

408(b)(2) FEE DISCLOSURE

Innowave Marketing Group 401(k) Plan

Important Document

Please retain with your plan's legal documents.
This 408(b)(2) disclosure represents the fees associated with your service agreement and replaces any prior fee schedules effective as of the date of this disclosure.

SERVICE PROVIDER DISCLOSURE UNDER DOL REGULATION § 2550.408b-2

Name of Plan: Innowave Marketing Group 401(k) Plan

Name of Plan Sponsor: Innowave Marketing Group LLC

Service Provider: American Trust Company (LT)

This disclosure is effective as of 06-30-2026. This is the covered service provider fee disclosure to the above Plan's responsible plan fiduciary required by DOL Regulation § 2550.408b-2 ("Regulation"). This disclosure provides current information regarding fiduciary services and compensation for such services, and Plan investments in compliance with the Regulation[1].

Direct and Indirect Compensation (§408b-2(c)(1)(iv)(C)(1),(2),(3))

Compensation received in accordance with the attached Retirement Plan Fees & Expenses and Investment disclosure is considered direct compensation which may be billed to the Plan, deducted directly from Plan assets and participant accounts or paid directly by the Plan Sponsor. Indirect compensation in the form of revenue share may be received from investment companies as reflected on the Investment Disclosure, attached. The indirect compensation is for recordkeeping and administration services provided to the plan.

Additional Indirect Compensation Disclosure DOL FAB 2002-03

The Department of Labor's Field Assistance Bulletin 2002-03 requires that service providers to retirement plans, such as trust companies, banks, broker-dealers and record keepers, provide their clients with adequate information regarding the service provider's receipt of earnings or other benefits from the use of uninvested cash ("float"). In connection with services provided pursuant to your plan service agreement, the Custodian or Sub-Custodian and its affiliates, Mid Atlantic Trust Company ("MATC") and Mid Atlantic Clearing & Settlement Corporation ("MACSC") ("Custodian Entities"), and/or their agents, may retain, as part of their reasonable compensation, float earned on certain plan cash balances. The plan sponsor or other authorized person acknowledges the Custodian Entities and/or their agents may receive float as a portion of their compensation for performing services to the plan. Earnings on float may arise from: uninvested cash balances received due to plan contributions, other transfers, plan asset sales/redemptions, unallocated cash balances held while processing fund revenue sharing, cash balances for uncashed benefit distribution checks, and cash balances held pending plan fiduciary instructions. The float rate of return is based upon and approximates current short-term money market rates as in effect from time to time. In certain instances the Custodian Entities or agents may earn bank credits in lieu of interest, and in such instances that rate is generally the then-current federal funds rate, plus some factor. The actual float rate of return may vary based on rates offered by the specific institutions in which the cash balance is deposited.

Updates For Changes

Updates for changes to the information presented will be made as soon as practicable, but not less than 60 days from the date information is received regarding the changes, unless such disclosure is precluded due to extraordinary circumstances beyond our control. In that event, the information will be disclosed as soon as practicable. Investment information updates are generally required at least annually or reasonably in advance of a newly added investment. If there are no changes to a particular set of information, there is no requirement to provide an additional disclosure.

[1] The services and compensation are set forth in detail in a separate services agreement ("Services Agreement") between the Covered Service Provider(s) and the Plan Sponsor regarding the plan.

Additionally, if applicable, the Service Provider services as trustee are also set forth in a trust agreement ("Trust Agreement") between the Plan Sponsor and the Service Provider.

RETIREMENT PLAN FEES & EXPENSES

For existing Service Agreements, the following information serves as an update and replacement to the Plan's fee and setup information specified in such agreement, exhibits or addendums.

Administration Base Fee

$1,900 Annually

Administration Participant Fee

$36 Per Participant (those with balances)

Asset Based Fee

10 Basis Points

The fees and expenses will be paid in the manner indicated within the agreement, or as otherwise directed by the Plan Sponsor.

ANCILLARY FEES & EXPENSES

For existing Service Agreements, the following information serves as an update and replacement to the Plan's fee and setup information specified in such agreement, exhibits or addendums.

Advisory and Investment Management Fees	
Plan Advisor Fee	64 Basis Points
Fees charged by a third party service provider	
Plan Document Charges	
Plan Amendments	$400/signature $200/no signature
Custom Document	$200 per hour
Other Administrative Services	
5500 Signing	$250
Participant Notice Mailing Services	$5 + postage
Contribution Calculations	
Employer Contribution Calculations	$500 calculations/ $1,000 complex calculations
Earned Income/Partnership Calculations (LLP, partnership and sole proprietorship)	$1000
Miscellaneous	
ADP/ACP Testing (More than twice a year)	$500
IRS Form 5330(excise tax)	$100
Enrollment Kit	$6 per kit
Plan Termination/De-Conversion Fee	$100 per participant (minimum $1000, maximum $2000)
Self-Directed Brokerage Plan Setup	$500
Enrollment/Education Webinars	$250/day
Hourly Rates	
Custom requests, non-standard services including plan transfer or termination fees	$200 per hour
Miscellaneous Plan Fees	
Educational Meetings	$750/day + travel
Bi-Weekly: Payroll contribution and loan payments funded or submitted by non-electronic methods	$25 per payroll
Monthly: Payroll contribution and loan payments funded or submitted by non-electronic methods	$25 per payroll

Weekly: Payroll contribution and loan payments funded or submitted by non-electronic methods	$25 per payroll
Misc. check fees (non-sufficient funds)	$50 per day
Participant Event Charges	
Insurance Policy Administration	$100
Qualified Domestic Relations Order	$500
Self-Directed Brokerage Account	$100 setup, $100 ongoing
Missing Participant Search Fee	$50
Wire Transfer Fee	$35
Participant Loan Setup	$100
Participant Loan Maintenance	$80 per year
Participant Distributions	$75
Periodic/Installment Distribution Fee	$15 per distribution
In-Plan Roth Conversion	$100
Overnight Check Delivery	$50
Hardship Distribution	$75
Brokerage Transaction Fee (Buy or Sell)	per provider fee schedule
ETF Transaction Fee	up to .04 per share traded
Self-Directed Brokerage Account (TD)	$100 setup, $100 ongoing
Manual wires to/from brokerage firm	$35
Self-directed Brokerage Accounts	
Fee for linked SDBA falling below minimum liquidity requirement	$50

INVESTMENT DISCLOSURE

Required by DOL Regulation § 2550.408b-2

Fund Name/ Benchmark	Investment Category	Expense Ratio[1] As a %	Expense Ratio[1] Per $1000	Revenue Share[2]	Shareholder-Type Fees[3]	Average Annual Returns 1 Year Return	Average Annual Returns 5 Year Return	Average Annual Returns 10 Year Return	Since Inception Return/Date
Vanguard Short Term Bond Index Admiral	**Short-Term Bond**	**0.06%**	**0.60**	**0.00%**		**4.09%**	**1.66%**	**1.96%**	**2.68%**
Barclays US Govt/Credit A+ 1-5 Yr TR USD						4.03%	1.58%	1.85%	11/12/2001
Vanguard Short-Term Federal Adm	**Short Government**	**0.10%**	**1.00**	**0.00%**		**4.37%**	**1.73%**	**1.91%**	**2.84%**
Barclays US Treasury 1-3 Yr TR USD						3.77%	1.82%	1.77%	02/12/2001
Vanguard Interm-Term Bond Index Adm	**Intermediate-Term Bond**	**0.06%**	**0.60**	**0.00%**		**4.90%**	**0.60%**	**2.03%**	**4.09%**
Barclays US Agg Bond TR USD						4.35%	0.31%	1.70%	11/12/2001
Vanguard Inflation-Protected Secs Adm	**Inflation-Protected Bond**	**0.10%**	**1.00**	**0.00%**		**2.98%**	**1.37%**	**2.55%**	**3.32%**
Barclays US Treasury US TIPS TR USD						3.00%	1.48%	2.66%	06/10/2005
Vanguard Target Retirement Income Fund	**Target-Date Retirement**	**0.08%**	**0.80**	**0.00%**		**9.30%**	**3.71%**	**5.04%**	**5.15%**
Morningstar Lifetime Mod Incm TR						9.57%	4.21%	5.48%	10/27/2003
Vanguard Target Retirement 2020 Fund	**Target-Date 2020**	**0.08%**	**0.80**	**0.00%**		**10.37%**	**4.41%**	**6.64%**	**6.21%**
Morningstar Lifetime Mod 2020 TR						10.54%	3.91%	6.28%	06/07/2006
Vanguard Target Retirement 2030 Fund	**Target-Date 2030**	**0.08%**	**0.80**	**0.00%**		**14.79%**	**6.09%**	**8.40%**	**7.10%**
Morningstar Lifetime Mod 2030 TR						12.47%	4.72%	7.58%	06/07/2006
Vanguard Target Retirement 2040 Fund	**Target-Date 2040**	**0.08%**	**0.80**	**0.00%**		**17.57%**	**7.50%**	**9.91%**	**7.90%**
Morningstar Lifetime Mod 2040 TR						15.95%	6.60%	9.31%	06/07/2006
Vanguard Target Retirement 2050 Fund	**Target-Date 2050**	**0.08%**	**0.80**	**0.00%**		**20.35%**	**8.67%**	**10.78%**	**8.35%**
Morningstar Lifetime Mod 2050 TR						18.64%	7.72%	10.07%	06/07/2006
Vanguard Target Retirement 2060 Fund	**Target-Date 2060**	**0.08%**	**0.80**	**0.00%**		**20.35%**	**8.67%**	**10.77%**	**10.38%**
Morningstar Lifetime Mod 2060 TR						19.25%	7.74%	10.05%	01/19/2012
Vanguard Growth Index Admiral	**Large Growth**	**0.05%**	**0.50**	**0.00%**		**18.25%**	**11.80%**	**16.12%**	**8.95%**
Russell 1000 Growth TR USD						18.81%	12.76%	16.83%	11/13/2000
Vanguard FTSE Social Index Adm	**Large Blend**	**0.13%**	**1.30**	**0.00%**		**15.59%**	**10.73%**	**14.32%**	**14.56%**
S&P 500 TR USD						17.80%	12.06%	14.16%	02/07/2019
Vanguard Total Stock Mkt Idx Adm	**Large Blend**	**0.04%**	**0.40**	**0.00%**		**18.18%**	**10.76%**	**13.67%**	**8.58%**
S&P 500 TR USD						17.80%	12.06%	14.16%	11/13/2000
Vanguard 500 Index Fund-Admiral	**Large Blend**	**0.04%**	**0.40**	**0.00%**		**17.75%**	**12.02%**	**14.12%**	**8.38%**
S&P 500 TR USD						17.80%	12.06%	14.16%	11/13/2000
Vanguard Value Index-Admiral	**Large Value**	**0.05%**	**0.50**	**0.00%**		**16.03%**	**10.98%**	**11.85%**	**7.89%**
Russell 1000 Value TR USD						15.87%	9.43%	10.58%	11/13/2000
Vanguard Mid Cap Index-Admiral	**Mid-Cap Blend**	**0.05%**	**0.50**	**0.00%**		**12.75%**	**6.97%**	**10.71%**	**9.99%**
S&P MidCap 400 TR						17.35%	6.92%	10.58%	11/12/2001
Vanguard Small Cap Growth Index Admiral	**Small Growth**	**0.07%**	**0.70**	**0.00%**		**20.69%**	**2.56%**	**10.50%**	**11.32%**
Russell 2000 Growth TR USD						23.58%	1.62%	9.79%	09/27/2011
Vanguard Small-Cap Value Index Adm	**Small Value**	**0.07%**	**0.70**	**0.00%**		**18.94%**	**7.84%**	**10.11%**	**11.88%**
Russell 2000 Value TR USD						28.09%	5.79%	9.61%	09/27/2011
Vanguard Total Intl Stock Index Admiral	**Foreign Stock**	**0.10%**	**1.00**	**0.00%**		**27.46%**	**7.47%**	**8.71%**	**6.51%**
MSCI EAFE NR USD						21.27%	7.91%	8.38%	11/29/2010
Vanguard Emerging Mkts Stock Idx Adm	**Diversified Emerging Mkts**	**0.13%**	**1.30**	**0.00%**		**21.91%**	**3.85%**	**7.52%**	**5.79%**
MSCI EM NR USD						29.55%	3.69%	7.80%	06/23/2006
Vanguard REIT Index Adm	**Real Estate**	**0.13%**	**1.30**	**0.00%**		**1.84%**	**3.17%**	**4.64%**	**8.67%**
FTSE NAREIT All REITs TR						2.10%	3.36%	5.26%	11/12/2001

Fund Investment Information as of March 31, 2026

INVESTMENT DISCLOSURE

[1] Expense Ratio is the fund's Annual Report Net Expense Ratio which is the percentage of fund assets used to pay for operating expenses and management fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. The expense ratio is obtained from the Annual Report - an audited trailing perspective.

[2] Revenue Share payments, if any, received from mutual funds or investment managers may be used to offset the Service Provider's fees or may be allocated to participant accounts.

[3] Shareholder-type fees list any additional fees that may be charged directly to your investment and which are not already included in the total annual operating expenses of the investment option (e.g. MVA (market value adjustment), redemption fees, contingent deferred sales charges, surrender charges, etc.). A put restricts a plan from exiting a fund for a stated period of time. For a more complete description of the shareholder-type fees or put provisions, please review the fund's prospectus, or fund fact sheet, which is available by accessing your account online or upon request by contacting your service provider directly.

Performance figures are those published by the underlying mutual funds or collective investment funds net of internal fund fees but not including external costs such as trustee fees, recordkeeping fees, or investment advisory fees. The actual performance of a client portfolio is dependent on the total fees deducted from the portfolio and the timing of cash flows in and out of the portfolio.

Fees and expenses are only one of several factors that participants and beneficiaries should 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. Participants and beneficiaries can visit the Employee Benefit Security Administration's Web site for an example demonstrating the long-term effect of fees and expenses. https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf?

A glossary of terms to assist participants and beneficiaries in understanding the plan's designated investment alternatives can be found at the website: http://www.investmentterms.com

Past performance does not guarantee how an investment will perform in the future.

Your investment could lose money. Investment products involve risk and may lose value. Investments are not FDIC insured or insured by any Federal government agency and are not deposits of, guaranteed or insured by your service provider.

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