Participant Fee Disclosure

ONEPOINT HRO, LLC MULTIPLE EMPLOYER 401K PLAN (the "Plan") 12/31/2023

Participating in your company's retirement plan (the "Plan") is an effective tool to help you prepare for your long term financial stability. As with anything valuable, there is an associated cost, so this notice contains details concerning the fees and expenses connected with the Plan. These associated costs are not new or unusual. You will receive this notice every year and there is *no action* required on your part. The objective of this communication is intended simply to do the following:

- Provide you with information that will allow you to make informed investment decisions
- Inform you of any fees and expenses associated with your participation in the Plan; and
- Comply with requirements set by the Department of Labor (DOL)

Fees and expenses are only one of several factors to consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Please visit the Department of Labor's website at http://www.dol.gov/ebsa/ for an example demonstrating the long-term effect of fees and expenses.

The first section provides you with information about the Plan in general, including any expenses you might incur through participation in the Plan or through taking advantage of different Plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments. If you want additional information about your investment options, you can go to https://401k.lttrust.com.

General Plan Information

Providing Investment Instructions

Your Plan gives you the ability to provide investment directions for both your contributions and/or existing account balances to any of the Designated Investment Alternatives ("DIAs") that are offered in your Plan by using the above website . If you do not make an election as to how the Plan should invest your contributions, then the Plan trustee will invest them in the "default" investment option.

Limitations on Investment Instructions

You may change your investment choices any day the New York Stock Exchange is open for business at https://401k.lttrust.com. Any trade restrictions specific to a certain investment option will be listed in the comparative chart.

Voting and Other Rights

The Plan sponsor or other named fiduciary for the Plan exercises voting, tender, and similar rights with respect to the mutual fund DIAs offered by the Plan.

The Designated Investment Alternatives (DIA) Offered by your Plan

You will find in the charts below, any designated investment managers, in addition to all of the DIAs to which you can direct the investment of your contributions or account balances and a breakdown of the historical rate of return and a benchmark rate of return that compares the rate of return for your investments to those. It will also show the fees and expenses you will pay if you invest in a particular DIA option. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website above.

Administration expenses

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These are charges for services including, but not limited to, plan administration, compliance, recordkeeping, trustee, and custodial services. The Plan Sponsor may utilize different companies for these services, or have one company provide all of them. The cost for these services can fluctuate from year to year based on the size of the plan (assets and number of participants) and certain other factors.

The Plan Sponsor, at its own discretion, may elect to pay some or all of these Administration expenses directly. To the extent that these expenses are not paid by the Plan Sponsor, the Plan may charge these expenses against your account on a pro-rata (or per capita) basis. In addition, certain funds in your plan may offer various levels of revenue sharing; these payments may be used to offset some or all of the administrative expenses within your Plan. Any expenses deducted from your account beyond the expense ratio of individual funds will appear on quarterly benefit statements and the participant website.

Individual expenses

The Plan may impose charges specifically against your account rather than charge them on a plan-wide basis. These charges are based on your use of a service/feature available under the Plan (e.g. participant loans, brokerage accounts). Any fee or expense charged against your account will be reported to you on your quarterly benefit statements.

Distribution/Withdrawal : A fee of $75 may be deducted from the distribution proceeds for each distribution/withdrawal issued from your account.

Qualified Domestic Relation Order (QDRO): A fee of $300 (split between both parties) may be deducted from the account balance.

Self-Directed Brokerage Account: To maintain a brokerage account in the Plan, an annual fee of $100 may be deducted from your account. (Additional fees for self -directed brokerage account maintenance and transactions may be assessed by the SDA provider. See your SDA account profile for details or contact your broker.)

Loan Origination: A fee of $100 may be deducted from the loan proceeds for each loan issued from your account.

Loan Maintenance: A fee of $75 may be deducted from your account balance for each loan in your account.

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Annual Advisor Fees

Fee Schedule	Annual Fee Charge	Minimum fee	Paid To
Fiduciary Investment Advisory Fee Annual 5l	0.050%		American Trust
Non Fiduciary Investment Advisory Fee 35bp	0.350%		SRS Capital Advisors

Investment fees charged to your account: Investments in your Plan may carry additional fees, including fund administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees. Please review the complete investment fee and performance chart contained in this notice to determine whether these fees may be charged for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account each quarter that is attributable to these fees.

Glossary

Please visit http://www.investmentterms.com/ for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

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Performance Information

The table below shows how Plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

	Average Annual Total Return as of 12/31/2023				Benchmark Returns			
Plan Investment	**1yr.**	**5yr.**	**10yr.**	**Inception**	**1yr.**	**5yr.**	**10yr.**	**Inception**
BlackRock Emerging Markets Fund Inc K Sh Diversified Emerging Mkts http://www.tcrfund.com/fund/FIR125/09251J501	10.82	5.58		1.05 (since 01/25/2018)	10.19	4.37	3.35	
					Morningstar Emerging Markets Target Mark			
Vanguard FTSE Developed Markets ETF Foreign Large Blend http://www.tcrfund.com/fund/FIR125/921943858	17.77	8.40	4.55		15.64	7.36	4.03	
					Morningstar Global ex-US Target Market E			
Vanguard High-Yield Corporate Adm High Yield Bond http://www.tcrfund.com/fund/FIR125/922031760	11.74	5.21	4.43		13.48	5.38	4.59	
					Morningstar US High-Yield Bond TR USD			
iShares Barclays TIPS Bond ETF Inflation-Protected Bond http://www.tcrfund.com/fund/FIR125/464287176	3.68	2.91	2.23		3.68	2.94	2.27	
					Morningstar US Treasury Inflation-Protec			
FIDELITY US BOND INDEX FUND Intermediate Core Bond http://www.tcrfund.com/fund/FIR125/316146356	5.56	1.06	1.78		5.31	1.04	1.74	
					Morningstar US Core Bond TR USD			
iShares Morningstar U.S. Equit Large Blend http://www.tcrfund.com/fund/FIR125/464287127	26.86	14.95	11.41		26.85	15.53	11.80	
					Morningstar US Large-Mid Cap TR USD			
SPDR® Portfolio S&P 500 Growth ETF Large Growth http://www.tcrfund.com/fund/FIR125/78464A409	29.96	16.18	13.25		40.25	17.53	13.44	
					Morningstar US Large-Mid Cap Broad Growt			
Vanguard Value ETF Large Value http://www.tcrfund.com/fund/FIR125/922908744	9.26	11.73	9.73		14.34	12.72	9.89	
					Morningstar US Large-Mid Cap Broad Value			
Invesco S&P MidCap Momentum ETF Mid-Cap Blend http://www.tcrfund.com/fund/FIR125/46137V464	19.89	15.63	12.66		16.24	13.38	10.01	
					Morningstar US Mid Cap TR USD			
Vanguard Mid-Cap ETF Mid-Cap Blend http://www.tcrfund.com/fund/FIR125/922908629	15.99	12.72	9.41		16.24	13.38	10.01	
					Morningstar US Mid Cap TR USD			
Vanguard Mid-Cap Value ETF Mid-Cap Value http://www.tcrfund.com/fund/FIR125/922908512	9.77	11.30	8.49		11.83	11.89	9.16	
					Morningstar US Mid Cap Broad Value TR US			
SPDR® Portfolio S&P 600 Sm Cap ETF Small Blend http://www.tcrfund.com/fund/FIR125/78468R853	16.03	11.57	8.02		19.42	10.56	7.35	
					Morningstar US Small Cap Extended TR USD			
Vanguard Small Cap Growth ETF Small Growth http://www.tcrfund.com/fund/FIR125/922908595	21.42	10.54	7.86		22.61	9.75	7.43	
					Morningstar US Small Cap Broad Growth Ex			
Vanguard Small Cap Value ETF Small Value http://www.tcrfund.com/fund/FIR125/922908611	16.00	11.85	8.49		16.27	11.64	7.36	
					Morningstar US Small Cap Broad Value Ext			
Reliance MetLife GAC Series 25053 Class Stable Value http://www.tcrfund.com/fund/FIR125/759522204	2.86	2.52	2.52		2.81	2.24	2.06	
					Morningstar US CIT Stable Value GR USD			

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Plan Investment	Average Annual Total Return as of 12/31/2023 1yr.	5yr.	10yr.	Inception	Benchmark Returns 1yr.	5yr.	10yr.	Inception
American Funds Trgt Date Ret 2015 R6 Target-Date 2015 http://www.tcrfund.com/fund/FIR125/02630T290	9.57	6.51	5.39		10.68 Morningstar Lifetime Allocation Moderate	5.82	4.71	
American Funds Trgt Date Ret 2020 R6 Target-Date 2020 http://www.tcrfund.com/fund/FIR125/02630T316	10.46	6.89	5.78		11.31 Morningstar Lifetime Allocation Moderate	6.15	5.00	
American Funds Trgt Date Ret 2025 R6 Target-Date 2025 http://www.tcrfund.com/fund/FIR125/02630T324	11.94	7.84	6.41		12.15 Morningstar Lifetime Allocation Moderate	6.67	5.41	
American Funds Trgt Date Ret 2030 R6 Target-Date 2030 http://www.tcrfund.com/fund/FIR125/02630T332	14.52	8.90	7.25		13.33 Morningstar Lifetime Allocation Moderate	7.44	5.93	
American Funds Trgt Date Ret 2035 R6 Target-Date 2035 http://www.tcrfund.com/fund/FIR125/02630T340	16.90	10.39	8.15		14.83 Morningstar Lifetime Allocation Moderate	8.41	6.49	
American Funds Trgt Date Ret 2040 R6 Target-Date 2040 http://www.tcrfund.com/fund/FIR125/02630T357	19.33	11.17	8.58		16.34 Morningstar Lifetime Allocation Moderate	9.30	6.95	
American Funds Trgt Date Ret 2045 R6 Target-Date 2045 http://www.tcrfund.com/fund/FIR125/02630T365	20.15	11.35	8.73		17.39 Morningstar Lifetime Allocation Moderate	9.84	7.19	
American Funds Trgt Date Ret 2050 R6 Target-Date 2050 http://www.tcrfund.com/fund/FIR125/02630T373	20.83	11.41	8.77		17.85 Morningstar Lifetime Allocation Moderate	10.03	7.23	
American Funds Trgt Date Ret 2055 R6 Target-Date 2055 http://www.tcrfund.com/fund/FIR125/02630T217	21.40	11.35	8.73		17.90 Morningstar Lifetime Allocation Moderate	10.01	7.18	
American Funds Trgt Date Ret 2060 R6 Target-Date 2060 http://www.tcrfund.com/fund/FIR125/02631C320	21.61	11.32		8.88 (since 03/27/2015)	17.86 Morningstar Lifetime Allocation Moderate	9.94	7.10	

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Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives.

Plan Investment	Total Annual Operating Expenses As a %	Per $1000	Shareholder Type Fees
BlackRock Emerging Markets Fund Inc K	0.87%	$8.70	
Vanguard FTSE Developed Markets ETF	0.05%	$0.50	
Vanguard High-Yield Corporate Adm	0.13%	$1.30	
iShares Barclays TIPS Bond ETF	0.19%	$1.90	
FIDELITY US BOND INDEX FUND	0.02%	$0.20	
iShares Morningstar U.S. Equit	0.03%	$0.30	
SPDR® Portfolio S&P 500 Growth ETF	0.04%	$0.40	
Vanguard Value ETF	0.04%	$0.40	
Invesco S&P MidCap Momentum ETF	0.34%	$3.40	
Vanguard Mid-Cap ETF	0.04%	$0.40	
Vanguard Mid-Cap Value ETF	0.07%	$0.70	
SPDR® Portfolio S&P 600 Sm Cap ETF	0.03%	$0.30	
Vanguard Small Cap Growth ETF	0.07%	$0.70	
Vanguard Small Cap Value ETF	0.07%	$0.70	
Reliance MetLife GAC Series 25053 Clas	0.57%	$5.70	
American Funds Trgt Date Ret 2015 R6	0.30%	$3.00	
American Funds Trgt Date Ret 2020 R6	0.31%	$3.10	
American Funds Trgt Date Ret 2025 R6	0.32%	$3.20	
American Funds Trgt Date Ret 2030 R6	0.33%	$3.30	
American Funds Trgt Date Ret 2035 R6	0.35%	$3.50	
American Funds Trgt Date Ret 2040 R6	0.37%	$3.70	
American Funds Trgt Date Ret 2045 R6	0.37%	$3.70	
American Funds Trgt Date Ret 2050 R6	0.38%	$3.80	
American Funds Trgt Date Ret 2055 R6	0.38%	$3.80	
American Funds Trgt Date Ret 2060 R6	0.39%	$3.90	