

OWNERREZ, INC. PARTICIPANT DISCLOSURE SUMMARY

The purpose of this document is to provide you with important information regarding the OWNERREZ, INC. 401K Plan, in accordance with the Department of Labor (DOL) Regulation Section 2550.404a-5 (the "404(a) Disclosure") and Section 255.404c-5 (the "QDIA Disclosure", and together with the 404(a) Disclosure, the "Participant Disclosures").

There are several sections that comprise the Participant Disclosures

1. **General Plan Information:** Provides general information regarding plan features and investment options, including an explanation of how to give investment instructions, a description of voting and similar rights, and the identification of Betterment LLC ("Betterment") as a designated investment manager;
2. **Plan Fees and Expenses:** Provides information about administrative expenses charged to the Plan, and about individual expenses that may be charged to you for individual services.
3. **Qualified Default Investment Strategy:** Identifies and provides information regarding the plan's qualified default investment strategy.

PARTICIPANT DISCLOSURES OF OWNERREZ, INC. (THE "PLAN") ACCOUNTS

General Plan Information

All contributions (including earnings on contributions) to the Plan will be made to an account held by the Plan on your behalf that is managed by Betterment LLC ("Betterment") (your "Account").

You will have the opportunity to instruct Betterment regarding your desired investment objectives, including your preferences for a particular investment style and asset allocation ("investment strategy"). An investment style is a set of investment principles designed to pursue a stated financial objective. An asset allocation is the mix of different investment types and/or asset classes to which your Account's investments will be allocated within the framework of the chosen investment style. Your Account will be invested pursuant to your investment strategy or, if you do not provide one, pursuant to a default investment strategy selected by the Plan's fiduciaries.

To provide your input about your financial situation and retirement investment objectives, you must create and access your Account by logging on to www.betterment.com with your user ID and password, and completing the questionnaire as prompted. If you do not have access to www.betterment.com, please contact your plan administrator at (206) 651-4090, or call Betterment's customer service at (855) 906-5281 to provide your investment strategy.

Betterment will recommend an investment strategy to you based on your input about your financial situation and retirement investment objectives, or if you do not input any instructions, based on the Plan's default investment strategy. You have the right to provide Betterment with an investment strategy to implement a different style or allocation than the one Betterment recommends at any time. You can adjust your investment strategy by using the investment style

selection and allocation tools on the website, or by contacting your plan administrator or Betterment (at the numbers provided above). Please note, however, that only one investment strategy change per business day is permitted, and any requested changes may take effect the day after the request is received.

Designated Investment Manager

A designated investment manager is an investment manager that a plan's fiduciaries makes available to plan participants to manage participants' account assets with investment discretion. The Plan's fiduciaries have appointed Betterment to be the Plan's designated investment manager. Your entire Plan account will be invested through the Account managed by Betterment, the Plan's designated investment manager. Information about Betterment's services may be found in these notices and in Betterment's Form ADV Part 2 brochure available on www.betterment.com/adv.

Under the Plan, Betterment will manage your account based on the chosen investment strategy. As part of its services to the Plan, Betterment will construct your portfolio using a selection of investment strategies (some of which could be portfolios designed by a third-party) and implemented through investments in publicly traded exchange-traded funds ("ETFs"). Each ETF reflects a different sub-asset class within your chosen asset allocation. Betterment has investment discretion to change the ETFs and sub-asset classes used within your account at any time. More information about the ETFs Betterment currently uses can be found below and at www.betterment.com/investments.

Your Right to Direct the Investment Strategy Used for the Investment of Your Account

If your Account is invested using the default investment strategy, you may subsequently log on to www.betterment.com with your user ID and password at any time to change the default investment strategy for the investment of your Account by inputting information about your financial situation and your retirement investment objectives, and confirming or providing a different investment strategy. If you do not have access to www.betterment.com, please contact your plan administrator at (206) 651-4090, or call Betterment's customer service at (855) 906-5281.

Limits on Investment Strategy Changes

As noted above, you can change the investment strategy, including a default investment strategy, that is used for the investment of your Account at any time. Please note, however, that only one investment strategy change per business day is permitted, and any requested changes may take effect the day after the request is received.

Exercise of Voting and Similar Rights

Consistent with your Participant Terms and Conditions, Betterment will exercise any proxy voting or similar rights associated with the securities held in Betterment selected portfolios.

A Note About Fiduciary Liability

Please note that the Plan permits you to direct the investment of your Plan account by providing

investment direction in accordance with the limits described in this notice. Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA) provides that, if participants have an opportunity to direct the investment of their plan investments, the Plan's fiduciaries will not be liable for any losses that result from a participant's investment directions. In permitting you to provide investment direction pursuant to which your account will be managed, the Plan's fiduciaries intend that the plan qualify as an "ERISA Section 404(c) Plan." Additionally, the accounts offered through Betterment and the default investment strategy specified under the Plan are intended to qualify as a "Qualified Default Investment Alternative" ("QDIA") under regulations issued by the U.S. Department of Labor under ERISA Section 404(c). Under these rules, the Plan's fiduciaries will not be liable for any losses that result from your choice of an investment strategy for the investment of your account, or for the investment of your account pursuant to the QDIA if you do not affirmatively choose another investment strategy.

Please contact your plan administrator at (206) 651-4090 with any questions you have about the investment of your Account.

OWNERREZ, INC. (the "Plan") NOTICE TO PLAN PARTICIPANTS PLAN FEES AND EXPENSES DISCLOSURE

Administrative Expense Information

Your Account will be charged for a portion of the fees Betterment and its affiliates charge for investment management, brokerage, recordkeeping, and administrative services.

Betterment Investment Management Fee

The annual Betterment investment management fee is expected to be 0.25%, but is subject to change. This fee will be accrued on a daily basis and deducted from your account on a pro rata basis over the calendar year on or around the first business day following the end of each applicable quarter. This fee will be reflected on your quarterly statements.

Fees of the Underlying Funds

Additionally, fees of the funds (which may be mutual funds, ETFs, or other securities) underlying the investment of your Account will apply (please note that these fees are charged directly against the fund market value, are retained by the fund manager, and do not appear on your account statement). Fund fees reflect costs of the fund manager, and may also include services for distribution and marketing, recordkeeping and sub-administrative services, or other services.

Late Payment and Other Fees and Expenses

If the Plan incurs other administrative fees and expenses, your Account will be charged for its share of such fees and expenses. These fees and expenses may include charges for consulting, legal and accounting services and for certain regulatory filings. These fees, if any, will be deducted from your account balance on either a per capita or pro rata basis.

If your employer fails to pay Betterment's fees for 60 days or more, your Account may be charged

for a portion of the fees Betterment and its affiliates charge for investment management, brokerage, recordkeeping and administrative services in a per capita amount (i.e., each participant will pay the same amount) or pro rata amount (i.e., each participant pays based on assets in the plan at the time of the charge), as well as any fees owed to a Plan Advisor, if applicable.

All administrative fees and expenses charged to your account will be reflected on your quarterly statements.

Individual Expense Information

The chart below shows the fees and expenses for services that may be provided to you on an individual basis and the related charges. Any fees that are actually charged to your Account will be reflected on your quarterly statements.

Service	Fee
Loan initiation	\$75.00
Termination distribution	\$75.00
Hardship distribution	\$75.00
In-service distribution	\$75.00
Qualified Domestic Relations Order (QDRO) processing	\$300.00
Check Re-Issue and Search Fee*	\$20.00

If you are a participant with an uncashed check, Betterment may assess fees to your account to search for and re-issue checks, up to \$20.00 per check re-issue, to offset costs associated with searching, finding, and/or distributing benefits to you, which can include administrative expenses, and other potential costs.

Betterment Managed Account Investment Strategy and Exchange Traded Fund Information

Betterment invests your Account assets in ETFs chosen by Betterment or, for certain investment strategies, chosen by a third party. Because these ETFs have not been chosen by the Plan, detailed disclosures about the ETFs are not included in this Notice, but detailed information about the ETFs is available at www.betterment.com/portfolio.

Betterment may change the ETFs to which it allocates Account assets at any time. Please note that not all accounts will be invested in every ETF, and the ETFs used will vary depending on the chosen investment strategy. The ETFs held by your Account are subject to management and other fees. Information identifying the ETFs Betterment currently uses in Betterment Managed Accounts, and information about fees, expenses, and performance of each ETF, is available at www.betterment.com/investments.

The Plan does not permit you to allocate your investments among the individual ETFs your Account uses except by providing a new investment strategy.

For More Information

For more information about the information discussed in this notice, please contact your plan administrator at (206) 651-4090 with any questions you have about the investment of your Account.

OWNERREZ, INC. (the "Plan") NOTICE TO PLAN PARTICIPANTS QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

Your Account Will Be Invested Using a Default Investment Strategy if You Do Not Provide an Investment Strategy

If you do not provide an investment strategy to be used for your account, all contributions to your Account (including your salary deferral contributions, any other regular plan contributions, amounts transferred from a previous Plan recordkeeper or platform provider as applicable, and rollover contributions and any earnings on such contributions and amounts) will be invested pursuant to a default investment strategy (the "Default Strategy"). The Default Strategy is intended to be a Qualified Default Investment Alternative in accordance with the Department of Labor regulations. This notice provides a description of the Default Strategy, which explains the Default Strategy investment objectives, risk and return characteristics, and fees and expenses.

The Default Strategy takes into account your Social Security full retirement age (based on your birthdate) and your current age, as specified by your Plan administrator. The default investment strategy is broadly diversified portfolio composed of ETFs, intended to achieve long-term appreciation and capital preservation through a mix of equity and fixed income exposures and to be diversified so as to minimize the risk of large losses. Even if you never provide Betterment with your personal information and investment strategy, your default asset allocation will change over time with the objective of generally becoming more conservative with increasing age.

Your Right to Direct the Investment Strategy Used for the Investment of Your Account

If your Account is invested using the Default Strategy, you may subsequently log on to www.betterment.com with your user ID and password at any time to change the Default Strategy for the investment of your Account by inputting information about your financial situation and confirming or providing a different investment strategy. If you do not have access to www.betterment.com, please contact your plan administrator at (206) 651-4090, or call Betterment's customer service at (855) 906-5281.

Limits on Investment Strategy Changes

As noted above, you can change the investment strategy, including a default investment strategy, that is used for the investment of your Account at any time. Please note, however, that only one investment strategy change per business day is permitted, and any requested changes

may take effect the day after the request is received.

A Note About Fiduciary Liability

Please note that the Plan permits you to direct the investment of your Plan account by providing investment direction in accordance with the limits described in this notice. Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA) provides that, if participants have an opportunity to direct the investment of their plan investments, the Plan's fiduciaries will not be liable for any losses that result from a participant's investment directions. In permitting you to provide investment direction pursuant to which your account will be managed, the Plan's fiduciaries intend that the plan qualify as an "ERISA Section 404(c) Plan." Additionally, accounts offered through Betterment and the default investment strategy specified under the Plan are intended to qualify as a "Qualified Default Investment Alternative" ("QDIA") under regulations issued by the U.S. Department of Labor under ERISA Section 404(c). Under these rules, the Plan's fiduciaries will not be liable for any losses that result from your choice of an investment strategy for the investment of your account, or for the investment of your account pursuant to the QDIA if you do not affirmatively choose another investment strategy.

Please contact your plan administrator at (206) 651-4090 with any questions you have about the investment of your Account.