

# Empower Retirement LLC.

## Schedule of Services

Community Action 403(b) Plan  
744615-01  
As of May 8, 2026

# Services provided by Empower Retirement LLC.

## Recordkeeping Services

### Core Services

The following services are core recordkeeping and communication services available to all plans.

#### **Implementation Services**

##### **Empower will provide the following conversion services prior to the receipt of assets:**

- Gathering initial plan information;
- Coordinating conversion assets from a prior service provider;
- Reconciling plan assets;
- Loading records onto the recordkeeping system; and
- Assisting Employer's payroll office or payroll vendor to process the next scheduled payroll to Empower on or after the implementation period.

#### **Implementation Period**

##### **Merging Plan**

An existing Employer Plan that is converting to Empower or a plan that is merging into an existing Employer Plan already record kept by Empower will be subject to an implementation period to facilitate the movement of Participant, Alternate Payee and Beneficiary records and Plan assets from the prior record keeper and/or trustee to Empower.

##### **Startup Plan**

A startup plan will require an implementation period to facilitate the establishment of the new plan on the recordkeeping system.

Empower will continue services for existing plans or commence services for startup plans under this Agreement after the implementation period when all necessary implementation documentation has been received in good order.

Employer acknowledges that certain implementation-related tasks that are changed during the implementation period may change or delay the receipt of assets. If any documentation is missing, incomplete or improperly completed, the receipt of assets, and/or continuation of services for merger plans, may be delayed or discontinued. Changes to the plan document or a plan amendment, trustee/custodial setup and investment options available under the plan made during the implementation period may change or delay the receipt of assets.

Employer understands that during the implementation period and before the receipt of assets, the blackout dates agreed to by the prior record keeper(s) may impact the Employer's ability to process payroll contributions. Assistance will be provided by Empower to coordinate the transition of Participant contribution processing from the prior record keeper(s) to the Empower recordkeeping system. The prior record keeper(s) will process participant contributions received prior to the blackout start date and issue the last quarterly participant statement. Empower will process contributions received after the blackout start date. If Participant contributions are received at Empower after the blackout start date but before the final records are received, Participant contributions will be defaulted into the Plan's default investment option.

### Blackout Notice Services

#### **Initial Blackout Notices**

Empower will assist in the preparation of the initial transition blackout notice and will provide the blackout notice to the Employer for distribution to Participants, Alternate Payees and Beneficiaries, as requested by the Employer. A "blackout period" is defined as any period of

more than three consecutive Business Days during which the Participant, Beneficiaries and Alternate Payees are prohibited or restricted from exercising certain otherwise available rights, such as directing investment of their accounts, obtaining loans or making distributions. The term "Business Day" is defined as any day, and only for as many hours as, the New York Stock Exchange is open. During the implementation period, Employer's prior record keeper's improper reporting or incomplete transferred records may impact the blackout period end date. Such an impact may cause an extension of the blackout period, resulting in a second notice. Empower may agree to provide this additional blackout notice if the parties agree in writing.

### **Future Blackout Notices**

If mutually agreed to in writing, Empower may provide blackout notices to the Employer for distribution to Participants, Alternate Payees and Beneficiaries for fund or other ongoing plan changes that result in a period of more than three (3) consecutive Business Days where the Participant, Alternate Payee and Beneficiary are restricted from exercising certain otherwise available rights such as directing investments of their accounts, obtaining loans or taking distributions.

## **Establishment of Accounts**

### **Participant Accounts**

- Participant accounts shall be established and maintained for each Employer-approved new enrollee and each employee or former employee with a balance in the plan ("Participant"). Each Participant's account record shall consist of the Participant's name, Social Security number ("SSN"), mailing address, date of birth, and any such other information as required from time to time for provision of services to the Plan.
- On and after the receipt of assets, Empower shall maintain a record of each Participant's investment option allocation and transaction received in good order to the recordkeeping system, including:
  - Current and historical investment allocations and percentages for each available investment option.
  - Current account balances of each Participant in each available investment option and money source.
  - An accounting of each transaction made to each available investment option and money source.
- Empower shall provide each Participant with access to his or her account and investment information via a Web site, the voice response unit ("VRU") and the Client Service Center toll-free telephone number. Participants may use these services to change allocations of future deferrals and/or initiate transfers between and among investment options available under the Plan(s).
- Empower shall send each Participant a quarterly account statement in the Empower standard format. Participants will have the option to access statements via the Online File Cabinet<sup>®</sup> on the participant Web site. Participant statements will not be mailed to Participants electing to receive their statements online. Participant statements will be mailed to those Participants who do not specifically elect to access their statement via the Web site. Participants may change their statement delivery election at any time.

Additionally, a confirmation will be provided of every completed change. Participants will also have access to their account activity via the VRU, the Voice Response System, and the Web site. Should notification of any errors on a Participant's statement be received at the home office within ninety (90) days after the statement date, Empower will retroactively correct the error(s). However, should errors not be identified within ninety (90) days of the statement date or if the errors have been made by the Participant, Employer or other third party, the error(s) will be corrected, but not made effective retroactively.

- If applicable, Empower will include vesting information on Participant statements, if the Employer provides Empower with all vesting information required under applicable law.

### **Alternate Payee Accounts**

If the Plan accepts Qualified Domestic Relations Orders (QDROs), Employer hereby instructs Empower to complete an administrative review of all Employer-approved QDROs submitted on or after the Effective Date of this Agreement to ensure that Empower can determine the amount of

the Alternate Payee's award, mailing address and SSN. If elected by the Alternate Payee in good order and in a manner satisfactory to Empower, an Alternate Payee account will be established pursuant to the terms of the QDRO, the Plan, ERISA, Code and/or PR Code requirements in effect on the date of account establishment.

### **Beneficiary Accounts**

If elected by the Beneficiary(ies) in good order and in a manner satisfactory to Empower, Empower will establish a Beneficiary account pursuant to the terms of the Plan, ERISA, Code and/or PR Code requirements in effect on the date of establishment.

### **Contribution Processing**

Contributions sent directly online to the Plan Service Center (PSC) and processed by 12:00 Midnight Mountain Time will be allocated effective the next Business Day (at that Business Day's unit value). Empower may allow other contribution methods which may require different timing. Empower will provide additional information upon request.

In the event that a Participant has not affirmatively elected an investment allocation, Employer instructs Empower to allocate to a default fund(s) chosen by the Employer.

### **Distributions and Forfeitures**

Empower will create and maintain a record of any distribution, including the distribution reason, from the Plan made with respect to each Payee. If applicable, Empower will provide a Code §402(f) Notice of Special Tax Rules on Distributions to the Payee at the time of distribution. Unless otherwise agreed to in writing, Empower is not responsible for issuing any other Participant, Alternate Payee or Beneficiary notice required by the Code, PR Code or ERISA, as applicable. Distributions will be made within two (2) Business Days if Empower receives instructions in good order.

#### **Participant Distributions**

Empower will make distributions to Participants pursuant to the Employer's and Participant's distribution requests received in good order.

#### **Alternate Payee Distributions**

Upon receipt by Empower of an Alternate Payee's distribution request in good order and in a manner satisfactory to Empower and completion of a QDRO administrative review discussed above, Empower shall process a distribution pursuant to the terms of the QDRO, the Plan, ERISA, the Code and PR Code requirements, as applicable and in effect on the date of the distribution. Employer instructs Empower to determine the amount due to the Alternate Payee based solely on the account records on the Empower recordkeeping system.

#### **Beneficiary Distributions**

Employer instructs Empower to pay the claimant listed on the Death Benefit Claim form signed by the Employer unless there is a conflict between the designation on file with Empower and the claimant listed on the Death Benefit Claim form. In the event of a conflict, the Employer will determine which Beneficiary designation is most recent.

#### **Forfeiture Processing**

If applicable, Empower will calculate forfeiture amounts based upon the Participant's vesting and will place the forfeiture amounts in a separate Plan account as instructed by the Employer.

#### **Participant Termination Services**

If the services described in this subsection is made available to the Employer by Empower, and if the Plan provides for de minimis Participant accounts to be distributed after termination, then the Employer instructs Empower to distribute communication material to the terminated Participant informing them of their distribution options. Such information includes communicating to the Participant that if he/she does not take a distribution of the account that it will be automatically rolled over into the Employer-elected de minimis IRA. Employer also instructs Empower to automatically roll any monies remaining in the Plan after a certain period of time following these communications to the rollover provider selected by the Employer.

Employer permits Empower to send out communication material to terminated participants informing them of their distribution options. These instructions may include information on how participants can learn about IRA rollover opportunities. In the event a Participant wants to either contribute or roll over to an IRA, an IRA product may be made available. Employer hereby authorizes Empower to directly contact terminated participants solely to communicate the available IRA product.

## **Transfers**

Participant, Alternate Payee and Beneficiary-initiated transfers will be processed and effective the Business Day they are received at the Empower home office, if received before the close of the New York Stock Exchange (typically 4:00 p.m. Eastern Time or such earlier time as may have to be implemented to comply with any applicable future law, rule or regulation). If transfers are received at the Empower home office after the close of the New York Stock Exchange, transfers will be processed and be effective the next Business Day (or such earlier time as may have to be implemented to comply with any applicable future law, rule or regulation).

## **Tax Reporting of Distributions**

Employer appoints Empower as its agent to perform income tax withholding and reporting for all Payee distributions and agrees to provide all necessary information needed by Empower to perform these services.

Empower shall deposit the income tax withheld with the Internal Revenue Service ("IRS") and other appropriate governmental entities or the Puerto Rican Treasury Department, as applicable, on or before the applicable due dates for such remittances.

Empower will complete necessary tax reporting forms for Payee distributions, file the tax reporting forms with the IRS or the Puerto Rican Treasury Department, as applicable, and send copies to the Payee.

## **Plan Loans**

Empower will process Participant account reduction loans repaid by payroll deduction pursuant to the Plan's loan policy and the Empower loan procedures, as amended from time to time. Employer agrees to provide an authorization for all Participant loan requests.

## **Ongoing Plan Resources**

Empower will provide the Employer access to Plan information and electronic approval capabilities via the PSC Web site.

Empower will provide the Employer access to a Plan Services Representative for assistance with plan questions.

Empower shall provide periodic Employer Plan Reports in the Empower standard format.

Empower shall provide Employer with an electronic Plan Administration Guide containing processes and procedures applicable to the services provided to the Plan, as updated from time to time.

## **Communication and Education**

Standard forms, notices and other information necessary for the service provided to the Plan will be provided to Employer and to Participants via the PSC and/or through enrollment meetings.

Ongoing retirement planning education and distribution counseling may be made available to Participants by Empower or an affiliate. Where a Participant wants to either contribute or roll over to an IRA, an IRA product may be made available by Empower or its affiliate. Where a Participant requests, via a recorded telephone call with Empower, to roll assets into the Plan from a previous employer's plan, Employer instructs and approves Empower to assist the Participant in completing such rollover without Employer's signature or approval, provided the Plan permits such rollovers. The recordkeeper of the previous employer's plan may still require Employer's signature or approval to complete the rollover.

## ***Plan Fund Performance Data and Services***

If the Employer meets the relevant underwriting and other requirements, Empower may offer fund performance data and/or similar services regarding the investment options in the Plan. Empower does not act as a fiduciary in the issuance of this report.

## Elective Services

The following elective services are available upon Employer meeting certain requirements. Additional fees may apply.

### Vesting Services

Employer needs to provide Empower all information necessary to perform vesting services. Employer hereby instructs and authorizes Empower to:

- Maintain each Participant's vesting percentage on the Empower recordkeeping system;
- Display the Participant's vested account balance on the quarterly statements; and
- Calculate and process withdrawals and/or loans according to the vested percentage.

### Loan Approval

Employer can instruct and authorize Empower to process, without Employer approval, Participant loan requests submitted in a manner acceptable to Empower. If the Plan is subject to spousal consent requirements, loans may only be initiated by paper forms and not online or by VRU. Employer agrees to specifically authorize each principal residence loan request.

### Distribution Processing Other than for Death or Disability

Employer can instruct and authorize Empower to process, without Employer approval, Participant requests for distribution due to severance of employment for any reason other than disability or death received in good order and in a manner acceptable to Empower. If Employer does not provide the Participant's termination date or other required information, Employer instructs Empower to route the request to Employer for approval before processing the distribution. This service is not available to Plans under the Puerto Rico Code.

### In-Service Distributions at Age 59 1/2

Employer can instruct and authorize Empower to process, without Employer approval, Participant age 59 1/2 in-service distribution requests received in good order and in a manner acceptable to Empower. If the Participant's birth date information has not been provided, or if there is a discrepancy between the birth date on the system and the birth date on the form, Empower is instructed to rely on the birth date specified by the Participant on the form. This service is not available to Plans under the Puerto Rico Code.

### Beneficiary Record Keeping

If Empower is and remains the sole record keeper for the Plan during the term of this Agreement, Employer can instruct and authorize Empower to accept, maintain and file, without Employer's signature, Beneficiary Designation forms received by Empower in good order and in a manner acceptable to Empower. Upon request, Employer agrees to provide Empower with any and all Beneficiary information filed with the Plan by the Participant prior to the Effective Date of this Agreement.

If the spousal consent rules apply, Employer shall provide Empower with instructions as to the portion of the Participant account for which a Beneficiary may be designated without spousal consent under the Plan. Employer instructs Empower to rely on the marital status specified by the Participant on the Beneficiary Designation form and to obtain spousal consent, when applicable.

### Prospectus Delivery

Employer can instruct and authorize Empower to provide prospectuses to Participants via the Web site (if elected by the Participant) or via mail for each investment option chosen by the Participant.

### Investment Advisory-Related Services

If the Employer meets the relevant underwriting and other requirements, Empower Advisory Group, LLC may offer fund performance data and/or similar services regarding the investment options in the Plan through the Plan's recordkeeping and administrative relationship with Empower.

Empower Advisory Group, LLC may offer advisory services to the Participants in the Plan. Employer instructs Empower Advisory Group, LLC to make advisory services available to Plan Participants in accordance with the terms and conditions of the advisory services agreement between Empower Advisory Group, LLC and Employer.