

**SUPPLEMENTAL  
DISCLOSURE & COMPARATIVE CHART  
IMPORTANT INFORMATION REGARDING YOUR PLAN**

**Plan Name:** Choice Pooled Employer Plan II (the “Plan”)    **Retirement Plan Contract:** 935085-00004  
A.J. Kirkwood & Associates, Inc.(the “Employer”)

**Prepared by:** TAG Resources  
6501 Deane Hill Drive  
Knoxville, TN 37919

**Service Providers:** Transamerica Fiduciary Services – Pooled Plan Provider  
Templeton & Company, LLP – Audit Firm  
Transamerica Retirement Solutions, LLC – Retirement Plan Recordkeeper  
Transamerica Trust Company – Plan Trustee

This Supplement for Retirement Plan Participants is being provided to inform you that certain administrative fees for your Plan are changing effective July 15, 2024.

### **Fees Paid by Plan Participants**

Under the 404(a)(5) Participant Fee Disclosure, the Summary of Plan Fees will be updated effective July 15, 2024. This section will review the possible annual direct expenses charged against the Plan as directed by your Employer. Direct expenses may be paid from the plan’s assets and deducted from individual participant accounts on a pro-rata basis. Expenses are for services provided to the Plan. For supplemental fees, the actual amount deducted, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement.

Plan fees may be paid by your Employer or divided up among all participants. Under certain circumstances, the use of forfeitures may cover or reduce the fees stated below.

Templeton & Company LLP for audit services (if applicable). These are both independent companies that have been selected to provide these services for the Plan.

The PEP Adopting Employer’s Trustee Fee is \$50 annually which will be collected by Transamerica and deducted from participant accounts each month on a pro-rata basis. The “Annual custody fee” and the “Trust agreement fee” set forth in the TAG Resources Fee Schedule are not applicable for Adopting Employers participating in the Choice PEP, and those fees will not be deducted from participant accounts.

<b>Type of Service</b>	<b>Charges</b> ( <i>Expressed in \$</i> )
<b>Fee</b>	
Plan Audit	\$500 pro rata ( <i>charged annually</i> ) if applicable
PEP Adopting Employer’s Trustee Fee	\$50 annually ( <i>charged monthly pro rata</i> )