

HERITAGE BENEFITS

Definiti Fee Adjustments

Heritage Ministries has experienced a fee adjustment on our 401k plan through Definiti. As such, please review the following fee arrangements for the plan. This adjustment is for Heritage Ministries 401k plan and does not include participants who are in The Kenney's 403b plan.

PARTICIPANT 404a-5 SUPPLEMENTAL NOTICE

Effective Date: May 2, 2022

Announcement of Changes to Plan-Related Information

This document reflects an update to the current Third-Party Administrator ("TPA") fees that may be charged to your retirement account effective May 2, 2022 associated with the above referenced plan.

This notice does not address investment or recordkeeper fees. TPA fees are charged pursuant to the agreement with the plan sponsor. As of the Effective Date, as reflected above, the processing fee passed to a plan participant requesting a loan, distribution, in-service distribution or hardship distribution will be as follows:

Participant Distribution Services

- **\$150** – Participant Loans (if applicable)
- **\$85** – Participant Distributions
- **\$150** – In-Service/Hardship Distributions (if applicable)
- **\$150** – Loan Refinance (if applicable)
- **\$175/hour** – Qualified Domestic Relations Order ("QDRO") Review
- **\$250** – QDRO Distributions
- **\$50/distribution** – Incremental Distribution Fee for Pooled or Brokerage Accounts

WHO TO CONTACT

For additional information regarding this supplemental fee information (Participant 404a-5 Supplemental Notice), please contact Definiti through their website at benefitwebaccess.com/login or through their call center at (888) 744-4015.