

Retirement Plan Fee Summary

Marchese Ford of Mechanicville, Inc.



Plan Number: 5-36823

As of: 09/18/2025

This fee summary is provided in compliance with section 408(b)(2) of the Employee Retirement Income Security Act (ERISA).

Annual Plan & Services Fees

Principal Recordkeeping Fee*	0.36%
Wilshire's 3(38) Fiduciary Service ¹	0.06%
ERISA Budget for Your Financial Professional ²	0.30%
Revenue Sharing to Recordkeeper ³	0.00%
Total Annual Plan & Services Fees	0.72%

How Fees Are Collected

Paid by Plan Sponsor[^] 0.00%

Paid from Participant Accounts[^] 0.72%

You have chosen to have 0.72% paid from participant investment returns.

Other Fees

Total Investment Expense, Net⁴ 0.28%

Estimated Total Cost 1.00%

This is the sum of the items under Annual Plan & Services Fees and Other Fees

Your Plan Pricing is Based On

Current Total Assets	\$1,055,692
Annual Deposits	\$63,616
Average Account Balance	\$124,368
Active Participants in the Plan	9
Termed employees with an Account Balance	1

How Fees Can Be Paid

- Billed to you, the Plan Sponsor
- Paid from participant accounts
- Offset by revenue shared by investment providers
- Or a combination of these

[^]Plan fees to be collected are determined by subtracting Revenue Sharing to Recordkeeper from Annual Plan and Services Fee. These fees are calculated annually based on the characteristics of the Plan at that point in time.

*Principal® Recordkeeping fee is based on the illustrated characteristics. This Fee includes recordkeeping services, Core Services and other elected services (if applicable), provided by Principal; additional fees may apply for participant transaction and services fees and Optional Services.

Recordkeeping Fees are based on a variety of factors including plan characteristics, selected services, investment line-up and any applicable transition discount that may have been utilized during the onboarding of this plan, as well as any investment requirements for a specific transition discount. As factors accounted for in the setting of the Recordkeeping Fee change or services selected change or investment options are added, changed or removed, Recordkeeping Fees will be reviewed and may change. There are no additional fees from any member company of the Principal Financial Group® for this service package.

PCRP DC - Z 401(k) Custom 2019 MFN

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Investment options

The investment options below have fees deducted prior to calculating the published return. These fees make up the Total Investment Expense Net. A portion of the Total Investment Expense Net may be retained by the Investment Provider as revenue to help cover the cost of providing professional investment management and the cost of marketing the investment option. The Investment Provider may also pay a portion to the plan Recordkeeper as revenue sharing to help cover the cost of the plan's recordkeeping and service package. **The chart below details the amount of revenue retained by the Investment Provider and paid to the Recordkeeper for each investment option.**

Investment Options					
Inv Manager or Sub-Advisor	Investment Option	Current Assets	Revenue Retained by Investment Provider ⁵	Revenue Sharing to Record-keeper ³	Total Investment Expense Net ⁴
Capital Research and Mgmt Co	American Funds Capital World Bond R6 Fund	\$9,862	0.48%	+ 0.00%	= 0.48%
Fidelity Management & Research	Fidelity 500 Index Fund	\$60,379	0.02%	+ 0.00%	= 0.02%
Principal Global Investors	Principal Blue Chip Separate Account-Z ^{FP2}	\$83,363	0.38%	+ 0.00%	= 0.38%
Multiple Sub-Advisors	Principal LifeTime Hybrid 2020 CIT Z	\$210,207	0.29%	+ 0.00%	= 0.29%
Multiple Sub-Advisors	Principal LifeTime Hybrid 2025 CIT Z	\$333,954	0.29%	+ 0.00%	= 0.29%
Multiple Sub-Advisors	Principal LifeTime Hybrid 2030 CIT Z	\$228,186	0.29%	+ 0.00%	= 0.29%
Multiple Sub-Advisors	Principal LifeTime Hybrid 2035 CIT Z	\$48,834	0.29%	+ 0.00%	= 0.29%
Multiple Sub-Advisors	Principal LifeTime Hybrid 2070 CIT Z	\$0	0.29%	+ 0.00%	= 0.29%
American Century Inv. Mgmt.	Avantis U.S. Small Cap Value Institutional Fund ^{FP1}	\$7,016	0.25%	+ 0.00%	= 0.25%
Dimensional Fund Advisors	DFA US Targeted Value I Fund	\$0	0.29%	+ 0.00%	= 0.29%
T. Rowe Price/Brown Advisory	Principal LargeCap Growth I Separate Account-Z ^{FP2}	\$0	0.39%	+ 0.00%	= 0.39%
Principal Global Investors	Principal MidCap S&P 400 Index Separate Account-Z ^{FP2}	\$19,660	0.03%	+ 0.00%	= 0.03%
Principal Global Investors	Principal SmallCap S&P 600 Index Separate Account-Z ^{FP2}	\$17,978	0.03%	+ 0.00%	= 0.03%
T. Rowe Price Associates, Inc.	T. Rowe Price Integrated U.S. Small-Cap Growth Equity Instl ^{FP1}	\$13,218	0.65%	+ 0.00%	= 0.65%
Principal Real Estate Inv	Principal Real Estate Securities Separate Account-Z ^{FP2}	\$1,997	0.68%	+ 0.00%	= 0.68%
Capital Research and Mgmt Co	American Funds EUPAC R6 Fund ^{FP1}	\$4,739	0.47%	+ 0.00%	= 0.47%
Capital Research and Mgmt Co	American Funds New World R6 Fund ^{FP1}	\$13,667	0.57%	+ 0.00%	= 0.57%

Investment Options continued

Inv Manager or Sub-Advisor	Investment Option	Current Assets	Revenue Retained by Investment Provider ⁵	+	Revenue Sharing to Record-keeper ³	=	Total Investment Expense Net ⁴
Fidelity Management & Research	Fidelity Total International Index Fund	\$2,632	0.06%	+	0.00%	=	0.06%
		\$1,055,692					
Total Expected Fees paid through investment options:⁶			0.28%	+	0.00%	=	0.28%

Participant Transaction Fees

	Cost
Loan Set-Up Fee	\$75.00
Loan Maintenance Fee (\$12.00 deducted quarterly)	\$48.00
Distribution Fee	\$50.00
Qualified Domestic Relations Order (QDRO) processing fee (per event)	\$350.00

The list above includes the most common Participant Transaction Fees. Fees listed are incurred on a per-event basis. Participant Transaction and Service Fees can be deducted from Participant Accounts or billed at the time the Service is performed. These Fees are not subject to any guarantee.

Important information

- This Fee Summary is based on the following information:
 - This is a 401(k) plan.
 - Deducted or netted fees are determined and processed monthly.
 - Standard investment options include: A Conservative Fixed Income option + Lifecycle Sub-Advised Investment option + 30 additional investment options. Any options beyond these will incur a fee of \$250 per investment option.
- Principal® charges most Investment Providers an annual Principal® Platform Connectivity Program (Program) Fee for investment options on our platform. If an Investment Provider chooses not to participate in the Program, your Plan may be charged an annual Program Fee of \$1,000 to be included as part of your Principal Recordkeeping Fee. Please contact Principal for information on how the Program Fee is paid for any investment options you are considering for your Plan. Specifics on the Program Fee will be set out in your Confirmation of Investment Options (COIO) Letter.
- Deposit Year End Date: 12/31/2026
- Fees may be billed, netted from rate of investment return, or deducted from participant accounts, as directed by an appropriate plan fiduciary.
- The Principal Life Insurance Company® (Principal Life), a member of the Principal® is submitting this pricing proposal for your consideration based on information on your plan submitted to the Principal. Principal and its affiliates and their employees are not providing an investment recommendation in a fiduciary capacity with determining the specific rate level/share class(es) and any investment lineup with this document as these items were either provided by you, an independent 3(21) or 3(38), or was given without regard to individualized needs of any plan. You, or another appropriate plan fiduciary, should evaluate whether the rate level/share class(es) and investment option illustrated are most appropriate for you which you can make a different selection.
- Capitalized terms not defined in this Fee Summary have the same meaning assigned to them under other applicable agreements or contracts.
- Data will be submitted to us electronically via www.principal.com. Any non-electronic submissions in excess of three in a calendar year will be considered during your next annual expense review and may result in an increase in fees.
- Investment information given or made available to you or your Financial Professional is representative of a platform you or another plan fiduciary may select from or use to monitor investment alternatives and is not individualized to the needs of any plan. Principal Life, and its affiliates and their employees have not and will not undertake to provide you or your Financial Professional impartial investment advice or to give advice in a fiduciary capacity, unless so indicated under a separate writing. As your service provider, at your direction, we'll provide investment information to assist you and your Financial Professional (if applicable) with your fiduciary responsibilities. You, or another appropriate plan fiduciary, may select a different platform (or set of investment options) which may have an effect on pricing.
- The Investment Providers and distributors of certain products and investment options have chosen to offer for sale fund share classes and rate levels with service-and distribution-related fees that may or may not be higher than other available share classes or rate levels of the same product or investment option.
- Financial Professionals can make available a variety of products and investment options from a variety of Investment Providers.
- Principal Trust Company® is a trade name of Delaware Charter Guarantee & Trust Company, a member company of the Principal Financial Group.
- The compensation Principal Life, as an entity, receives will vary based on investments you or your Financial Professional chooses for your plan. We have detailed the amounts we receive from the various investments you have chosen on your Fee Summary. Our financial interests in other investments available on our platforms may be found on our website under the Investment tab on principal.com.
- Estimated Total Annual Plan Costs does not include indirect compensation such as float, slippage/breakage, or certain optional services, participant transaction fees or other qualified plan expenses that may be incurred from other service providers. Fees include Principal Trust Company Directed Trust Services or Custodial Services, if applicable.

Important information continued

- Principal Life is the legal owner of the Principal Life Separate Account assets under state insurance laws. For purposes of computing its federal income tax obligations, Principal Life must include dividend income received on separate account assets in taxable income and may be eligible for certain deductions and credits attributable to its ownership of separate account holdings. Such deductions and credits include dividends received deductions and foreign tax credits. To the extent available, Principal Life generally seeks to utilize deductions and credits attributable to its separate account assets for purposes of reducing its federal income tax liability. The possibility that Principal Life will receive any financial benefits as a result of the application of U.S. tax laws to the activities of its separate accounts does not influence the separate account investment strategies of Principal Life or their implementation.
- Data will be submitted to us electronically via www.principal.com. Any non-electronic submissions in excess of three in a calendar year will be considered during your next annual expense review and may result in an increase in fees.

Footnotes

- 1 The annual fee charged for Wilshire's 3(38) Fiduciary Service is 0.05% of retirement plan assets under management. Of this amount, Wilshire will be paid 0.05% for the services outlined in the *ERISA 3(38) Service for Defined Contribution Plans - Fiduciary Service Agreement* and Principal Life Insurance Company will be paid the remainder to cover costs related to administration of the service. The amount that Principal Life Insurance Company receives has an annual maximum of \$2,000. The 0.05% annual fee is calculated using all retirement plan assets record kept by Principal Life but excluding assets in employer securities. The fee will be collected from all assets record kept by Principal Life including employer securities.
- 2 You have chosen to establish an ERISA Budget to pay legitimate retirement plan expenses. A separate legal agreement is required. The amount designated for your Requested ERISA Budget is 0.30% on non-excludable plan assets held at Principal. This equates to 0.30% on all plan assets after following the direction in the legal agreement to exclude amounts held in certain investment options. Of this amount, you have directed 0.30% to be paid to your Financial Professional(s).
- 3 These are amounts Principal Life as Recordkeeper or an affiliate expects to receive in connection with the services provided to your plan. In the case of mutual funds, these amounts, which include 12b-1 fees, are paid from the mutual funds, including mutual funds provided by an affiliate of Principal Life. Any 12b-1 fees are paid to Principal Securities, Inc. an affiliate of Principal Life. For investment options other than Separate Accounts, these amounts are paid pursuant to contracts between the investment options and Principal Life or its affiliates for services Principal Life or its affiliates provide to retirement plans on behalf of the investment options. In the case of Separate Accounts, these are amounts that are retained by Principal Life, the Investment Provider of the Separate Accounts, and are allocated to recordkeeping based on internal allocation assumptions. Depending on the rate level or share class selected and the agreements in place, a fee credit may be applied to have the effect of reducing the amount of Revenue Sharing Principal Life attributes to the providing of services to the plan. Amounts shown in this column are taken into consideration in setting the price for the investment and service package and do not offset our fees on a dollar-for dollar basis. For plans that have not entered into a service agreement with Principal Life to provide recordkeeping services, these amounts are for additional administrative and/or reporting services. The Principal LifeTime (Active, Hybrid, or Passive strategies) investment options and Principal Strategic Asset Management (SAM) Portfolios invest in underlying investment options. As a result, Total Investment Expense and revenue figures include expenses incurred by the underlying investment options proportionate to their allocations. These underlying expenses and revenue fluctuate throughout the year and are typically updated on an annual basis. We expect the range of fluctuation in disclosed revenue will be no more than an increase or decrease of 0.03%. If the disclosed revenue changes by more than 0.03%, we will notify the plan fiduciary.
- 4 Total Investment Expense - Net; you will be responsible for this expense and it will be automatically taken prior to calculating performance. Total Investment Expense Net is the Total Investment Expense Gross expense ratio less any fee waivers, reimbursements or caps, if applicable. The expenses ratio, as a percentage of net assets, includes applicable operating expenses, management fees, including 12b-1 fees, and administrative fees.
- 5 Affiliates of Principal Life may receive fees as the Investment Provider and/or the Investment Sub-Advisor for certain investment options. These fees are reflected in this column. The term Investment Provider refers to the providers (i.e. manufacturers) of the investment options we make available to employer-sponsored retirement and savings plans. The Investment Provider may or may not be the same entity as the Investment Manager or Sub-Advisor. Please see prospectus for the Investment Provider for mutual fund investment options, Declaration of Trust for the Investment Provider of the collective investment trust, and Investment Guidelines for the separately managed account. Principal Life is the Investment Provider for all Separate Accounts and pays fees to the Investment Manager or Sub-Advisor for their services. When affiliates of Principal Life are both Investment Provider and Recordkeeper, amounts in this column and the Revenue Sharing to Recordkeeper column are determined based on internal allocation assumptions.

Footnotes

- 6 Total expected fees paid through investment options are an estimate based on the expected amount for each investment option as shown in the table. Fees actually paid through investment options will depend on the investment options chosen for the plan and the value of plan assets directed to those investment options.

Disclosures

Before investing in mutual funds, investors should carefully consider the investment objectives, risks, charges and expenses of the funds. This and other information is contained in the free prospectus, which can be obtained from your local representative or by contacting us at 1-800-547-7754. Please read the prospectus carefully before investing.

Before directing retirement funds to an investment option, investors should carefully consider the investment objectives, risks, charges and expenses of the investment option if any as well as their individual risk tolerance, time horizon and goals. For additional information contact us at 1-800-547-7754.

Investing involves risk, including loss of principal.

A mutual fund's share price and investment return will vary with market conditions, and the principal value of an investment when you sell your shares may be more or less than the original cost.

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.

Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.

Specialty investment options may experience greater volatility than funds with a broader investment strategy due to sector focus. These investment options are not intended to serve as a complete investment program by itself.

Some Separate Accounts are considered sub-advised investment options, while others are not. All Separate Accounts are available through a group annuity contract with the Principal Life Insurance Company®. Insurance products and plan administrative services are provided through Principal Life, a member of the Principal Financial Group®, Des Moines, IA 50392. See the fact sheets for the full names of the Separate Accounts. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks. If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

^{FP1} As a Featured Partner Investment Option, the investment manager enters into an Agreement with Principal Life Insurance Company® and standardly pays an annual fee, which would range between \$100,000 - \$500,000. The features of the Agreement make certain services available to the investment manager, which may include but are not limited to, the use of the investment option by a plan sponsor in a RetireView® model and/or the availability of certain target date investments. The fee may also include applicable amounts under the Principal® Platform Connectivity Program.

^{FP2} As a Featured Partner Investment Option, this fund may qualify a plan for discounted recordkeeping fees if a plan sponsor chooses to use it in a RetireView® model. The investment option is deemed by an independent 3(21) fiduciary as appropriate for use in a retirement plan through their proprietary screening process. The investment manager for this investment option is not paying an annual fee to Principal Life Insurance Company® to be included as a Featured Partner Investment Option.

Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.

International investing involves increased risks due to currency fluctuations, political or social instability, and differences in accounting standards. REIT securities are subject to risk factors associated with the real estate industry and tax factors of REIT registration.

Each index based investment option is invested in the stocks of the index it tracks. Performance of indices reflects the unmanaged result for the market segment the selected stocks represent. There is no assurance an index based investment option will match the performance of the index tracked. Investors cannot invest directly in an index.

Disclosures continued

± The Guaranteed Option is a guaranteed group annuity contract backed by the general account of Principal Life Insurance Company. As a guaranteed contract, it does not have an investment management fee or expense ratio; those are concepts unique to investment products. The Total Investment Expense illustrated here represents the part of the overall fee arrangement that the plan pays for recordkeeping and administrative services provided to the plan, in accordance with the rate level service fee selected by the plan fiduciary for the plan.

The Investment Manager or Sub-Advisor will display "Multiple Sub-Advisors" for certain target-date, target-risk and specialty investment options where the assets are directed by the Investment Manager to multiple underlying investment options. These underlying investment options may use multiple sub-advisors who are responsible for the day-to-day management responsibilities

Principal Trust Company® is a trade name of Delaware Charter Guarantee & Trust Company, a member company of the Principal Financial Group.

Wilshire Advisors LLC ("Wilshire") is an investment adviser registered with the SEC. Wilshire® is a registered service mark of Wilshire Advisors LLC, Santa Monica, California. All other trade names, trademarks, and /or service marks are the property of their respective holders.

Wilshire is not an affiliate of any member company of the Principal Financial Group®.

Principal Life does not act as an ERISA 3(38) fiduciary under the Wilshire-provided 3(38) fiduciary service.

For full terms and conditions please see the *ERISA 3(38) Service for Defined Contribution Plans - Fiduciary Service Agreement* document on the employer log in at principal.com for more information about the support and services, including the Definitions, Duties and Obligations.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal mutual funds are part of the Principal Funds, Inc. series. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities sold or services offered by a Principal Securities Registered Representative are offered through Principal Securities, Inc., 800-547-7754, member SIPC and/or independent brokers/dealers. Principal Funds Distributor, Principal Securities and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options may not be available in all states or U.S. commonwealths.

Insurance products and plan administrative services provided by Principal Life Insurance Company. Principal Life is a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50292.