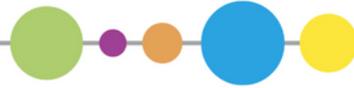


KENTUCKY NONPROFIT NETWORK RETIREMENT SOLUTION

Powered by Retirement (k)oncierge Group



The KNN Retirement Solution is a group retirement program that multiple employers can adopt through their KNN membership. The program was developed with vetted service providers to leverage buying power and simplify administrative tasks associated with managing a retirement plan. KNN's Retirement Solution offers members an opportunity for potential cost savings, fewer administrative responsibilities, and other benefits when compared to operating a single employer plan on their own.



Group Buying Power

KNN's Packaged Retirement Solution is a group retirement solution that multiple, unrelated employers can join to create economies of scale and provides administrative efficiencies not realized when operating a single employer, stand-alone plan.



Packaged Solution with Customization

The KNN Retirement Solution provides traditional plan administration services such as customized plan design; Form 5500 filing on your behalf; annual compliance; and adds essential 3(16) fiduciary services such as managing and approving distributions, delivery of participant notices, and more.



Professionally Maintained Investment Menu

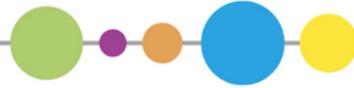
Voya Financial serves as the recordkeeper and the investment menu is constructed and maintained by FiduciaryPath Advisors who serve as a 3(38) Investment Fiduciary. A Collective Investment Trust (CIT) structure, typically only available in the large plan market, further improves the competitiveness of the plan.

What To Expect with the KNN Retirement Solution:

- **FAIR PRICING** – Group buying power, transparent fees, no nickel and diming, and zero-installation fees.
- **SIMPLICITY** – Off-the-shelf package that provides oversight and coordination of service providers.
- **STREAMLINED PLAN ADMINISTRATION** – Reduces administrative and fiduciary burdens by managing some of the most time-consuming tasks including investment due diligence; determining what participant notices apply and distributing them; reviewing and approving loans and distributions; and filing the Form 5500 on your behalf. In addition, if a plan sponsor takes advantage of payroll integration, tasks that typically bog down HR or office management such as eligibility tracking, enrollment, contribution rate changes, contribution submission and loan repayments are reduced or eliminated.
- **QUARTERLY PLAN SPONSOR NEWSLETTER** – Highlights action items, provides an investment menu update, and shares employee education tools to drive retirement readiness for your employees.

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Time is money.

Here's how the KNN Retirement Solution helps you save.

Your nonprofit's responsibilities if you offer a single employer plan on your own:

1. Determine, assign, and manage service providers.
2. Oversee service provider fiduciaries.
3. Serve as plan trustee or select a service provider to outsource that function/responsibility.
4. Perform ongoing due diligence on investment menu.
5. Determine fund line up, remove/replace investments that do not meet your investment criteria.
6. Document investment decisions.
7. Prepare, sign, and file annual Form 5500.
8. Develop, monitor, and execute an Investment Policy Statement (IPS).
9. Deposit contributions on a timely basis.
10. Provide demographic updates to provider(s) as changes happen such as termination dates or when new employees are hired.
11. Complete an annual compliance questionnaire and census so required nondiscrimination testing may be performed.
12. Manage eligibility and track enrollments.
13. Track deferral changes.
14. Comply, administer, and distribute required plan notices.
15. Manage, facilitate, and approve distributions, loans and hardship withdrawals.

Your nonprofit's responsibilities with the KNN Retirement Solution:

1. Participate in a welcome call to collect initial set up information for onboarding paperwork and to develop your custom plan design.
2. Deposit contributions on a timely basis.
3. Provide demographic updates to Voya as changes happen, such as termination dates or when new employees are hired. (You may be able to leverage your payroll company to facilitate these tasks if integration with Voya is available.)
4. Complete an annual compliance questionnaire and census. (This allows for required nondiscrimination testing and for drafting, signing, and filing of the Form 5500 on your behalf.)