

What fees do I pay when participating in the GENERATIONS-GAITHER 401(K) PLAN? For many participants, that question may come as a surprise. There's an assumption that the answer is, "None".

In fact, there are costs associated with your participation in the Plan. While administration expenses are shared by the Plan sponsor and Plan participants, there are other costs that Plan participants pay. Those expenses have an impact on the size of your account balance at retirement.

The information that follows is intended to provide you with a better understanding of expenses associated with your participation in the Plan. You'll learn:

- How administration expenses are handled.
- What costs are associated with elective Plan features (e.g., taking out a loan).
- What fees are associated with our Plan's investment options.

In addition, you'll learn about rights you may have with respect to the Plan's operation, how the Plan's investments' performance compares to broad-based benchmarks, and where to go for additional information concerning the Plan's investments.

The fees and expenses associated with our plan are not unusual. Almost all retirement plans have such costs. And the fees and expenses associated with our plan are reviewed regularly to make sure that they are competitive and reasonable. The objective of this communication is simply to provide you with more and better information for making investment and other plan-related decisions.

Remember, too, that investment-related fees should be placed in context. A somewhat higher fee may be perfectly appropriate if an investment better suits your needs and goals.

If you have any questions concerning the information that follows, contact Robyn Pennywell at 931-507-1212.

GENERATIONS-GAITHER 401(K) PLAN

This document contains important information concerning our retirement Plan. 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 have questions concerning any of this information, contact Robyn Pennywell at 931-507-1212.

Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Robyn Pennywell, 406 N Spring St, McMinnville, TN 37110, Phone: 931-507-1212. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Generations Gaither's Group.

You may change your investment choices daily at www.benefitsforyou.com.

Other Plan Information

Certain voting rights may apply to an investment option you have chosen for your account. The Plan's Trustees or another plan fiduciary will exercise any voting rights for any designated investment alternatives held by the Plan.

Other Plan-Related Expenses

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan sponsor and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

You will pay your share of the following administrative and recordkeeping fees: Recordkeeping Asset Based Fee - 0.14%, Recordkeeping Per Ppt Fee - \$45.00. Additional expenses may be paid from the Plan at the employer's discretion or due to other extenuating circumstances. Any expenses paid by the Plan, and which are charged against participant accounts, will be reflected on the quarterly benefit statements.

The Plan benefits from revenue sharing, and these payments offset some of the administration expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Qualified Domestic Relations Order (QDRO) – A \$350.00 QDRO processing fee (paid by the Participant). The standard distribution fee applies to an Alternate Payee distribution.

Distributions – \$50.00 for each distribution. Depending upon the type of the distribution you may also pay the following additional fees: PARTIAL DIST. - \$75.00, FULL DIST. - \$75.00, RMD ISSUE - \$75.00

Advisor Fees – The Plan has hired a financial professional to provide investment advisory services on a plan level. The charges

are 0.70% of plan assets. The fees are paid by the participants. A participant's share of these expenses is allocated on a pro-rata basis.

Other Expenses – You may incur certain charges for:

- Expedited Mailing Fee: \$50.00

GENERATIONS-GAITHER 401(K) PLAN

Investment Options - 09/30/2023

This document includes important information to help you compare the investment options under your retirement Plan. If you want additional information about your investment options, you can go to the specific Internet website address shown below or you can contact Robyn Pennywell at 931-507-1212. A free paper copy of the information available on the website[s] can be obtained by contacting Robyn Pennywell at 931-507-1212.

Document Summary

This section has two parts. Part I consists of performance information for Plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options 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 website[s].

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 09/30/2023				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Fixed Income							
iShares US Aggregate Bond Index Fund (K)	0.67%	0.11%	1.07%	07/02/1993	0.64%	0.10%	1.13%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=04916					Bloomberg U.S. Aggregate Bond Index		
Equity							
Fidelity Mid Cap Index Fund	13.50%	6.40%	8.98%	09/08/2011	13.45%	6.38%	8.98%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X8479					Russell Mid Cap Index		
iShares Russell 1000 Large-Cp Idx Fund (K)	21.13%	9.57%	11.55%	03/31/2011	21.19%	9.63%	11.63%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X7733					Russell 1000 Index		
Schwab Target 2015 Index Fund	8.78%	3.25%	3.90%	08/25/2016	8.20%	3.06%	3.86%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN332					Morningstar Lifetime Moderate 2015 Index		
Schwab Target 2020 Index Fund	9.23%	3.37%	4.41%	08/25/2016	8.71%	3.09%	4.11%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN335					Morningstar Lifetime Moderate 2020 Index		
Schwab Target 2025 Index Fund	10.86%	4.04%	5.36%	08/25/2016	9.56%	3.24%	4.57%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN343					Morningstar Lifetime Moderate 2025 Index		
Schwab Target 2030 Index Fund	13.14%	4.69%	6.18%	08/25/2016	10.93%	3.57%	5.25%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN344					Morningstar Lifetime Moderate 2030 Index		
Schwab Target 2035 Index Fund	14.69%	5.09%	6.76%	08/25/2016	12.85%	4.06%	6.03%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN337					Morningstar Lifetime Moderate 2035 Index		

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2023				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
Schwab Target 2040 Index Fund	15.97%	5.41%	7.25%	08/25/2016	14.88%	4.57%	6.69%	Morningstar Lifetime Moderate 2040 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN346								
Schwab Target 2045 Index Fund	17.16%	5.72%	7.64%	08/25/2016	16.35%	4.91%	7.06%	Morningstar Lifetime Moderate 2045 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN338								
Schwab Target 2050 Index Fund	17.81%	5.88%	7.84%	08/25/2016	17.03%	5.03%	7.16%	Morningstar Lifetime Moderate 2050 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN333								
Schwab Target 2055 Index Fund	18.10%	5.97%	8.01%	08/25/2016	17.15%	5.00%	7.12%	Morningstar Lifetime Moderate 2055 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN339								
Schwab Target 2060 Index Fund	18.47%	6.09%	8.11%	08/25/2016	17.17%	4.93%	7.05%	Morningstar Lifetime Moderate 2060 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XN329								
Schwab Target 2065 Index	18.63%	N/A	0.89%	02/25/2021	17.17%	4.93%	-0.68%	Morningstar Lifetime Moderate 2060 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XV353								
TIAA-CREF Large-Cap Growth Index Fund (I)	27.62%	12.35%	14.40%	10/01/2002	27.72%	12.42%	14.48%	Russell 1000 Growth Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=28361								
TIAA-CREF Large-Cap Value Index Fund (I)	14.43%	6.21%	8.40%	10/01/2002	14.44%	6.23%	8.45%	Russell 1000 Value Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=28381								
TIAA-CREF Small-Cap Blend Index Fund (I)	9.15%	2.51%	6.82%	10/01/2002	8.93%	2.40%	6.65%	Russell 2000 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=28387								
Vanguard Small-Cap Growth Index Fund (Adm)	10.57%	3.32%	7.31%	05/21/1998	9.59%	1.55%	6.72%	Russell 2000 Growth Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X8420								
Vanguard Small-Cap Value Index Fund (Adm)	13.93%	4.92%	8.14%	05/21/1998	7.84%	2.59%	6.19%	Russell 2000 Value Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X8440								
International Equity								
Fidelity Emerging Markets Index Fund	11.68%	0.33%	2.14%	09/08/2011	11.70%	0.55%	2.07%	MSCI Emerging Markets NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X8472								
TIAA-CREF Intl. Equity Index Fund (I)	25.98%	3.30%	3.92%	10/01/2002	20.39%	2.58%	3.35%	MSCI All Country World ex-US NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=22683								

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 – Fixed Return Investments

Name / Type of Option	Return	Term	Other
CMFG Stable Value	2.00%	10/01/2023 - 12/31/2023	Current Rate is guaranteed for guarantee period

Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=CU206

Part II. Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 3 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000		Shareholder-Type Fees
Fixed Income			
iShares US Aggregate Bond Index Fund (K)	0.06%	\$0.60	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Equity			
Fidelity Mid Cap Index Fund	0.03%	\$0.25	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
iShares Russell 1000 Large-Cp Idx Fund (K)	0.07%	\$0.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2015 Index Fund	0.12%	\$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2020 Index Fund	0.12%	\$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 3 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
Schwab Target 2025 Index Fund	0.12% \$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2030 Index Fund	0.12% \$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2035 Index Fund	0.12% \$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2040 Index Fund	0.12% \$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2045 Index Fund	0.12% \$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2050 Index Fund	0.12% \$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2055 Index Fund	0.12% \$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Schwab Target 2060 Index Fund	0.12% \$1.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 3 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
Schwab Target 2065 Index	0.13%	\$1.30	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
TIAA-CREF Large-Cap Growth Index Fund (I)	0.05%	\$0.50	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
TIAA-CREF Large-Cap Value Index Fund (I)	0.05%	\$0.50	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
TIAA-CREF Small-Cap Blend Index Fund (I)	0.06%	\$0.60	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Small-Cap Growth Index Fund (Adm)	0.07%	\$0.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Small-Cap Value Index Fund (Adm)	0.07%	\$0.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
International Equity			
Fidelity Emerging Markets Index Fund	0.08%	\$0.75	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
TIAA-CREF Intl. Equity Index Fund (I)	0.05%	\$0.50	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Fixed Return			
CMFG Stable Value	NA	NA	Generally these charges do not apply to retirement plans.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit www.investmentterms.com/BFY 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.