ONE VOICE CENTRAL TEXAS

403(b) PLAN OVERVIEW

AVAILABLE TO MEMBERS OF ONE VOICE CENTRAL TEXAS THAT ARE 501(c)(3) ORGANIZATIONS
Contents

- Plan history
- Delegation of responsibilities
- Investment options
- Financial wellness
- Participating members
- Next steps
Plan History
<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring 2015</td>
<td>Initial meeting of the One Voice Central Texas (OVCT) Investment Committee.</td>
</tr>
<tr>
<td>May 2015</td>
<td>OVCT Investment Committee approves by-laws.</td>
</tr>
<tr>
<td>October 2015</td>
<td>OVCT Investment Committee votes to proceed with creation of the 403(b) Plan.</td>
</tr>
<tr>
<td>November 2015</td>
<td>OVCT Investment Committee approves proposed investments and conflict of interest policy.</td>
</tr>
<tr>
<td>Fall 2016</td>
<td>First participating employers make contributions to the plan.</td>
</tr>
<tr>
<td>January 2019</td>
<td>Recordkeeping transitions to Empower. Third Party Administration and 3(16) Plan Administrative fiduciary services transition to Pentegra.</td>
</tr>
<tr>
<td>June 2019</td>
<td>3(21) Investment fiduciary services transition to Pensionmark Austin.</td>
</tr>
</tbody>
</table>
Responsibilities
Delegation of Responsibilities

Plan and Investment Oversight: OVCT Investment Committee
- Follows Investment Policy Statement
- Follows Conflict of Interest Policy
- Selects and monitors providers (recordkeeper, Plan Administrator, investment advisor and auditor)
- Selects and monitors investments
- Assumes fiduciary responsibility for Plan

Participating Employers:
- Select plan provisions with help from Pentegra & Pensionmark
- Upload payroll to Empower
- Schedule educational meetings through Pensionmark
- Provide census data to Pentegra
- Follow plan document provisions
- Assume fiduciary responsibility for choosing to participate in the OVCT 403(b) plan

Investment Advisor: Pensionmark
- Maintains Investment Policy Statement
- Monitors & assists with investments
- Coordinates, conducts employee meetings
- Reviews plan with Participating Employers and Investment Committee
- 3(21) investment fiduciary responsibility
- Provides financial wellness tools, call center and Spanish-language assistance

Plan Sponsor: One Voice Central Texas
Sponsors the 403(b) retirement plan

Recordkeeper: Empower
- Holds custody of plan assets
- Provides participant statements
- Provides participant website, app & telephone assistance for participants
- Provides website for Participating Employers, Pentegra & Pensionmark
- Provides plan reports
- Provides portal to upload payroll
- Conducts educational meetings
- Provides distributions & reporting

Plan Administrator: Pentegra
- Prepares and maintains plan document
- Completes annual testing &reporting
- Prepares annual Form 5500
- Signs and files Form 5500
- Responsible for administrative functions via 3(16) fiduciary authority
- Prepares and distributes required notices for Participating Employers
- Main point of contact for record-keeping issues
- Assists with plan design questions

Plan Auditor: Bauer & Company
- Gathers data from all sources and performs required annual audit of plan

Plan Participants: Employees
- Select contribution percentage
- Select investments or use target date default investment options
Investment Options
### OVCT 403(b) Plan – Investment Options

<table>
<thead>
<tr>
<th>Ticker</th>
<th>Asset Class</th>
<th>Fund Name</th>
<th>Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>GWGIF</td>
<td>Cash Equivalent</td>
<td>Guaranteed Interest Fund</td>
<td>N/A</td>
</tr>
<tr>
<td>DFIGX</td>
<td>Intermediate Government</td>
<td>DFA Intermediate Govt Fixed-Income I</td>
<td>0.13%</td>
</tr>
<tr>
<td>PTRQX</td>
<td>Intermediate-Term Bond</td>
<td>PGIM Total Return Bond R6</td>
<td>0.41%</td>
</tr>
<tr>
<td>DIPSX</td>
<td>Inflation Protected Bond</td>
<td>DFA Inflation-Protected Securities I</td>
<td>0.12%</td>
</tr>
<tr>
<td>ANAZX</td>
<td>World Bond</td>
<td>AB Global Bond Z</td>
<td>0.50%</td>
</tr>
<tr>
<td>PEOSX</td>
<td>Large Value</td>
<td>Putnam Equity Income R6</td>
<td>0.55%</td>
</tr>
<tr>
<td>VEIRX</td>
<td>Large Value</td>
<td>Vanguard Equity-Income Adm</td>
<td>0.18%</td>
</tr>
<tr>
<td>VFIAX</td>
<td>Large Blend</td>
<td>Vanguard 500 Index Admiral</td>
<td>0.04%</td>
</tr>
<tr>
<td>DFOEX</td>
<td>Large Blend</td>
<td>DFA US Core Equity 1 I</td>
<td>0.19%</td>
</tr>
<tr>
<td>CISIX</td>
<td>Large Blend</td>
<td>Calvert US Large Cap Core Rspnb Idx I</td>
<td>0.24%</td>
</tr>
<tr>
<td>VMVAX</td>
<td>Mid-Cap Value</td>
<td>Vanguard Mid-Cap Value Index Admiral</td>
<td>0.07%</td>
</tr>
<tr>
<td>VIMAX</td>
<td>Mid-Cap Blend</td>
<td>Vanguard Mid Cap Index Admiral</td>
<td>0.05%</td>
</tr>
<tr>
<td>MXYKK</td>
<td>Mid-Cap Growth</td>
<td>Great-West T. Rowe Price Mid Cp Gr Instl</td>
<td>0.67%</td>
</tr>
<tr>
<td>VSIAX</td>
<td>Small Value</td>
<td>Vanguard Small Cap Value Index Admiral</td>
<td>0.07%</td>
</tr>
<tr>
<td>VSMAX</td>
<td>Small Blend</td>
<td>Vanguard Small Cap Index Adm</td>
<td>0.05%</td>
</tr>
<tr>
<td>VTMGX</td>
<td>Foreign Large Blend</td>
<td>Vanguard Developed Markets Index Adm</td>
<td>0.07%</td>
</tr>
<tr>
<td>DFEMX</td>
<td>Diversified Emerging Mkts</td>
<td>DFA Emerging Markets I</td>
<td>0.47%</td>
</tr>
<tr>
<td>DFREX</td>
<td>Real Estate</td>
<td>DFA Real Estate Securities I</td>
<td>0.18%</td>
</tr>
<tr>
<td>VTINX</td>
<td>Target Date Retirement</td>
<td>Vanguard Target Retirement Income Inv</td>
<td>0.12%</td>
</tr>
<tr>
<td>VTXVX</td>
<td>Target Date 2015</td>
<td>Vanguard Target Retirement 2015 Inv</td>
<td>0.13%</td>
</tr>
<tr>
<td>VTWNX</td>
<td>Target Date 2020</td>
<td>Vanguard Target Retirement 2020 Inv</td>
<td>0.13%</td>
</tr>
<tr>
<td>VTTVX</td>
<td>Target Date 2025</td>
<td>Vanguard Target Retirement 2025 Inv</td>
<td>0.13%</td>
</tr>
<tr>
<td>VTHRX</td>
<td>Target Date 2030</td>
<td>Vanguard Target Retirement 2030 Inv</td>
<td>0.13%</td>
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<tr>
<td>VTHHX</td>
<td>Target Date 2035</td>
<td>Vanguard Target Retirement 2035 Inv</td>
<td>0.14%</td>
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<tr>
<td>VFORX</td>
<td>Target Date 2040</td>
<td>Vanguard Target Retirement 2040 Inv</td>
<td>0.14%</td>
</tr>
<tr>
<td>VTIIVX</td>
<td>Target Date 2045</td>
<td>Vanguard Target Retirement 2045 Inv</td>
<td>0.14%</td>
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<tr>
<td>VFIFX</td>
<td>Target Date 2050</td>
<td>Vanguard Target Retirement 2050 Inv</td>
<td>0.15%</td>
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<tr>
<td>VFFVX</td>
<td>Target Date 2055</td>
<td>Vanguard Target Retirement 2055 Inv</td>
<td>0.15%</td>
</tr>
<tr>
<td>VTTSX</td>
<td>Target Date 2060</td>
<td>Vanguard Target Retirement 2060 Inv</td>
<td>0.15%</td>
</tr>
<tr>
<td>VIXVX</td>
<td>Target Date 2065</td>
<td>Vanguard Target Retirement 2065 Inv</td>
<td>0.15%</td>
</tr>
</tbody>
</table>

**VERY LOW-COST FUNDS:**
Average investment expense = 0.19%, with index funds at just 0.04% and 0.05%.

**NONPROFIT AVERAGE:**
Only 10.6% of non-profit retirement plans reported average investment expense < 0.25%.*

In process of adding Large Growth and Small Growth options.

*SOURCE: PLANSPONSOR Defined Contribution Survey, 2016*
Financial Wellness
Empower’s Intuitive Online Tools

- Empower participant website (empowermyretirement.com)
  - Quickly view projected monthly retirement income
  - Model savings scenarios
  - Make account changes with just one click
Pensionmark’s Financial Wellness for All Learning Styles

**Self Learning**

- Online financial education center
- Articles
- Videos
- Market recaps
- Financial calculators

**Personalized Support**

- Financial wellness call center (English & Spanish)
- Live webinars
- On-site employee education meetings
- Individual consultations
- Group seminars

**Tools for Action**

- Personal Financial Portal
  - Aggregates financial accounts for a full financial picture
  - Calculates retirement gap analysis
  - Tracks spending & budgets
  - Provides solutions to make actionable results
  - Employs advanced security features and encryption
Participating Members
Participating Members

- American Youthworks
- Central Texas Food Bank
- FEEDING TEXAS
- lifeworks
- anybabycan
- Communities In Schools (Central Texas)
- HOPE Alliance (Survive. Thrive. Prevent.
Allied to End Family & Sexual Violence)
- Literacy Coalition of Central Texas (Building Stronger Communities)
- Austin Clubhouse (Community that works)
- Caritas of Austin
- SAFE (stop abuse for everyone)
- Shalom Austin
- Spirit:Reins
- Texas Health Action
- Waterloo Counseling Center
Implementation/Next Steps
Implementation/Next Steps

• Sign Board Resolution and Unanimous Consent for participation in the One Voice Central Texas 403(b) Plan
• Sign Empower 403(b) Plan Proposal
• Pentegra will provide Service Agreement for execution
• Plan Installation Process:
  • Team members from Pensionmark, Pentegra & Pensionmark will guide you through every step
  • Allow 60 days minimum before plan inception/transition
  • Determine plan design (i.e., eligibility, match structure, vesting)
  • Pensionmark presents employee communications & solicits investment elections *(if not provided, default to Qualified Default Investment Alternative)*
  • Assistance provided to Payroll to set up contribution & data files
  • Pentegra and Empower will transition prior plan assets to OVCT Plan
Thank you for considering the OVCT 403(b) Plan—we look forward to the possibility of working with you!

Debbie & Taylor

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