

Merchants Security Service of Dayton Ohio, Inc. Profit Sharing Plan

This disclosure provides important information about your retirement plan. As a participant or beneficiary of the Plan, it is important to understand the fees associated with your Plan and how the investments you are utilizing work for you. In this document, you will find general plan information, plan administrative expenses, individual expenses, and a comparative chart of the Plan's investment alternatives and associated expenses.

General Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

The Plan also allows participants to exercise certain voting, tender or similar rights. Your Plan Administrator will assist you if you choose to exercise these rights.

Giving Investment Instruction. You may provide investment directions for some or all of your account balance, as determined by your Plan anytime. Changes to your investment choices can be made at www.mypencorp.com. If you need assistance, you can reach our Customer Service Center at (800) 848-5848, Monday through Friday, 8:00 am to 6:00 pm EST.

Limitations on Instruction. Pension Corporation of America (PCA), the Plan's service provider, will process requested transfers amongst the variable investment options on days when the New York Stock Exchange is open for business, if the request is received prior to 2:00 pm EST. Transfers received after 2:00 pm EST will be processed the next business day.

In addition to any plan level restrictions on transferring to or from a designated investment alternative, participants and beneficiaries may be subject to: excessive trading restrictions imposed by individual mutual funds; other exchange restrictions imposed by individual mutual funds; and/or a 90 day "equity wash" restriction imposed on stable value funds. Please see the fund prospectus or offering circular for specific exchange restrictions.

Designated Investment Alternatives. The Plan provides designated investment alternatives into which you can direct the investment of your retirement plan account. The Comparative Chart lists and provides information regarding these alternatives.

Information You May Obtain. You may request from your Plan Contact the following information about the Plan: (1) annual operating expenses of the Plan Investments; (2) copies of prospectuses, financial statements, reports, or other materials relating to Plan investments; (3) a list of assets contained in each Plan Investment Portfolio; (4) the value of those assets and fund units or shares; and (5) the past and current performance of each Plan investment.

Your Plan Contact

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937-256-9373

Plan Expenses

Administration expenses – These are charges for services such as legal, accounting, consulting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan, partly by the Plan sponsor and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

An average participant may expect to pay approximately 0.35% in plan administration expenses per year. This is an estimate and your individual plan administration expenses could be slightly higher or lower.

Forfeitures may be used towards paying Plan administration expenses.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Qualified Domestic Relations Order (QDRO) – A \$200 fee for QDRO Approval and a \$250 fee for QDRO Processing will be charged to your account.

Distributions – \$125 processing fee

Investment Help (Guidance/Advice) – Our Plan offers to help you make decisions with respect to your Plan investments. There is no charge for this service.

Other Expenses – You may incur certain charges for:

- Lost Participant Locator Fee: \$20
- ADP/ACP Distributions: \$95
- Required Minimum Distributions (RMD): \$95

Merchants Security Service of Dayton Ohio, Inc. Profit Sharing Plan
Investment Options —09/30/2022

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Website address shown below or you can contact James Houpt at 937-256-9373 for a free copy.

Document Summary

This section provides information about each investment's return (i.e., how much money an investor might have made) over certain time periods. You can also determine the fees and expenses you will pay if you invest in an option.

Some of the terms and concepts in this document may be confusing to plan participants who are not familiar with investing. The glossary at <http://www.investmentterms.com/> will provide help in understanding the concepts. Our plan also offers tools and online assistance for participants who want help in making their investment choices.

Performance and Expense Information

Table 1 provides information about plan investment options that do not have a fixed or stated rate of return. The value of these investments may go up or down. The table shows how these options have performed over time.

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

Finally, the table shows fee and expense information for each investment option. Expense information is provided in the gray area below each investment. This section also contains a reference to a Website where you can find additional information about the investment.

Some other points to keep in mind:

- Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Website(s).
- Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.
- Shareholder-type Fees, where they exist, are in addition to Total Annual Operating Expenses. Such fees are only incurred in specific circumstances.

Table 1 - Variable Return Investments							
Name	Average Annual Total Return as of 09/30/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
STOCK							
Columbia Contrarian Core Fund (A)	-17.27%	7.95%	11.16%	12/14/1992	-15.47%	9.24%	11.70%
					S&P 500 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=26704							
Total annual operating expense: 1.00% (\$10.00 per \$1,000). Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
DFA Emerging Mkts. Core Equity Portfolio (I)	-23.70%	-0.70%	1.93%	04/05/2005	-28.11%	-1.81%	1.05%
					MSCI Emerging Markets NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=35503							
Total annual operating expense: 0.39% (\$3.90 per \$1,000). Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 90 days.							
J Hancock Disciplined Val. Mid Cap Fund (R6)	-11.58%	5.27%	10.74%	06/02/1997	-10.88%	5.54%	10.00%
					S&P MidCap 400 Value Index		
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=X8182							
Total annual operating expense: 0.75% (\$7.50 per \$1,000). Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							

Table 1 - Variable Return Investments

Name	Average Annual Total Return as of 09/30/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Janus Henderson Enterprise Fund (N)	-18.70%	9.01%	12.75%	09/01/1992	-19.52%	5.69%	9.76%
S&P MidCap 400 Growth Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=XA442							
Total annual operating expense: 0.66% (\$6.60 per \$1,000). Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
JPMorgan US Value Fund (R6)	-6.36%	8.20%	10.93%	09/23/1987	-9.63%	6.17%	9.63%
S&P 500 Value Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=XL488							
Total annual operating expense: 0.50% (\$5.00 per \$1,000). Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.							
Note on Performance: Performance for this investment for the period prior to 11/02/2015 is based on a different share class for the investment.							
MFS Growth Fund (R3)	-28.47%	9.91%	12.26%	12/29/1986	-21.11%	11.42%	13.19%
S&P 500 Growth Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=29494							
Total annual operating expense: 0.85% (\$8.50 per \$1,000). Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
MFS Research International Fund (R6)	-25.89%	1.06%	3.98%	01/02/1997	-25.17%	-0.81%	3.01%
MSCI All Country World ex-US NR Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=31027							
Total annual operating expense: 0.67% (\$6.70 per \$1,000). Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
Vanguard 500 Index Fund (Adm)	-15.51%	9.20%	11.66%	08/31/1976	-15.47%	9.24%	11.70%
S&P 500 Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=05004							
Total annual operating expense: 0.04% (\$0.40 per \$1,000). Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase shares within 30 days of redemption) in a rolling 30-day period may result in restricted trading for 30 days.							
Vanguard Mid-Cap Index Fund (Adm)	-19.48%	6.64%	10.45%	05/21/1998	-15.25%	5.82%	10.04%
S&P MidCap 400 Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=17982							
Total annual operating expense: 0.05% (\$0.50 per \$1,000). Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase shares within 30 days of redemption) in a rolling 30-day period may result in restricted trading for 30 days.							
Vanguard Small-Cap Index Fund (Adm)	-20.74%	5.37%	9.57%	10/03/1960	-18.83%	4.84%	10.09%
S&P SmallCap 600 Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=06770							
Total annual operating expense: 0.05% (\$0.50 per \$1,000). Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase shares within 30 days of redemption) in a rolling 30-day period may result in restricted trading for 30 days.							
Vanguard Total World Stock Index Fund (Adm)	-20.81%	4.42%	7.51%	06/24/2008	-20.66%	4.44%	7.28%
MSCI All Country World NR Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=XS554							
Total annual operating expense: 0.10% (\$1.00 per \$1,000). Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase shares within 30 days of redemption) in a rolling 30-day period may result in restricted trading for 30 days.							
Note on Performance: Performance for this investment for the period prior to 02/07/2019 is based on a different share class for the investment.							
Victory Integrity Small-Cap Value Fund (R6)	-12.62%	3.24%	8.74%	03/30/2004	-16.41%	3.99%	9.51%
S&P SmallCap 600 Value Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=XA276							
Total annual operating expense: 0.96% (\$9.60 per \$1,000). Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
Virtus KAR Small-Cap Growth Fund (R6)	-30.80%	11.10%	15.13%	06/28/2006	-21.17%	5.49%	10.53%
S&P SmallCap 600 Growth Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=XQ777							
Total annual operating expense: 0.98% (\$9.80 per \$1,000). Redemption fee: 0% Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period.							
Note on Performance: Performance for this investment for the period prior to 01/30/2018 is based on a different share class for the investment.							

Table 1 - Variable Return Investments

Name	Average Annual Total Return as of 09/30/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
BOND							
PGIM Total Return Bond Fund (A)	-16.79%	-0.50%	1.38%	01/10/1995	-14.60%	-0.27%	0.89%
Bloomberg U.S. Aggregate Bond Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=00595							
Total annual operating expense: 0.78% (\$7.80 per \$1,000). Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 60 days.							
PIMCO Income Fund (I)	-10.70%	1.24%	4.05%	03/30/2007	-14.60%	-0.27%	0.89%
Bloomberg U.S. Aggregate Bond Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=34561							
Total annual operating expense: 0.51% (\$5.10 per \$1,000). Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
Vanguard Inflation Protected Secs. Fund (Adm)	-11.53%	1.84%	0.89%	06/29/2000	-11.57%	1.95%	0.98%
Bloomberg U.S. Treasury TIPS Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=23609							
Total annual operating expense: 0.10% (\$1.00 per \$1,000). Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase shares within 30 days of redemption) in a rolling 30-day period may result in restricted trading for 30 days.							
BLENDED							
American Funds American Balanced Fund (R6)	-13.13%	5.14%	7.89%	07/25/1975	-17.50%	2.80%	5.46%
S&P Target Risk Growth Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=X3201							
Total annual operating expense: 0.25% (\$2.50 per \$1,000). Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
CASH/STABLE VALUE							
Reliance MetLife Series 25157 (68)	1.67%	1.83%	1.86%	01/03/2000	0.64%	1.10%	0.64%
Bloomberg U.S. Treasury Bill 1-3 Month Index							
Additional information may be found at: www.dolfeedisclosure.com?c=pca&f=Z9758							
Total annual operating expense: 1.25% (\$12.50 per \$1,000). Redemption fee: 0%							

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

Model Portfolios

The plan offers a number of model portfolios to plan participants. These model portfolios allocate a participant's contributions to specific plan investments on the basis of the participant's investment objectives and risk tolerance (e.g., conservative, moderate, growth). These model portfolios are not themselves plan investments. Performance and related expenses may be determined by looking at the information for the underlying investments.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.