

403(B) INVESTMENT COMPARISON CHART

FEATURES	VERITY PLAN PLUS MANAGED ACCOUNTS ¹	VERITY PLAN CHOICE CORE MENU** ¹	IPX FIDELITY ¹	IPX VANGUARD ¹
Participant Self-directed	✗	✓	✓	✓
Participant builds their own allocation	✗	✓	✓	✓
Funds screened and selected by Verity Investment Management Team	✓	✓	✗	✗
Assistance of a financial advisor in choosing between models	✓	✗	✗	✗
Funds models constructed and managed by Verity Asset Management	✓	✗	✗	✗
Financial Planning & Annual Reviews	✓	✗	✗	✗
Annual Cost Structure	\$24/yr + average fund expense ratio + 0.55% platform fee + 0.85% max advisor fee	\$24/yr + average fund expense ratio + 0.3% platform fee	\$24/yr + average fund expense ratio	\$60/yr + average fund expense ratio
Average Fund Expense Ratio²	Conservative 0.20% Balanced Growth 0.23% Dynamic Growth 0.23% Focused Growth 0.19%	0.26%	0.51%	0.12%
Annual Cost for a \$10,000 Account	\$183-187/yr	\$80/yr	\$75/yr	\$72/yr

****Participant assets from the NC403(b) plan were mapped into the Verity Plan Choice Core Menu in July 2022**

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1. Based on IPX data as of 08/15/2023

2. Based on Morningstar Data as of 08/15/2023