participant Fee	\$114,096
Standard Recordkeeping and Administration Service Fee	N/A
Standard Trust and Custody Fee	N/A
Estimated Total Standard Fee	\$114,096
Less Estimated Revenue Sharing	N/A
Estimated Net Standard Fee	\$114,096

Fees and Expenses Imposed by Investment Options

The chart below provides information regarding investment fees and expenses associated with the Plan's investment options. Additional information regarding these fees and expenses can be found in the prospectus or similar document provided by the investment fund. The Covered Service Provider(s) are not affiliated with any investment company or fund.

Investment Option Name	As of 06/30/2024							
	Ticker Symbol	Plan Asset	Gross Expense Ratio ¹	Shareholder type Fees ²	12b-1 Fee as % of Assets ³	12b-1 Fee Dollar Amt	Revenue Sharing SubTA/SSF Amount ⁴	Revenue Sharing SubTA/SSF Dollar Amount
MFS INTL DIVERSIFICATION R6	MDIZX	\$1,813,860	0.73%	N/A	N/A	N/A	N/A	N/A
AMERICAN SMALLCAP WORLD R6	RLLGX	\$790,080	0.66%	N/A	N/A	N/A	N/A	N/A
BLACKROCK HIGH YIELD K	BRHYX	\$270,744	0.48%	N/A	N/A	N/A	N/A	N/A
FIDELITY ADVISOR TOTAL BOND Z	FBKWX	\$405,133	0.36%	N/A	N/A	N/A	N/A	N/A
FIDELITY INTERM TRS BD INDEX	FUAMX	\$108,425	0.03%	N/A	N/A	N/A	N/A	N/A
FIDELITY 500 INDEX INSTITUTION	FXAIX	\$1,992,565	0.015%	N/A	N/A	N/A	N/A	N/A

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JP MORGAN US EQUITY R6	JUEMX	\$2,914,023	0.44%	N/A	N/A	N/A	N/A	N/A
AB US LARGE CAP GROWTH CIT W SERIES MSG	N/A	\$3,808,894	0.3126%	N/A	N/A	N/A	N/A	N/A
JPMORGAN EQUITY INCOME R6	OIEJX	\$737,127	0.45%	N/A	N/A	N/A	N/A	N/A
FIDELITY MID CAP INDEX INSTL P	FSMDX	\$910,614	0.025%	N/A	N/A	N/A	N/A	N/A
AMERICAN CENTURY MODERATE FUND	ASMDX	\$3,140,940	0.49%	N/A	N/A	N/A	N/A	N/A
AM CENTURY AGGRESSIVE R6	AAAUX	\$6,685,022	0.45%	N/A	N/A	N/A	N/A	N/A
AM CENT STRAT ALLC CNSRV	AACDX	\$47,088,162	0.48%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT BALANCED TRUST - A	N/A	\$0	0.38%	N/A	N/A	\$0	N/A	\$0
T. ROWE PRICE RETIREMENT 2005 TRUST - A	N/A	\$0	0.38%	N/A	N/A	\$0	N/A	\$0
NATIONWIDE GENEVA SMALL CAP GR R6	NWKCX	N/A	0.83%	N/A	N/A	N/A	N/A	N/A
ALLSPRING SPECIAL SMALL CAP VALUE	ESPRX	\$206,343	0.83%	N/A	N/A	N/A	N/A	N/A
T ROWE PRICE STABLE VALUE FUND A	N/A	\$3,159,239	0.45%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2010 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2015 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2020 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2025 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2030 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2035 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2040 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2045 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2050 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2055 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2060 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
T. ROWE PRICE RETIREMENT 2065 TR-A	N/A	N/A	0.38%	N/A	N/A	N/A	N/A	N/A
Total for Investment Options		\$74,705,911				N/A		N/A

The investment option data provided above is the most current data available as of the date this Notice was produced.

¹Gross Expense Ratio is the percentage of fund assets paid for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's Net Asset Value (NAV), expressed as a percentage of its assets. These are costs the investor pays through a reduction in the investment's rate of return.

²Shareholder-type fees include, if applicable, short term redemption fees or other fees charged against an investment fund that are not included in the Expense Ratio such as commissions, sales loads, deferred sales charges, surrender charges, exchange fees, account fees and purchase fees.

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Fees and Expenses Imposed by Investment Options

³12b-1 Fees are assessed on certain mutual funds or share classes permitted under an SEC rule to help cover the costs associated with marketing, selling and providing services to the mutual fund.

⁴Sub-transfer agent/shareholder servicing fees are fees paid to third parties by certain mutual funds to pay for services provided to fund shareholders such as recordkeeping, administration, communication and other shareholder services.

Reliance on Third-Party Database for Investment Information: The investment-related information reported in this section was prepared using information provided by one or more third parties. Although this information is believed to be accurate and complete, no representation as to the accuracy or completeness of the information can be made. For detailed information regarding investment expenses, please refer to the prospectus, summary prospectus, or other similar-type document prepared by the issuer of each investment. Please contact your investment advisor or see "How to Obtain Additional Information" section of this Notice.

How to Obtain Additional Information

Detailed information regarding the services provided and the fees for those services can be found in your Plan's service agreement(s) and trust/custodial agreement. Additional information regarding Plan investments may be obtained through the Plan's Website at newportgroup.com, or through the website of the issuer of each investment or by contacting your service representative.

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