

December 14, 2021

Dear Participant,

In 2011, the U. S. Department of Labor (DOL) issued new fee disclosure requirements that are now in effect for employers who sponsor retirement plans. The disclosures are intended to provide you with information outlining any fees that are being applied, or which could be applied, to your retirement plan. It is important to note that these fees are not new and that all retirement plans have fees.

The disclosures are solely for your information. No action is required on your part. Since providing disclosures to you is an annual requirement, you should expect to receive them each year. Further, should there be changes to the fees related to the retirement plan an additional notification will be sent to you prior to the changes.

If you have any questions, please contact me directly. You may also contact plan vendors at the numbers listed below.

GuideStone Financial Resources 1-888-984-8433

TIAA-CREF 1-800-842-2252

American Century Investments 1-800-345-3533

Thank you,

Julie Dubinsky

Director of Human Resources and Title IX Coordinator

816-415-5085

Attachments:

Summary Annual Report

GuideStone Disclosure Notice

TIAA Disclosure Notice

American Century Disclosure Notice