

**BPAS WEB DEMO
401(K) TESTING PLAN**

000999
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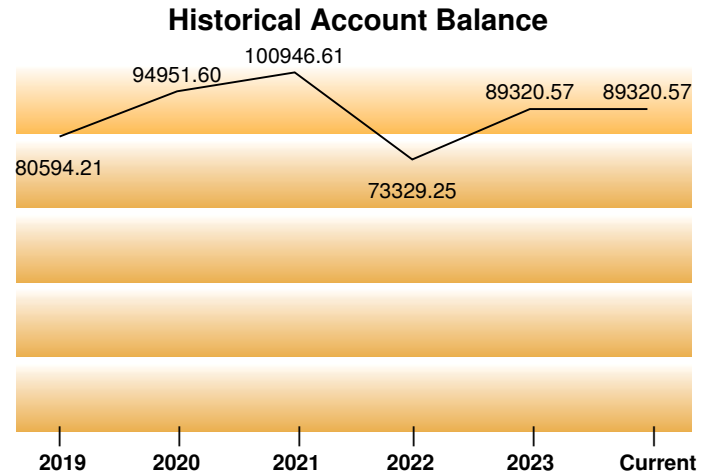
ACCOUNT BALANCE
As of 12/31/2023

\$89,320.57

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YOUR ACCOUNT SUMMARY

Total Account Balance on 10/01/2023	\$	83,147.38
Employee Contributions	\$	0.00
Employer Contributions	\$	0.00
Rollover Contributions	\$	0.00
Net Earnings	\$	6,173.19
Withdrawals	\$	0.00
Transfers	\$	0.00
Loan Activity	\$	0.00
Fees and Expenses	\$	0.00
Other	\$	0.00
Total Account Balance on 12/31/2023	\$	89,320.57
Your Vested Account Balance is	\$	85,387.69



IMPORTANT MESSAGES AND CONTACT RESOURCES

1-800-530-1272

Enter your SSN and PIN and Press the star (*) on your phone pad to opt out to a Retirement Plan Specialist, available to answer your questions from 8:00am - 8:00pm ET Monday through Friday. You can also send us a secure message by visiting u.bpas.com/interact.

Account Beneficiary Designation

Is your beneficiary designation up-to-date? Beneficiary designations are an important, yet often overlooked component of your retirement account. Keeping your beneficiary information up-to-date ensures that your retirement benefits will go to the people you want to receive them should the unfortunate happen.

Protect Your Account

Help protect your account by maintaining a valid email address and phone number in your Participant Portal account. To update your phone number and/or email address, login to your Participant Portal account at u.bpas.com, then select the MY PROFILE menu.

ACCOUNT DETAIL BY SOURCE

Money Type	Vested Percent	Balance 10/01/2023	Contributions	Earnings Gain/Loss	Withdrawals Transfers	Loan Activity	Fees/Expenses Other	Balance 12/31/2023
PRE-TAX	100%	37,003.89	0.00	2,740.40	0.00	0.00	0.00	39,744.29
EMPLOYER MATCH	100%	37,003.71	0.00	2,740.37	0.00	0.00	0.00	39,744.08
EMPLOYER PROFIT SHARING	60%	9,139.78	0.00	692.42	0.00	0.00	0.00	9,832.20
SOURCE TOTALS		83,147.38	0.00	6,173.19	0.00	0.00	0.00	89,320.57

For more information regarding individual investing and diversification, visit the U.S. Department of Labor website at <http://www.dol.gov/ebsa/investing.html>. You should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Different asset classes perform differently over time, and certain asset classes can be very volatile. For this reason, diversifying your assets among different types of investments can help reduce volatility within your account while helping to manage overall investment risk. If you invest more than 20% in any one company or industry, your savings may not be properly diversified. While diversification is an effective strategy to manage investment risk, it does not guarantee against investment losses. In deciding how to invest your account, you should take into consideration all of your assets, including assets outside of this account. No single approach is right for everyone because of different financial goals, time horizons and tolerances for risk. Periodically review your investment objectives and make adjustments to keep your journey on track.

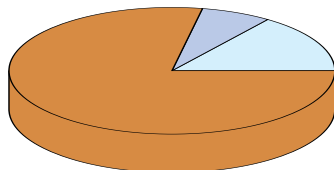
ACCOUNT DETAIL BY INVESTMENT

Category	Investment Name	Allocation Percent	Balance 10/01/2023	Contributions	Earnings Gain/Loss	Withdrawals Transfers	Loan Activity	Fees/Exp Other	Balance 12/31/2023	Shares
STABLE ASSET	EMPLOYEE LOANS	0%	1,366.90	0.00	0.00	0.00	0.00	0.00	1,366.90	0.0000
	MYPLANLOAN TRADITIONAL	0%	4,924.78	0.00	0.00	0.00	0.00	0.00	4,924.78	0.0000
	STABLE ASSET GIC	0%	7,050.21	0.00	0.00	0.00	0.00	0.00	7,050.21	7,050.2100
		0%	13,341.89						13,341.89	7,050.2100
BOND FUNDS	DODGE & COX INCOME FUND	10%	5,673.72	0.00	353.43	0.00	0.00	0.00	6,027.15	477.5862
		10%	5,673.72						6,027.15	477.5862
EQUITY FUNDS	AMERICAN FUNDS EUROPACIFIC R4	30%	5,866.33	0.00	388.12	0.00	0.00	0.00	6,254.45	117.2562
	BNY MELLON S&P 500 INDEX	20%	12,307.84	0.00	478.38	0.00	0.00	0.00	12,786.22	250.4647
	T. ROWE PRICE BLUE CHIP GROWTH	20%	33,551.12	0.00	3,361.53	0.00	0.00	0.00	36,912.65	247.1719
	VANGUARD SMALL-CAP INDEX INSTL	20%	12,406.48	0.00	1,591.73	0.00	0.00	0.00	13,998.21	136.9822
		90%	64,131.77						69,951.53	751.8750
TOTAL INVESTMENTS			83,147.38	0.00	6,173.19	0.00	0.00	0.00	89,320.57	

To further assist you in reaching your retirement goals, you can automate the process of increasing your deferral rate progressively over time. Within your BPAS account, select "Deferral Change" from the Transactions menu. Set a contribution rate and increase the rate each year until you reach your targeted goal.

Your Account Holdings

Stable Asset	15%	\$ 13,341.89
Bond Funds	7%	\$ 6,027.15
Balanced/Target	0%	\$ 0.00
Equity Funds	78%	\$ 69,951.53



Important Notifications

The Pension Protection Act requires certain financial disclosures for retirement plan participants. These disclosures are located in the Resource Center of your account at u.bpas.com.

Investment Performance as of 12/31/2023

Investment Name	Ticker	Investment Category	Share Price	Qtr*	Average Annual Total Returns					
					YTD	1 Year	3 Year	5 Year	10 Year	
AMERFD USGOVT MONEY MKT R4	RADXX	STABLE VALUE	\$ 1.00	1.21%	4.52%	4.52%	1.87%	1.47%	0.87%	
AMERICAN FUNDS EUROPACIFIC R4	REREX	EQUITY	\$ 53.34	10.27%	15.64%	15.64%	-3.00%	7.66%	4.53%	
BLACKROCK INFLATION PROTECTION	BPRAX	BOND	\$ 9.49	4.30%	3.45%	3.45%	-1.25%	3.00%	1.92%	
BNY MELLON S&P 500 INDEX	PEOPX	EQUITY	\$ 51.05	11.57%	25.68%	25.68%	9.46%	15.11%	11.48%	
CALAMOS GROWTH FUND	CVGRX	EQUITY	\$ 35.71	13.13%	37.57%	37.57%	4.18%	14.53%	9.89%	
DODGE & COX INCOME FUND	DODIX	BOND	\$ 12.62	7.32%	7.70%	7.70%	-1.65%	2.70%	2.79%	
DODGE & COX STOCK FUND	DODGX	EQUITY	\$ 243.55	9.82%	17.48%	17.48%	12.81%	13.94%	10.45%	
FIDELITY LOW PRICED STOCK	FLPSX	EQUITY	\$ 44.07	10.81%	14.35%	14.35%	10.28%	13.00%	8.74%	
LORD ABBETT MID CAP STOCK	LAVLX	EQUITY	\$ 32.11	11.27%	15.50%	15.50%	9.80%	10.82%	6.74%	
MAINSTAY MACKAY HIYLD CORP BD	MHCAX	BOND	\$ 5.16	5.71%	11.27%	11.27%	2.41%	4.89%	4.32%	
MASTER DEMAND ACCOUNT	DPMDA	STABLE VALUE	\$ 1.00	0.13%	0.54%	0.55%	0.27%	0.38%	0.20%	
MYPLANLOAN TRADITIONAL	MPLTR	STABLE VALUE	\$ 0.00	N/A%	N/A%	N/A%	N/A%	N/A%	N/A%	
OAKMARK FD INV	OAKMX	EQUITY	\$ 132.56	12.92%	30.89%	30.89%	15.02%	16.89%	11.33%	
ROYCE OPPORTUNITY FUND	RYPNX	EQUITY	\$ 15.11	11.17%	19.58%	19.58%	9.07%	16.05%	8.65%	
STABLE ASSET GIC	SGIC	STABLE VALUE	\$ 1.00	N/A%	N/A%	N/A%	N/A%	N/A%	N/A%	
T. ROWE PRICE BLUE CHIP GROWTH	TRBCX	EQUITY	\$ 149.34	13.90%	49.36%	49.36%	2.58%	13.58%	12.44%	
T. ROWE PRICE INFL PROT BOND	TIIPX	BOND	\$ 10.41	4.41%	2.75%	2.75%	-1.82%	2.75%	2.10%	
T. ROWE PRICE MID-CAP GROWTH	RPMGX	EQUITY	\$ 100.04	11.72%	20.11%	20.11%	2.30%	11.82%	10.61%	
T. ROWE PRICE RETIREMENT 2010	PARAX	BALANCED	\$ 14.46	7.59%	12.08%	12.08%	1.43%	6.18%	4.82%	
T. ROWE PRICE RETIREMENT 2020	PARBX	BALANCED	\$ 17.59	8.02%	13.17%	13.17%	2.01%	7.38%	5.78%	
T. ROWE PRICE RETIREMENT 2030	PARCX	BALANCED	\$ 23.62	9.19%	16.02%	16.02%	2.84%	8.98%	6.85%	
T. ROWE PRICE RETIREMENT 2040	PARDX	BALANCED	\$ 27.28	10.22%	19.27%	19.27%	3.86%	10.41%	7.69%	
T. ROWE PRICE RETIREMENT 2050	PARFX	BALANCED	\$ 16.66	10.53%	20.49%	20.49%	4.38%	10.98%	7.98%	
VANGUARD SMALL-CAP INDEX INSTL	VSCIX	EQUITY	\$ 102.19	13.41%	18.22%	18.22%	4.67%	11.72%	8.44%	

* Returns are not annualized. Quarterly Performance figures represent the increase in the value of a single deposit of \$1,000 made on the first day of the quarter. Performance Results do not include application of Investment Management and/or Administrative Fees. Neither BPAS nor its parent or affiliates shall be held liable for the inaccuracy of performance information supplied to it. Performance data reported for certain share classes may be based on historical returns of alternate share classes. Refer to the fund profile or prospectus for more information. Past performance does not guarantee future results. Yields will fluctuate with market conditions.

Before making any investment decisions, and for more information about your Plan's funds, including information about the investment advisors to the fund, please refer to the appropriate prospectus, available from your Plan Sponsor or accessed by logging into your account. Certain Funds in your Plan may be subject to a Trading Restriction. 000999

Investment Benchmark	Investment Category	Qtr	YTD	Average Annual Total Returns			
				1 Year	3 Year	5 Year	10 Year
S&P TARGET RISK MODERATE INDEX	EQUITY	8.40%	12.41%	12.41%	1.01%	5.66%	4.48%
BARCLAYS U.S. AGGREGATE BOND INDEX	BOND	6.82%	5.53%	5.53%	-3.31%	1.10%	1.81%
BARCLAYS U.S. GOV'T/ CREDIT 1-3 YEAR INDEX	BOND	2.69%	4.61%	4.61%	0.09%	1.51%	1.27%
MSCI ALL COUNTRY WORLD EX-U.S. NR INDEX	EQUITY	9.75%	15.62%	15.62%	1.55%	7.08%	3.83%
S&P SMALL CAP 600 INDEX	EQUITY	15.12%	16.05%	16.05%	7.28%	11.03%	8.66%
S&P 500 INDEX	EQUITY	11.69%	26.29%	26.29%	9.99%	15.69%	12.03%
S&P MID CAP 400 INDEX	EQUITY	11.67%	16.44%	16.44%	8.08%	12.62%	9.27%
MSCI ALL COUNTRY WORLD NR INDEX	EQUITY	11.03%	22.20%	22.20%	5.74%	11.72%	7.93%

PERSONAL STATEMENT OF PLAN EXPENSES

Certain fees and expenses may be charged to your account for Administrative Services (e.g., legal, accounting, recordkeeping) or for Individual Services (e.g., distributions). The following is a summary of these fees charged to your account during the last quarter.

*In addition to the Administrative Services Fees disclosed below, funds charge a fee for managing Plan Assets. This Investment Product Expense, also known as the Net Expense Ratio, is generally expressed as a percentage of assets (e.g., 1.00%). For more detailed information on the cost of plan investments, including fund fact sheets, prospectuses and other special reports, please visit the Resource Center of your account.

Administrative Services Fees	\$	0.00
Individual Services Fees Total	\$	0.00
Total Fees and Expenses	\$	0.00

Additional Information on Investment Product Expense. As a plan participant, the funds you invest in charge certain fees to cover investment management, distribution and shareholder services. This combined fee is referred to as the "Investment Product Expense" or Net Expense Ratio. Based on your current asset allocation, the estimated total fee charged by external investment managers for the quarter was \$1.32, which is equivalent to an annual expense ratio of 0.04%. Since this fee is deducted directly by the fund families before fund returns are determined, it is not itemized in the fees listed above.

The Investment Product Expense calculation is the sum of your average balance in each fund multiplied by one quarter of the fund's annual net expense ratio. For more information on fund expense ratios, investment objectives and management philosophies, please see the fund research library within the participant website.

RETIREMENT PROJECTIONS

Your Retirement Savings Multiple ("RSM") will help you determine whether you are saving enough towards your retirement goals. *To help you see whether you are on target for retirement, multiply the RSM for your Age group in the chart below by your annual salary.* This will provide you with an estimate of the amount you should have saved by that age to be on target. Your Current and Projected RSM have been calculated below.

Current Age	25	30	35	40	45	50	55	60	67	Your Current RSM is	2.42
On Target RSM	0.5	1.0	2.0	3.0	4.0	6.0	7.0	8.0	10.0	Your Projected RSM is	2.61

The "On Target RSM" calculations are provided based on a participant with final earnings of \$60,000 at social security retirement age, with 3% annual salary increases, 5.5% average annual investment return, with a 75% replacement ratio goal, and 4% draw down rate during retirement.