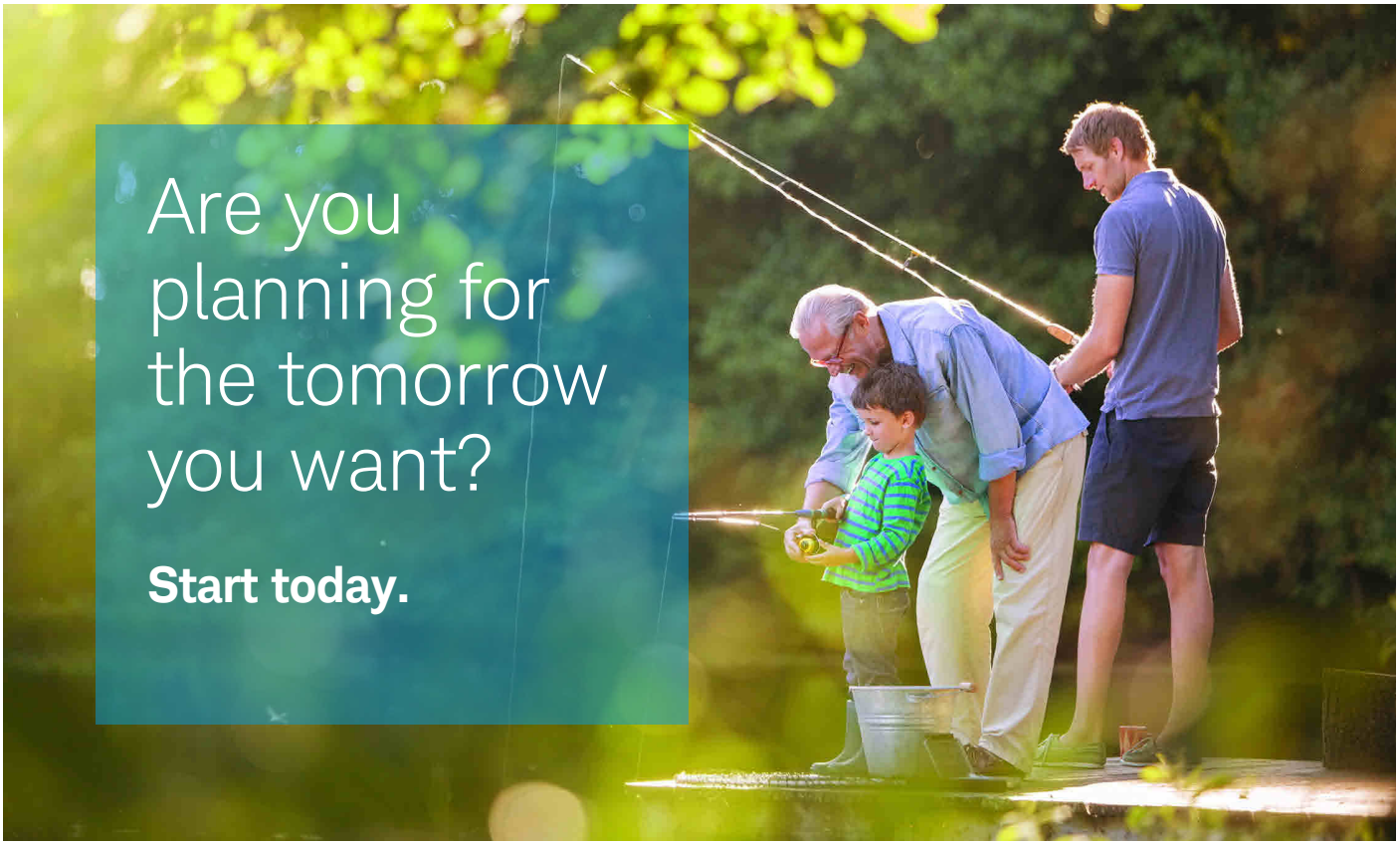
charles SCHWAB

Ministry Brands®



Your Ministry Brands 401(k) Plan

Schwab Retirement Plan Services Representatives are available from 8 a.m. to 10 p.m. ET, Monday through Friday by calling **1-800-724-7526**.

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Own your tomorrow®

Are you making the most of saving now?

Contributing to the Ministry Brands 401(k) Plan (the "Plan") is a key way to work toward financial independence now and in the future. Social Security benefits can be an important addition to your total retirement income, but even the Social Security Administration recommends not relying only on these benefits for your retirement income.*

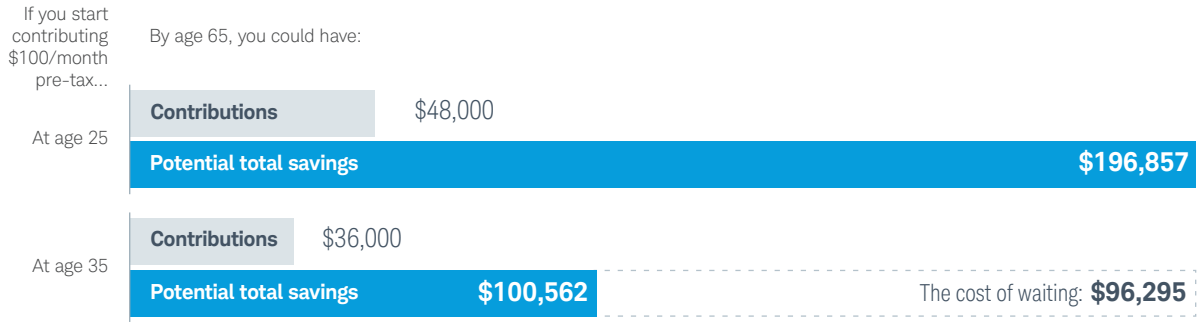
Here are ways that contributing now helps you live life with less worry:

- If you wait to contribute, it could cost you in the long run. People are living longer than ever before. Start saving and creating your strategy to help make sure that you won't outlive your retirement savings.
- It's important to pay off loans and debt, but saving for the future is critical too. In fact, if you wait to start contributing to your Plan, you could be missing out on any additional earnings. It's crucial to try to find the balance to meet your needs both today and in the future. As you start planning how much to save, Schwab Retirement Plan Services has resources and tools to help.
- Furthermore, you have the flexibility to make pre-tax and Roth 401(k) contributions to your Plan. Depending on your individual tax situation, utilizing different contribution options could offer a strategic tax-planning opportunity. More information on the contribution options available in your Plan will be covered in greater detail in this guide.

Contributing early can make a surprising difference over time.

Visit **workplace.schwab.com/savingsfundamentals** to find out from Charles Schwab & Co., Inc. how you can prioritize your savings.

Can you afford to wait?



Hypothetical examples are for illustrative purposes only and are not intended to represent the past or future performance of any specific investment. Investing involves risk, including loss of principal. The balances shown represent the amount contributed pre-tax and the interest compounded annually. The examples assume a hypothetical average rate of return of 6%, reinvestment of dividends and capital gains, and no current taxes paid on earnings in a retirement plan account. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice.

Which investment approach is right for you?

The power of personalization

Personal information, such as your salary, Plan account balance, savings rate, estimated Social Security benefits, and other sources of income, creates a more holistic view of you, your retirement income goals, and your investment style.

To build on this holistic view, the Plan includes the option to have your Plan account professionally managed for a fee. This service will:

- Calculate a retirement income goal and savings rate for you.
- Select the investments for your Plan account from the Plan's available investment options.
- Review your Plan account every 90 days and make adjustments to your investments as your needs change.
- Provide a spending plan if you're age 50 or older to help you make the most of your money in retirement.

Prefer to manage your Plan account yourself? You can still get a personalized recommendation without signing up for the managed account service.

The managed account service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.†

Managed account service fee

The fee for this service is based on your eligible average daily Plan account balance and the number of days you are in the service. Eligible balances exclude loan balances. The fee is applied to your Plan account on a quarterly basis. For more information, log in to your Plan account at **workplace.schwab.com**, go to **My Account** › **History & Statements** › **Statements & Reports**, and view the latest annual Fee and Investment Notice and any subsequent Change Notices listed in the **Other Account Documents** section. More information about fees and compensation are also detailed in the Morningstar Investment Management, LLC and Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC Disclosure Brochures (Form ADV Part 2A).



It's easy to get started. Log in to your account at **workplace.schwab.com** to access the self-serve advice tool.

Get a diversified portfolio in one fund

If you want the ease of a single investment option and if you can approximate the year you want to retire, you may be a good fit for a target date fund. Investing in a target date fund enables you to direct your contributions into a single fund, from the time you begin to save until you retire. Investment allocations in

these professionally managed portfolios become more conservative as the target date nears. Simply choose the fund with the target year closest to your anticipated retirement year, and also consider other factors that are important to you. For example, if you are 45 years old this year and plan to retire when you are 65, you may want to select the Schwab Indexed Retirement Trust Funds 2040 fund or refer to the default mapping to find your birth year and corresponding fund.

Available within your Plan are Schwab Indexed Retirement Trust Funds,[§] professionally managed collective trust funds that invest in a variety of asset classes and automatically rebalance to become more conservative over time.

Note: The values of the target date collective trust funds will fluctuate up to and after the target date. There is no guarantee the funds will provide adequate income at or through retirement.

Chart your own course

Are you an experienced investor with the time and interest to conduct your own research and decide how to invest? Do you have time to review your decisions at least annually or as your financial situation changes? Then you may be interested in self-directed investing.

Plan-selected funds

Ministry Brands has chosen an array of investments to give you a diverse range of choices. Log in to the participant website for tools and resources to determine your risk profile and to research the available funds in the Plan. Information is available for each fund in the Plan at **workplace.schwab.com** or by calling **1-800-724-7526**.

No matter which investment strategy you decide is best suited for you, it is important to re-evaluate it at least annually or whenever you experience a life event, such as marriage, divorce, or birth or adoption of a child.

Keeping your options open

You can change your investment elections for future contributions at any time. Please note the changes you make will be effective as soon as administratively feasible. You also can request a transfer from one investment option to another as permitted by the Plan and subject to prospectus requirements.



Take charge of your tomorrow, today.

- Access or sign up for your account as follows:
  - Visit **workplace.schwab.com** and click **Register Now** to establish your login credentials.
  - Download the Schwab Workplace Retirement App,[§§] then select **Login & Registration Help** > **Register Now** to establish your login credentials.
  - Call Participant Services at **1-800-724-7526** from 8 a.m. to 10 p.m. ET, Monday through Friday.
- Decide how much to contribute.
- Choose your investment strategy. Building your plan for tomorrow is in your hands, but we're here to help with professional support and resources along the way.
- Select your beneficiary. Designate someone to receive your Plan balance in the event of your death.



Should you contribute more?

If you want your contribution rate to grow as your career does, consider signing up for annual savings adjustments.

Note: You may make changes to your contributions anytime. Any changes you make will be effective as soon as they can be processed.



Review your options for existing 401(k) accounts

If you had a qualified retirement plan with a previous employer, there may be several options available to help you manage your retirement accounts. Call Participant Services at **1-800-724-7526** to learn more.



Protecting your account

Be sure to keep your financial information confidential. Don't share identifying data—including your account number, login ID, and password—and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months. Learn more best practices at **workplace.schwab.com/privacy**.

Get help along the way.

Your Plan supports your journey to retirement with a range of financial planning tools and education resources available, including:

- My Retirement Progress™, an interactive tool available online and in the Schwab Workplace Retirement App[§§] that helps you review progress toward your savings goal and compare the retirement income you may need with the estimated income you may have, based on your current savings approach***
- Support that's available when and how you want it—from a library of on-demand videos, webcasts, and articles to assistance services—online, in the Schwab Workplace Retirement App,[§§] or by phone
- Easy-to-use tools and resources, including calculators to help you explore the potential impact of savings changes and determine whether you're making the most of employer benefits
- Holistic financial education

And it's easy for you to keep tabs on and make changes to your Plan account by web, app, or phone.

Online via the participant website: **workplace.schwab.com**. You can manage your Plan account 24 hours a day.

On the go via the Schwab Workplace Retirement App.[§§]

By phone: Contact Participant Services from 8 a.m. to 10 p.m. ET Monday through Friday, by calling **1-800-724-7526**.

Whether you access the third-party advice service or explore your Plan's range of investment options, you can choose the approach that's right for you. Plus, you can count on support from Schwab Retirement Plan Services to make getting started and accessing your account simple.

There's no better time than today to take charge of your financial future.



Your account is paperless

Your company has arranged for your statements and documents to be emailed to you. To change these settings, simply log in to your account at **workplace.schwab.com**, go to **My Profile**, and adjust the settings in the **Communications Preferences** section.

Get to know your Plan.

Eligibility

You are eligible to begin saving in the Plan and can enroll beginning on the first day of the month following your date of hire.

Automatic enrollment

If you don't enroll within 45 days after you're eligible to participate, Ministry Brands will enroll you automatically, at a pre-tax contribution rate of 3%. Your contributions will be invested in the Schwab Indexed Retirement Trust Funds, based on your date of birth, as determined by the Plan,[§] unless you choose otherwise.

Annual savings adjustments

To make things even easier, the Plan offers savings adjustments to help you increase your savings rate—automatically. An annual savings rate adjustment of 1% each year until you reach a total contribution rate of 10% is designed to help you keep pace with your savings objectives.

Your contributions

Pre-tax

Each pay period, you may contribute up to 100% of your eligible compensation on a pre-tax and/or Roth 401(k) basis. The IRS limits the amount you can contribute in a given year. Your total pre-tax and Roth 401(k) contributions cannot exceed the annual IRS limit. The limits are set annually and can be found at **workplace.schwab.com**.

Roth 401(k)

Your Plan allows you to make Roth 401(k) contributions. Your contribution will be withheld on an after-tax basis. Withdrawals of your contributions and any earnings will not be subject to taxes, provided that any distribution from this account occurs at least five years following the year you make your first Roth 401(k) contribution to the Plan and you have reached age 59½ or become disabled. As a reminder, your combined pre-tax and Roth 401(k) contributions cannot exceed Plan contribution limits or the IRS limit.

Catch-up

If you will be age 50 or older before December 31, you may be able to make additional catch-up contributions to the Plan. The IRS limits are set annually and can be found at **workplace.schwab.com**. Catch-up contributions may be made on a pre-tax and/or Roth 401(k) basis.

Employer contributions

Employer match

Ministry Brands may make discretionary matching contributions to your account if you are eligible under the terms of the Plan. The current match formula is discretionary, so it could change from year to year and the current formula can be found on the Ministry Brands benefits website.

Profit sharing
Ministry Brands may make a discretionary profit sharing contribution if you are eligible under the terms of the Plan.

Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

Vesting

Vesting refers to ownership of your account. You are considered fully vested when you are entitled to 100% of your account upon the termination of your employment.

Your contributions
You are always 100% vested in your own contributions, including any rollovers you make to your account.

Employer contributions, matching and profit sharing
Ministry Brands' contributions to your account are vested according to the following schedule:
Year 1: **0%** | Year 2: **100%**

Withdrawals

There are certain restrictions on when money may be withdrawn from your account. You may take money out of your account under some circumstances. You may pay applicable income tax. Penalties may apply. In the event of your death, your vested account balance will be paid to your designated beneficiary or beneficiaries. For more information about your withdrawal options, please refer to your Plan's Summary Plan Description or call **1-800-724-7526**.

Loans

You may also borrow up to a maximum of 50% of your vested account balance or $50,000, whichever is less. The minimum loan amount is $1,000. You may have one outstanding loan at a time. The maximum term for a general loan is 5 years, and 15 years for a residential loan. Set-up fees may apply. For more information, log in to **workplace.schwab.com**, go to **My Account**, and select **Loan Inquiry**, or call Participant Services at **1-800-724-7526**.

Plan summary section is only a brief overview of the Plan's features. It is not legally binding. A more detailed Summary Plan Description is available from Schwab Retirement Plan Services, Inc. at **1-800-724-7526**. Please review the Summary Plan Description carefully for additional information about specific provisions in the Plan. If you have further questions, contact Schwab Retirement Plan Services, Inc. at **1-800-724-7526**.

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*Retirement Benefits, Publication No. 05-10035, Social Security Administration, January 2022.

[†]At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to advice services that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement Manager℠, an advice (non-discretionary investment advice) and managed accounts (discretionary investment advice and asset management) program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through workplace.schwab.com. Morningstar Investment Management will select investment options appropriate for each Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. Advice Consultants are registered representatives of CS&Co., not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services. The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** There is no additional cost for the non-discretionary investment advice, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates for recordkeeping and related services. However, for Participants using the managed account program, an asset-based fee may be charged to Participant Plan accounts based on the Participant's account balance in the managed account program. For a complete list of investment options available under the Plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to workplace.schwab.com to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements." More information about fees and compensation that SRPS, CS&Co. and their affiliates receive is detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.

[§]The Schwab Managed Retirement Trust Funds™, Schwab Indexed Retirement Trust Funds™ and Schwab Institutional Trust Funds™ (each a "Fund", collectively the "Funds" or "Collective Trusts Funds (CTFs)") are collective trust funds maintained by Charles Schwab Trust Bank (CSTB), as trustee. They are available for investment only by eligible retirement plans and entities. Charles Schwab Trust Bank's Collective Trust Funds are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by CSTB or any of its affiliates; and involve investment risks, including possible loss of principal invested. The Funds are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the "1940 Act"), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in the Funds should be carefully considered. The Funds' unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. The Funds are not sold by prospectus and are not available for investment by the public. The Funds' prices are not quoted in newspapers.

Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. The Funds are subject to market volatility and risks associated with the underlying investments. Risks include exposure to international and emerging markets, small company and sector equity securities, and fixed income securities subject to changes in inflation, market valuations, liquidity, prepayments, and early redemption. The Funds are built for investors who expect to start gradual withdrawals of fund assets on the target date, to begin covering expenses in retirement. The principal value of the Funds is not guaranteed at any time, and will continue to fluctuate up to and after the target date.

[§§]The Schwab Workplace Retirement App requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

[***]The My Retirement Progress™ percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS), based on estimated monthly income projections in retirement using contributions and investment data and assumptions which include, but are not limited to, current retirement plan balance and contribution rate, planned retirement age and estimated years in retirement, and an estimated retirement income goal which is based on 100% of annual before-tax salary less retirement plan contributions. SRPS then expresses the potential gap a participant may have between the estimated monthly income projections versus the income a participant may need in retirement as a percentage of income replacement. These projections are made available to the participant as part of the retirement plan recordkeeping and related services provided to the Plan by SRPS. **Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** The Peer Comparisons are calculated and based on data from SRPS's record-kept corporate-defined contribution and defined benefit plans. Not all plans may offer Peer Comparison. To obtain more information about how the percentage is calculated or to provide additional information that can impact My Retirement Progress calculations, visit workplace.schwab.com or call 1-800-724-7526.

[†††]Earnings on Roth 401(k) contributions are eligible for tax-free treatment as long as the distribution occurs at least five years after the year you made your first Roth 401(k) contribution and you have reached age 59½, have become disabled, or have died.

[§§§]You must be a U.S. citizen and resident to request an in-plan Roth rollover online or by phone. If you are not a U.S. citizen and resident, you may mail or fax your in-plan Roth rollover election to Schwab Retirement Plan Services, Inc. Election forms are available at workplace.schwab.com. Other restrictions may apply based on Plan provisions.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade or maintenance, or for other reasons.

This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, financial planner, or investment manager.

Investment Products: Not FDIC-Insured ▪ No Bank Guarantee ▪ May Lose Value

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Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

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