MINISTRY BRANDS 401(K) PLAN
Automatic Enrollment Notice

January 14, 2022

Contact Us:
Phone: 800-724-7526
Website: workplace.schwab.com

Dear Participant,

We all know it's important to save -- especially for a goal like retirement that may be many years away. Site Organic LLC wants everyone to look forward to an active and healthy future. Retirement saving requires the commitment of both employer and employee. Please review the enclosed information regarding your plan features to help you achieve your retirement goals.

The enclosed Automatic Enrollment Notice should help you understand your Plan's automatic features, investment options and how they may affect your account.

If you have any questions about your retirement account, investment choices or want to know more about saving and how Schwab Retirement Plan Services "SRPS" can help, please call us at **800-724-7526 (en español 877-905-2553)**. We're here Monday - Friday from 8 a.m. to 10 p.m. Eastern Time. You can access your account, obtain information on plan related investment alternatives, check performance or use the planning tools at any time on **workplace.schwab.com**.

Sincerely,



Catherine Golladay
President, Schwab Retirement Plan Services, Inc.

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

MINISTRY BRANDS 401(K) PLAN
Automatic Contribution Arrangement and Qualified Default Investment Alternative Notice

Site Organic LLC is making saving for retirement under the MINISTRY BRANDS 401(K) PLAN (the Plan) even easier by offering an automatic enrollment feature.

The automatic feature won't change your contribution level if you've already elected the level of your contributions to the Plan or affirmatively elected not to contribute. Your earlier election will continue to be followed.

If you do not affirmatively elect a contribution rate or elect not to participate ("opt out") within 45 days after you become eligible as described in your Summary Plan Description (SPD) you will be automatically enrolled in the Plan as shown below:

Contribution Source	Deferral Rate
Employee 401(k)	3%

This means that amounts will be taken from your eligible pay on a pre-tax basis each pay period and contributed to the Plan, unless you choose otherwise.

This notice gives you important information about some provisions with respect to the Plan, including the Plan's automatic investment and enrollment feature. The notice covers these points:

- Whether the Plan's automatic enrollment feature applies to you;
- What amounts will be automatically taken from your pay and contributed to the Plan;
- How your Plan account will be invested;
- When your Plan account will be vested (that is, not forfeited when you leave your job), and when you can get your Plan account; and
- How you can change your contributions.

You can find out more about the Plan in another document, the Plan's Summary Plan Description (SPD). If you would like a copy of the Plan's SPD or other Plan documents, please contact Schwab at **800-724-7526 (en español 877-905-2553)**.

1. Does the Plan's automatic enrollment feature apply to me?

The Plan's auto features may apply to you unless you have already elected to make contributions to the Plan or you have elected to not contribute ("opt out"). If you made such an election, your contribution level will not automatically change. Remember, you can always change your contribution level.

You may change your election within 45 days after you become eligible as described in your SPD. This means money will be automatically taken from your pay and contributed to your Plan account.

2. If I do nothing, how much will be taken from my pay and contributed to my Plan account?

If you choose not to make an election when you first become eligible (either to contribute or opt out), each pay period an amount will be taken from your eligible pay and contributed to your Plan account as shown below:

Contribution Source	Deferral Rate
Employee 401(k)	3%

Each year thereafter, your contribution level will increase (unless you choose a different contribution level), until it reaches the suggested rate of your eligible pay as shown below:

Contribution Source	Annual Increase	Suggested Rate
Employee 401(k)	1%	10%

Your 401(k) contributions to the Plan are taken out of your pay and are not subject to federal income tax at that time. Instead, they are contributed to your Plan account and may grow over time with earnings. This helpful tax rule is a reason to save for retirement through 401(k) contributions. Your account will be subject to federal income tax when withdrawn.

If you want to contribute more to your account than would be provided automatically, there are limits on the maximum amount. You may elect to defer up to the Plan's maximum rate of your eligible compensation into the Plan for each employee contribution source. In general, the current maximum rate is:

Source Name	Maximum Rate
Employee 401(k)	100%
Employee Roth 401(k)	100%

Employee 401(k) contributions are subject to an IRS-imposed limit. If you are age 50 or older during the calendar year, you may also make catch-up contributions to the Plan up to the IRS imposed limit. These limits are described in the section of the Plan's Summary Plan Description (SPD) related to contributions.

Again, you are already enrolled in the Plan and contributions may be taken out of your pay unless you have made an election to not participate. But you are in charge of the amount that you contribute. You may decide to contribute an amount that better meets your needs.

3. How will my Plan account be invested?

The Plan lets you allocate your account in a number of different options. Unless you choose differently, your Plan account may be automatically allocated as outlined below:

An option will be selected for you based upon your birth date in the chart below, as determined by the Plan. Each option is designed to provide different degrees of long-term appreciation and income through a mix of stock, bond and capital preservation alternatives based on the target retirement date. The investments and associated risk level change over time with the objective of becoming more conservative as time goes by. The models range from more aggressive, for a participant with a longer investment horizon, to more conservative, for those near and in retirement. The more aggressive models will likely have a greater chance of having a short term loss versus the more conservative models. There is no guarantee a fund will accomplish its objective and the investments can lose money. The underlying options have expenses for investment management and administration of the options. This is shown below as Operating Expense. For more detailed information about the investment objectives, risks, expenses, fees or other restrictions, please see the fact sheet available on workplace.schwab.com or refer to the information previously sent to you in your Plan Enrollment guide.

Date of Birth	Default Position	Election Percent	Operating Expense
1993 & after	Schwab Indexed Ret Tr Fd 2060 I	100%	0.07%
1988 - 1992	Schwab Indexed Ret Tr Fd 2055 I	100%	0.07%
1983 - 1987	Schwab Indexed Ret Tr Fd 2050 I	100%	0.07%
1978 - 1982	Schwab Indexed Ret Tr Fd 2045 I	100%	0.07%
1973 - 1977	Schwab Indexed Ret Tr Fd 2040 I	100%	0.07%
1968 - 1972	Schwab Indexed RetTr Fd 2035 I	100%	0.07%
1963 - 1967	Schwab Indexed Ret Tr Fd 2030 I	100%	0.07%
1958 - 1962	Schwab Indexed Ret Tr Fd 2025 I	100%	0.07%
1953 - 1957	Schwab Indexed Ret Tr Fd 2020 I	100%	0.07%
1948 - 1952	Schwab Indexed Ret Tr Fd 2015 I	100%	0.07%
1947 and Prior	Schwab Indexed Ret Tr Fd 2010 I	100%	0.07%
Undetermined*	Schwab Indexed Ret Tr Fd 2010 I	100%	0.07%

** Undetermined is used if SRPS does not know your date of birth when contributions are made.*

Data provided by Morningstar, Inc. at www.morningstar.com or by your plan administrator.

Schwab Indexed Ret Tr Fd 2010 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2015 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2020 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2025 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2030 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with

their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed RetTr Fd 2035 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2040 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2045 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2050 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2055 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

Schwab Indexed Ret Tr Fd 2060 I. Schwab Indexed Retirement Trusts support investor behaviors that promote long-term success by recognizing and attempting to mitigate various risk factors along the glide path. The glide path seeks to identify the most efficient allocation of risk at various life phases based on the level and type of risk the typical investor is capable of taking on in each phase. Seeking to provide total return for investors, consistent with their current asset allocation, the trusts attempt to provide diversification by investing in a broad range of asset classes, utilizing predominantly passive sub-advised or third-party investment strategies. The Operating Expense for the fund is 0.07%.

The Plan may change from time to time which alternative is used for investing your contributions that are deposited before you make your own investment election (the "default fund"). Any previous contributions may remain invested in the Plan's default fund in place at the time contributions were made. Your current balances are illustrated on **workplace.schwab.com** along with more detailed information which is available for all positions currently held in the Plan, including investment alternatives which may have previously been the Plan's default fund.

If some or all of your account in the Plan is automatically invested, you still have the opportunity to choose the allocation in your account in any combination of the investment options offered by the Plan by requesting a transfer or rebalance (subject to prospectus requirements and trading restrictions placed by your plan sponsor).

To learn more about the Plan's investment alternatives and to change how your Plan account is invested you can visit **workplace.schwab.com** anytime or call **800-724-7526 (en español 877-905-2553).** We're here Monday - Friday from 8 a.m. to 10 p.m. Eastern Time.

4. When will my Plan account be vested and available to me?

You will always be fully vested in your contributions to the Plan. Each source of employer contributions in the Plan may have its own vesting schedule. You will be fully vested in each employer contribution source after completing the years of service outlined below:

Source Name	Years of Service for Full Vesting
QMAC	Always Fully Vested
Prior Vested Employer Balance	Always Fully Vested
Employer Matching	After 2 Years
Employer Profit Sharing	After 2 Years
QNEC	Always Fully Vested

To be fully vested in Plan contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. Your beneficiary is entitled to any vested amount remaining in your account when you die. For more information about years of service and vesting, you can review the section of the Plan's SPD related to vesting.

Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally you may only withdraw vested money after you leave your job, reach age 59 ½, or become disabled. Also, there is generally an extra 10% tax on distributions before age 59 ½.

You may be able to borrow certain amounts from your vested Plan account, and may be able to take out certain vested money if you have a hardship. Hardship distributions are permitted from those accounts as provided for under the Plan. Hardship distributions must be for a specified reason as provided by the Plan. Before you can take a hardship distribution, you must have taken other permitted withdrawals from qualifying employer plans. Qualified Birth or Adoption Distribution (QBAD) are permitted in the plan.

A portion of your account may also be available for other withdrawals while you are still employed with the employer. You may withdraw your rollover contributions at any time. After age 59 ½, you may be able to withdraw certain 401(k), matching contribution, employer profit sharing, rollover, QNEC-QMAC, other, and after-tax contributions.

You can learn more about the Plan's withdrawal and loan rules in the Plan's SPD. You can also learn more about the extra 10% tax in IRS Publication 575, Pension and Annuity Income.

5. Can I change the amount of contributions?

You can always change the amount you contribute to the Plan.

6. Contact Us

You can contact us or make changes to your account on **workplace.schwab.com** anytime or by calling **800-724-7526 (en español 877-905-2553).** We're here Monday - Friday from 8 a.m. to 10 p.m. Eastern Time.

You may contact us if you would like to change your contribution level or opt out, make changes to your elections, have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents.

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

The Schwab Managed Retirement Trust Funds™, Schwab Indexed Retirement Trust Funds® and Schwab Institutional Trust Funds® (each a "Trust", collectively the "Trusts" or "Collective Investment Trusts (CITs)") are collective investment trusts 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 Investment Trusts 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 Trusts 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 Trusts are not entitled to the protections of the 1940 Act. The decision to invest in the Trusts should be carefully considered. The Trusts' unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. The Trusts are not sold by prospectus and are not available for investment by the public. The Trusts' prices are not quoted in newspapers. Effective January 1, 2019, Charles Schwab Bank transferred its Collective Investment Trusts to CSTB, a subsidiary of The Charles Schwab Corporation. CSTB serves as successor trustee of the Trusts and succeeds to the rights and obligations of Charles Schwab Bank under the Trusts' Participation Agreement. This transfer resulted in no material change to the investment management, operations or structure of the Trusts.

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This notice is intended to comply with notification requirements applicable to safe harbor, automatic enrollment, and automatic investment programs. The contribution percentage and investments listed do not constitute recommendations by your employer or SRPS. You are responsible for determining an investment strategy to meet the needs of your retirement.

You should consult the Plan Document and Summary Plan Description for further information regarding your rights under the Plan. This notice is not intended to, nor should you construe it as, modifying any aspect of the Plan Document or SPD. Subject to certain conditions, your employer retains the right to amend the Plan, including the right to change or discontinue Safe Harbor contributions. Your employer also has the right to terminate the Plan at any time, which will result in the discontinuance of all contributions to the Plan, including any Safe Harbor contributions accrued after the date of Plan termination.

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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.

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.

Trust, custody and deposit products and services are available through Charles Schwab Bank and Charles Schwab Trust Bank, Member of FDIC.

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