

ARCHDIOCESE OF CINCINNATI 401(K) PLAN

SUMMARY OF IMPORTANT PROVISIONS

(as of January 1, 2025)

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ARCHDIOCESE OF CINCINNATI 401(K) PLAN

SUMMARY OF IMPORTANT PROVISIONS

INTRODUCTION

The Archdiocese of Cincinnati is pleased to present the Archdiocese of Cincinnati 401(k) Plan (the “Plan”) originally effective January 1, 2011 and amended and restated in its entirety effective January 1, 2017. The Plan is an important benefit intended to help you in your retirement years as a supplement to your personal retirement savings, Social Security benefits, the frozen Archdiocese of Cincinnati Pension Plan for Lay Employees and the terminated Archdiocese of Cincinnati 403(b) Plan. This summary highlights the features, rights and restrictions of the Plan and serves as a 401(k) plan safe harbor notice and automatic enrollment notice for the Plan Year beginning January 1, 2025 in accordance with the regulations issued under Section 401(k) of the Internal Revenue Code.

ELIGIBILITY

The Plan covers both “Eligible Employees” and “Eligible Part-Time Employees.” An “Eligible Employee” is any lay employee or deacon who is employed with the Archdiocese or a participating Archdiocesan employer as indicated on Appendix I, and is either: (1) regularly working at least 20 hours per week; or (2) is a board-certified teacher or individual with primary instructional control of a classroom who regularly works at least 12 class hours (4-½ hours for the Athenaeum of Ohio) per week for a normal work year.

Eligible Part-Time Employees are eligible for purposes of making 401(k) employee deferrals or rollover contributions (but do not receive Archdiocese Base (Safe Harbor) Contributions). An “Eligible Part-Time Employee” is any other lay employee or deacon who is employed with the Archdiocese or a participating Archdiocesan employer as indicated on Appendix I, but who doesn’t meet the hour requirements to be an Eligible Employee.

Vowed religious employees, including priests and bishops, are not eligible to participate in the Plan, other than as explained in this paragraph. Any Diocesan priest who first becomes ordained into the Archdiocese of Cincinnati after January 1, 2015 or incardinated into the Archdiocese of Cincinnati after January 1, 2016, and any priest who is not subject to a vow of poverty and is on canonical assignment to the Archdiocese of Cincinnati beginning on or after January 1, 2016 (together, referred to as a “Clergy Member”) shall be included as an Eligible Employee. Leased employees are also excluded from the Plan.

To enroll in the Plan, please access the Plan’s website at Empowermyretirement.com or call the toll-free Customer Care Line at 866-467-7756 or, if you have special circumstances, contact the Finance Office of the Archdiocese. Once you are ready to enroll via the website or Customer Care Line, you will be taken through an automated enrollment process which requests certain information, including your beneficiary designation information, and how your contributions (including Section 401(k) and Archdiocesan Base Contributions (if applicable) should be invested. Confirmation of your enrollment will be sent to your home address. Eligible Employees should enroll in the Plan even if you do not elect to make your own Section 401(k)

salary deferral contributions (see the following section titled “Section 401(k) Contributions”). Regardless of whether you choose to make a Section 401(k) contribution, you will need to elect how any Archdiocesan Base Contributions should be invested and should complete your beneficiary designation.

AUTOMATIC ENROLLMENT

If you were a new Eligible Employee (or Clergy Member) hired or rehired on or after January 1, 2016 and prior to April 1, 2022, in addition to the general rules explained below on Section 401(k) Contributions, you were subject to “automatic enrollment” in the Plan at a rate of 4% of your compensation, unless you elected otherwise. Effective April 1, 2022, the automatic enrollment rate for new participants was elevated to 6% of compensation. If you were a newly Eligible Part-Time Employee on November 1, 2023, you were subject to “automatic enrollment” in the Plan at a rate of 6% of your compensation, unless you elected otherwise.

For new Eligible Employees and new Eligible Part-time Employees, after you satisfy the Plan’s general eligibility rules (i.e., age 21 and 30 days of employment), you will automatically be enrolled in the Plan as of the first day of the next administratively feasible calendar month (January 1, February 1, etc.) with 6% of your compensation deducted and contributed to the Plan as a Pre-Tax contribution.

Eligible Employees and Eligible Part-Time Employees will receive an enrollment notification from Empower Retirement. If you need assistance with your enrollment, please contact Empower Retirement at 866-467-7756 and reference the “Archdiocese of Cincinnati 401(k) Plan” or access the Plan’s website at Empowermyretirement.com for information on how to contact Empower via email or phone call, and to see FAQs. If you did not receive an enrollment letter from Empower and believe you qualify as an Eligible Employee or Eligible Part-Time Employee, please immediately contact Empower or Mary Jones with the Archdiocese at (513) 263-3353 or mjones@catholicaoc.org.

If, as a new or rehired Eligible Employee, you do not want to enroll in the Plan at the 6% contribution rate and you would like to contribute a different amount or no amount of your compensation, you must timely complete the online enrollment process in accordance with the letter from Empower. Please allow sufficient time (generally ten business days) to allow payroll processing and administration of your election prior to your first applicable pay date, as any automatic contributions are subject to the terms of the Plan. In the event that you did not want to be automatically enrolled (but failed to timely opt-out) and desire to withdraw your Section 401(k) automatic contribution of 6% (as adjusted for earnings), you must contact, within 60 days from the date of your first automatic contribution to the Plan, the Finance Office of the Archdiocese at 513-263-3353 or mjones@catholicaoc.org. Distribution fees may apply.

SECTION 401(K) CONTRIBUTIONS

You can elect to contribute a percentage of your compensation to your Section 401(k) Account as either a Pre-Tax or Roth contribution. The amount of Pre-Tax contributions you elect to contribute will not be subject under current law to federal, Ohio, Indiana or Kentucky income tax (although Social Security and local municipality taxes may apply). Any Roth contributions you elect to contribute will be made on an after-tax basis.

As a participant, you can make a Section 401(k) election of your compensation payable during the plan (calendar) year. For Plan purposes, “compensation” means income as reported on your IRS Form W-2 for federal income tax withholding purposes paid to you while a participant, and including any pre-tax deferrals you may make to this Plan or other plans including the Archdiocese of Cincinnati Cafeteria Plan. Compensation does not include severance pay and excludes non-cash fringe benefits such as tuition credits.

The total amount of Section 401(k) contributions you may make to the Plan per calendar year 2025 is limited to \$23,500. If you will be at least age 50 by December 31, 2025, the \$23,500 limit is increased by \$7,500 to a total of \$31,500. If you will be at least age 60 by December 31, 2025, but not older than age 63 on December 31, 2025, your allowable catch-up amount is increased to \$11,250, for a total deferral maximum of \$34,750. The IRS may announce increased limits for future years. Your Section 401(k) contributions (as well as the Archdiocesan contributions) are immediately 100% vested, meaning these contributions and any earnings thereon cannot be forfeited.

If you make both Pre-Tax and Roth contributions, the limits specified above will be imposed as a single maximum Section 401(k) contribution limit. This provision means that when added together, Pre-Tax and Roth contributions (including catch-up contributions) may not exceed the specific dollar limits noted above.

For additional information and education comparing Pre-Tax and Roth contributions, please review the Roth Analyzer tool on the Planning tab of the Plan’s website at **Empowermyretirement.com** along with resources posted to the Finance Office of the Archdiocese of Cincinnati website at <https://resources.catholicaoc.org/employee-benefits/retirement>.

After your initial enrollment, you may change the amount you contribute to the Plan, or stop contributions at any time, by accessing the Plan’s website at **Empowermyretirement.com** or calling Empower Retirement’s Customer Care Line at 866-467-7756. Unless you make a special election, the election you make with respect to your regular compensation will also apply to all eligible compensation. Section 401(k) contributions are strictly voluntary -- you are not required to contribute.

If you change your primary location of employment within the Archdiocese, your Section 401(k) election will continue to apply, and you will need to make a new election if you desire a different contribution rate to apply after your change in primary location of employment.

Due to special limitations imposed by the Internal Revenue Code, under certain circumstances, you may be required to reduce your percentage or to receive a taxable distribution of amounts already contributed in a year. You will be notified if this is necessary.

ARCHDIOCESE BASE (SAFE HARBOR) CONTRIBUTIONS

Part-Time Employees are not eligible for base contributions. For Eligible Employees who are non-Clergy Members, the Archdiocese shall make base contributions equal to a fixed percentage of your compensation paid and allocated to your Base Contribution Account. These contributions are also referred to as safe harbor contributions under Section 401(k) of the Internal Revenue Code. For 2025, the Archdiocese will make a base contribution equal to 4% of your compensation while an Eligible Employee. The Archdiocese reserves the right to amend the Plan during the plan year to reduce or suspend the 4% safe harbor contribution, with the reduction or suspension not applying earlier than 30 days after all eligible employees are provided notice of the reduction or suspension.

***EXAMPLE 1:** Jane Doe has annual compensation of \$20,000 in 2025. For 2025, the Archdiocesan base contribution will be \$800 ($\$20,000 \times 4\%$) for the year.*

***EXAMPLE 2:** John Jones is hired as an Eligible Employee on January 2, 2025, with annual compensation of \$30,000. John becomes a participant in the Plan on March 1, 2025. In addition to any Section 401(k) contributions John makes during the period from March 1 – December 31, 2025, John receives base contributions from the Archdiocese of \$1,000 for the year ($\$30,000 \times 10/12 \times 4\%$). If John terminates employment mid-year, he is entitled to a base contribution for the period of the year in which he is an Eligible Employee.*

For Eligible Employees who are Clergy Members, instead of the fixed percentage contribution (i.e., 4% of compensation for 2025) described above, a flat dollar contribution shall be made. The amount of the flat dollar contribution shall be determined in the sole discretion of the Archbishop of Cincinnati. Please note that this flat dollar contribution applies only to Clergy Members who first become Eligible Employees on or after January 1, 2016 – all other Eligible Employees shall have their contribution based on a fixed percentage of compensation (e.g., 4% of compensation for 2025), in accordance with the terms of the Plan.

ROLLOVERS FROM THE ARCHDIOCESE OF CINCINNATI 403(B) PLAN

The Archdiocese of Cincinnati 403(b) Plan (the “403(b) Plan”) terminated for non-clergy personnel as of December 31, 2015. Any contributions previously made to the 403(b) Plan should be distributed to you by now, regardless of your age or employment status. Under the terms of the 403(b) Plan as terminated, you must contact your 403(b) Plan vendor to request a complete distribution. All requests and distribution forms are to be handled by you directly with your 403(b) Plan vendor, as the Archdiocese does not maintain separate account information and your 403(b) Plan account is administered entirely by your vendor.

If you have not yet elected a distribution of your 403(b) Plan benefits, immediately contact your 403(b) Plan vendor to request a distribution, and verify any restrictions, tax consequences, surrender charges or other fees under the terms of your individual contract with the vendor. You may elect a direct rollover of your lump sum distribution from the 403(b) Plan to this 401(k) Plan or to an IRA. Any rollover contributions you make from the 403(b) Plan to this Plan will be fully vested (nonforfeitable) and will be held in your Rollover Account.

ROLLOVERS FROM OTHER RETIREMENT PLANS, 403(B)S AND IRAS

You may make a rollover contribution to the Plan from the terminated 403(b) Plan, from pre-tax or Roth contributions from your previous employer's qualified plan or from an IRA (individual retirement account or annuity) described in Internal Revenue Code Section 408(a) or 408(b), from an annuity plan described in Internal Revenue Code Section 403(a) or from an annuity contract described in Internal Revenue Code Section 403(b). Any rollover contributions you make will be fully vested (nonforfeitable) and will be held in your Rollover Account.

IN-PLAN ROTH ROLLOVER OR TRANSFER

If you have money in a non-Roth account (e.g., from pre-tax Section 401(k) contributions or Archdiocese base contributions), you may rollover or transfer all or a portion of the non-Roth account balance to a Roth (after-tax) account under this Plan. The difference between a rollover and transfer is based on whether your Account is distributable, but the effect of both transactions is the same. Later qualified distributions from a Roth account (including earnings) will not be subject to tax at distribution. If you rollover or transfer the payment to a designated Roth account in this Plan, the amount of the payment rolled over or transferred will be immediately taxed. However, the 10% additional tax on early distributions will not apply (unless you take the amount rolled over or transferred out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover or transfer). Any amount you roll over or transfer will retain the restrictions on distributions the Account had before such rollover or transfer.

INVESTMENT OPTIONS

Your Account is comprised of your Section 401(k) Account, Base Contribution Account (if eligible) and Rollover Account (if any). Your Account can grow in two ways -- from contributions (by you and the Archdiocese) and from earnings on the investments. As long as the contributions and subsequent earnings remain in the Plan, there is no tax on the earnings allocated to your Account. This will help your Account grow more quickly than it would if tax had to be paid currently on the earnings.

You may allocate your Account to one or any combination of the investment options made available through the Plan by accessing the Plan's website at Empowermyretirement.com or by calling Empower Retirement's toll-free Customer Care Line at 866-467-7756. You may make subsequent investment changes as frequently as once each business day (subject to certain restrictions).

Unless you choose a different investment fund or funds, your Plan account will be invested in the appropriate T. Rowe Price Retirement Fund (the “Retirement Fund”) indicated below and generally based on having an approximate retirement age of 65. The Retirement Funds are the default funds for anyone who does not affirmatively direct the investment of their Account in accordance with Plan procedures.

The Retirement Funds invest in a broad range of underlying mutual funds that include stocks, bonds and short-term investments. The funds emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus on income and principal stability during retirement. The funds maintain a substantial allocation to equities both prior to and after the target retirement date, which may result in volatility.

The following table illustrates the participant age ranges and expense ratios used for these defaulted investment elections (as of November 18, 2024):

T. Rowe Price Retirement Funds				
		<u>Year of Birth</u>		
		<u>Range</u>		
<u>Fund Name</u>	<u>Ticker Symbol</u>	<u>Low</u>	<u>High</u>	<u>Expense Ratio</u>
T. Rowe Price Balanced Tr-F	0Z2NL	1900	1947	0.37%
T. Rowe Price Retirement I 2015 Tr-F	0Z2NB	1948	1952	0.37%
T. Rowe Price Retirement I 2020 Tr-F	0Z2MN	1953	1957	0.37%
T. Rowe Price Retirement I 2025 Tr-F	0Z2MP	1958	1962	0.37%
T. Rowe Price Retirement I 2030 Tr-F	0Z2MM	1963	1967	0.37%
T. Rowe Price Retirement I 2035 Tr-F	0Z2MX	1968	1972	0.37%
T. Rowe Price Retirement I 2040 Tr-F	0Z2MY	1973	1977	0.37%
T. Rowe Price Retirement I 2045 Tr-F	0Z2MS	1978	1982	0.37%
T. Rowe Price Retirement I 2050 Tr-F	0Z2MU	1983	1987	0.37%
T. Rowe Price Retirement I 2055 Tr-F	0Z2NH	1988	1992	0.37%
T. Rowe Price Retirement I 2060 Tr-F	0Z2NJ	1993	1997	0.37%
T. Rowe Price Retirement I 2065 Tr-F	15T58	1998	Present	0.37%

Investments in Retirement Funds are subject to the risks of their underlying funds. The year in the Retirement Fund name refers to the approximate year (the target date) when an investor in the Retirement Fund would retire and leave the work force. Each Retirement Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Retirement Fund is not guaranteed at any time, including on or after the target date.

Certain fees and expenses are charged on an ongoing basis for the operation of the Retirement Funds. However, transfers out of the investment option default, and any other fund option of the Plan, are not subject to restrictions, fees or expenses. To learn more about the Plan’s

investment funds, including the Retirement Funds, visit the Plan's website at **Empowermyretirement.com**.

Please contact T. Rowe Price at its website at <http://www.troweprice.com> or visit the Plan's website at **Empowermyretirement.com** if you want a copy of a prospectus for the Fund, which includes more detailed information about the fees and expenses paid by the Fund.

We encourage you to meet with representatives of Empower or the Trustee for investment education, and/or to meet with your personal investment advisor. The Archdiocese and the Trustee do not guarantee the investment performance of any of the investment options. Gains and losses from your investments will be reflected in your Account under the Plan on the quarterly statement.

TRUST FUND AND PLAN FEES

The Plan's assets are held in a trust separate and apart from the Archdiocese's general assets, pursuant to a Trust Agreement with Fifth Third Bank as discretionary trustee. The Plan is for the exclusive benefit of participants, and its assets do not belong to the Archdiocese or any Archdiocesan employer and are not subject to the claims of creditors of the Archdiocese or any Archdiocesan employer. Benefits under the Plan are nonassignable, meaning that they may not be pledged or transferred. However, there is a special exception for qualified domestic relations orders ("QDROs") which must meet certain legal requirements. The Archdiocese should be notified prior to the filing of any QDRO, as the Archdiocese has prepared a pre-approved QDRO which should be used for any domestic relations orders issued with respect to the Plan.

There are charges and fees that will be deducted from your Account held in the Trust. These include quarterly administrative fees and plan loan expenses (if applicable). Current quarterly administrative fees are \$14.25 per participant. Additional fees apply to benefit disbursements (withdrawals and distributions) and for QDRO reviews and processing.

VESTING

To be vested in an Account means you have an unconditional and nonforfeitable right to the balance of your Account, although the value of your Account is not guaranteed and may increase or decrease based on investment performance. You will always be fully vested in your Account, including your Section 401(k) contributions, Archdiocesan base contributions, rollover contributions, and any earnings thereon.

LOANS

While you are an Eligible Employee only (i.e., Part-Time Employees are not eligible to take loans), you may borrow money from your Account under the Plan, up to one-half of your account balance (for a minimum of \$1,000 and subject to certain limits). Loans are not taxable distributions. However, loans must be repaid with interest through payroll deductions, generally over a five-year period (or less). You are responsible for assuring that your payroll compensation

is sufficient to make timely repayments. No more than one loan may be outstanding to a participant at any time, and a participant may take only one loan per plan year. You may choose to reamortize a loan (only once per calendar year) as long as the maximum loan amount is not exceeded and the original five-year loan period is not extended. **Payment in full is due upon your last pay date after your termination of employment from the Archdiocese (and all Archdiocesan employers).** Interest you pay may not be tax deductible. If you would like to take a plan loan, please review the Plan's separate Loan Policy Statement which is posted to the Financial Services Department tab of the Archdiocese of Cincinnati website at <https://resources.catholicaoc.org/employee-benefits/retirement>. You may model a loan or request a loan via the Plan's website at Empowermyretirement.com or you may speak with a Customer Care Line Representative by contacting Empower Retirement's toll-free Customer Care Line at 866-467-7756.

WITHDRAWALS

On and after your attainment of age 59-1/2, you may make withdrawals from your Section 401(k) contributions and Archdiocesan base contributions, including any earnings thereon, during your employment with the Archdiocese. You may make withdrawals from your Rollover Account (if any) at any time during your employment with the Archdiocese. In addition, you may qualify for an in-service withdrawal if you are a victim of domestic abuse or you suffered economic loss and your principal residence is in a federally declared disaster area. For more information or to request a withdrawal, you can call Empower Retirement's toll-free Customer Care Line at 866-467-7756 or complete a Distribution Form available on the Plan's website at Empowermyretirement.com.

DISTRIBUTIONS

Upon your last pay date after your termination of employment from the Archdiocese (and all Archdiocesan employers), you will be entitled to elect to receive your vested Account are in a lump sum distribution. Distributions are processed upon receipt by Empower Retirement if the request is in good order. You may request a distribution by calling Empower Retirement's toll-free Customer Care Line at 866-467-7756 or by completing a Distribution Form available on the Plan's website at Empowermyretirement.com.

Distributions may be made in cash or as a direct rollover to an IRA or another employer's qualified plan. Amounts are generally taxable upon distribution and Federal income tax withholding will apply to amounts that are not paid as a direct rollover. However, any Roth contributions and associated earnings will not be subject to federal income tax if you take a qualified distribution. A "qualified distribution" generally requires that you do not take the distribution until you are at least age 59-1/2 (or disabled or deceased) and the distribution occurs at least 5 years after the date that you first made a Roth 401(k) contribution to the Plan.

If your vested Account balance exceeds \$7,000, then you have the right to defer the commencement of your distribution. Nevertheless, if your employment has terminated, you must

receive your full lump sum distribution no later than the April 1 of the calendar year following the calendar year in which you attain age 73, regardless of whether you consent to the distribution.

If your vested Account balance does not exceed \$7,000, then your Account will automatically be distributed to you. You will be provided with the opportunity to make a direct rollover to an IRA or another eligible retirement plan. However, if you do not complete and return the distribution form in a timely manner, your vested Account will automatically be paid in cash if the value is \$1,000 or less, or if greater than \$1,000 and not exceeding \$7,000, will be rolled over into an IRA.

You should consult your tax advisor concerning the tax consequences in your particular situation.

DISTRIBUTION ON DEATH

Upon your death, your Account balance under the Plan will be payable in a lump sum to your beneficiary or beneficiaries. The lump sum death benefit distribution must generally be made no later than December 31 of the calendar year containing the tenth anniversary of your death, or the fifth anniversary if your beneficiary is not an individual(s) or a qualified see-through trust under applicable regulations. If you are married, your beneficiary is automatically considered to be your surviving spouse unless your spouse consents (witnessed by a notary and in accordance with the Plan) to your designation of another beneficiary. You may request the appropriate forms for designating a beneficiary and obtaining your spouse's consent (if you are married). Beneficiary designations must be filed with the Plan in accordance with the instructions on the Beneficiary Designation Form.

CLAIMS PROCEDURES

If a participant (or a beneficiary) claims that he or she is entitled to a benefit which has not been paid or disputes the amount of benefit paid by the Plan, he or she may file a written claim as to such benefit with the 401(k) Plan Committee, c/o Chief Financial Officer, Archdiocese of Cincinnati, 100 East Eighth Street, Cincinnati, OH 45202. The 401(k) Plan Committee will decide the merits of the claim.

If a claim is denied, the claimant will receive, generally within 90 days, a written notice from the 401(k) Plan Committee setting forth (1) a specific reason or reasons for the denial, (2) a specific reference to pertinent Plan provisions on which the denial is based, (3) a description of any additional material or information necessary to perfect the claim and an explanation of why such material or information is necessary, and (4) a description of the procedure to be followed to appeal the denial. In certain cases, additional time may be needed to determine whether a claim is to be approved or denied. In this event, the claimant will be given a written notice, within such 90 day period, that an extension is required. The notice will set forth the reason for the extension and will set a date by which a decision is expected.

If the claimant does not receive notice of a decision within the 90 day period described above, he or she may assume that the claim has been denied and proceed immediately to the appeal process described below.

If the claim is denied, either in whole or in part, the claimant has the right to appeal the denial within 60 days of the denial. If a claimant wishes to have such a review of his denied claim, he or she (or the claimant's duly authorized representative which the claimant appoints) must request the review by filing a written application with the 401(k) Plan Committee. In connection with this review, the claimant (or the claimant's representative) may review pertinent documents and submit issues and comments in writing.

The 401(k) Plan Committee will decide any such appeal if timely made within 60 days after the original denial of a claim. Within 60 days from the date of receipt of the written request for review of a claim denial, a written decision will be rendered to the claimant or a written notice will be given that additional time (not more than 60 days) is needed to reach a decision. The final decision on review will include specific reasons for the decision and refer to specific Plan provisions on which the decision is based.

PLAN DOCUMENTS AND AMENDMENTS

This Summary is only a general overview of the Plan. The Plan's legal documents and operations will control if there is any conflict. While the Archdiocese expects the Plan to continue indefinitely, it has the right to amend or terminate the Plan at any time. Upon your request, the official Plan documents will be made available for your review at the offices of the Archdiocese. Also, upon payment of copying costs, you may obtain a copy of the Plan document. For further information and forms, contact Mary Jones at (513) 263-3353 or mjones@catholicaoc.org.

ADMINISTRATIVE AND CONTACT INFORMATION

This section provides you with information about the administration of the Archdiocese of Cincinnati 401(k) Plan, as amended and restated effective January 1, 2017.

The Plan Administrator listed below is a named fiduciary under the Plan with the sole and absolute discretionary authority to control and manage the operation and administration of the Plan and to interpret and continue the terms of the Plan. The Trustee listed below is a discretionary trustee and is also a named fiduciary with respect to the investments and trust. Service of legal process may be made on the Plan Administrator or Trustee. The Plan Administrator may designate other persons to carry out any of these responsibilities under the Plan, and the Plan Administrator and any other person so designated may employ one or more persons to render advice in regard to any responsibility they have under the Plan. The Archdiocese has appointed a 401(k) Committee to serve in an advisory capacity concerning the administration of the Plan. The Archdiocese has employed Empower as a third-party administrator and recordkeeper to perform administrative services for the Plan.

Plan Name

Archdiocese of Cincinnati 401(k) Plan

Plan Type

Defined Contribution Plan

It is intended that the Plan and Trust satisfy all the pertinent requirements of Section 401(a) of the Internal Revenue Code that apply to a “church plan,” as that term is defined in Section 414(e) of the Internal Revenue Code and Section 3(33) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) which has not made an election under Section 410(d) of the Internal Revenue Code to become subject to ERISA. As a non-electing church plan, the Plan is generally not subject to the requirements of ERISA.

Employer and Plan Sponsor

The Archdiocese of Cincinnati
100 East Eighth Street
Cincinnati, OH 45202
(513) 263-3353

Trustee

Fifth Third Bank
38 Fountain Square Plaza
Cincinnati, OH 45263
(866) 467-7756

Employer Identification Number (EIN)

31-0538501

Plan Administrator

The Archdiocese of Cincinnati
100 East Eighth Street
Cincinnati, OH 45202
(513) 263-3353

Plan Year

January 1 – December 31

Plan Recordkeeper

Empower Retirement, LLC
Empowermyretirement.com
(866) 467-7756

APPENDIX I

ARCHDIOCESE OF CINCINNATI 401(K) PLAN

LIST OF ELIGIBLE LOCATIONS - 2024

Location Name	Address line 2	City	Zip
ALL SAINTS CHURCH/SCHOOL	8939 MONTGOMERY ROAD	CINCINNATI	45236
ARCHBISHOP ALTER HIGH SCHOOL	940 EAST DAVID ROAD	KETTERING	45429
ARCHBISHOP MOELLER HIGH SCHOOL	9001 MONTGOMERY ROAD	CINCINNATI	45242
ARCHDIOCESE OF CINCINNATI	100 EAST EIGHTH STREET	CINCINNATI	45202
BADIN HIGH SCHOOL	571 NEW LONDON ROAD	HAMILTON	45013
BISHOP FENWICK HIGH SCHOOL	4855 STATE ROUTE 122	FRANKLIN	45005
BISHOP LEIBOLD SCHOOL	6666 SPRINGBORO PIKE	DAYTON	45449
CALVARY CEMETERY	3155 POSSUM ROAD, EAST	SPRINGFIELD	45502
CARROLL HIGH SCHOOL	4524 LINDEN AVENUE	DAYTON	45432
CATHOLIC CENTRAL HIGH SCHOOL	1200 EAST HIGH STREET	SPRINGFIELD	45505
CATHOLIC CHARITIES OF SOUTHWESTERN OHIO	7162 READING ROAD	CINCINNATI	45237
CHRIST THE KING CHURCH	3223 LINWOOD ROAD	CINCINNATI	45226
CHURCH OF THE ANNUNCIATION	3547 CLIFTON AVENUE	CINCINNATI	45220
CHURCH OF THE ASCENSION	2025 WOODMAN DRIVE	KETTERING	45420
CHURCH OF THE ASSUMPTION	7711 JOSEPH STREET	MT HEALTHY	45231-3406
CHURCH OF THE HOLY ANGELS	1322 BROWN ST	DAYTON	45409
CHURCH OF THE INCARNATION	55 WILLIAMSBURG LANE	CENTERVILLE	45459
CHURCH OF THE RESURRECTION	1619 CALIFORNIA AVENUE	CINCINNATI	45237
CHURCH OF THE RESURRECTION	1750 ILIFF AVENUE	CINCINNATI	45205
CHURCH OF THE TRANSFIGURATION	972 SOUTH MIAMI STREET	WEST MILTON	45383
CORPUS CHRISTI CHURCH	2014 SPRINGDALE ROAD	CINCINNATI	45231
CORRYVILLE CATHOLIC SCHOOL	108 CALHOUN STREET	CINCINNATI	45219
ELDER HIGH SCHOOL	3900 VINCENT AVENUE	CINCINNATI	45205
EMMANUEL	149 FRANKLIN STREET	DAYTON	45402
GATE OF HEAVEN CEMETERY	11000 MONTGOMERY ROAD	CINCINNATI	45249
GOOD SHEPHERD PARISH	8815 EAST KEMPER ROAD	CINCINNATI	45249-2767
GUARDIAN ANGELS CHURCH/SCHOOL	6531 BEECHMONT AVENUE	CINCINNATI	45230
HOLY ANGELS CHURCH & SCHOOL	324 SOUTH OHIO AVENUE	SIDNEY	45365
HOLY CROSS IMMACULATA	30 GUIDO STREET	CINCINNATI	45202
HOLY CROSS PARISH	22 NOTRE DAME AVE.	DAYTON	45404
HOLY FACE OF JESUS PARISH	116 N. MILL STREET	BOTKINS	45306
HOLY FAMILY PARISH	140 S. FINDLAY	DAYTON	45403
HOLY FAMILY PARISH	14 EAST WOOD STREET	VERSAILLES	45280
HOLY FAMILY PARISH	201 CLARK STREET	MIDDLETOWN	45042
HOLY FAMILY PARISH AND SCHOOL	3006 WEST EIGHTH STREET	CINCINNATI	45205
HOLY NAME PARISH	2448 AUBURN AVENUE	CINCINNATI	45219
HOLY NAME PARISH	222 HAMILTON AVENUE	TRENTON	45067
HOLY REDEEMER CHURCH	P.O. BOX 67	NEW BREMEN	45869-0067
HOLY ROSARY CHURCH & SCHOOL	511 EAST SPRING STREET	ST MARY'S	45885
HOLY TRINITY CHURCH	612 E MULBERRY STREET	WEST UNION	45693

HOLY TRINITY CHURCH & SCHOOL	2420 DREX AVENUE	NORWOOD	45212
HOLY TRINITY PARISH	140 NORTH SIXTH STREET	BATAVIA	45103
HOLY TRINITY PARISH	P.O. BOX 107	COLDWATER	45828-0104
HOLY TRINITY PARISH	272 BAINBRIDGE STREET	DAYTON	45402
IMMACULATE CONCEPTION	200 CLAY STREET	BRADFORD	45308
IMMACULATE CONCEPTION PARISH	229 WEST ANTHONY STREET	CELINA NORTH	45822
IMMACULATE CONCEPTION PARISH	PO BOX 444	LEWISBURG	43060
IMMACULATE HEART OF MARY	7820 BEECHMONT AVENUE	CINCINNATI	45255
JOHN PAUL II SCHOOL	9375 WINTON ROAD	CINCINNATI	45231
JOHN XXIII ELEMENTARY SCHOOL	3806 MANCHESTER ROAD	MIDDLETOWN	45042
LA SALLE HIGH SCHOOL	3091 NORTH BEND ROAD	CINCINNATI	45239
LEHMAN CATHOLIC HIGH SCHOOL	2400 ST MARY'S AVENUE	SIDNEY	45365-9399
MARY HELP OF CHRISTIANS	954 NORTH MAPLE AVENUE	FAIRBORN	45324
MARY HELP OF CHRISTIANS	403 SHARPSBURG ROAD	FORT RECOVERY	45846-9746
MARY QUEEN OF HEAVEN PARISH	612 E MULBERRY ST	WEST UNION	45693
MCNICHOLAS HIGH SCHOOL	6536 BEECHMONT AVENUE	CINCINNATI	45230
MOTHER OF CHRIST CHURCH	5301 WINNESTE AVENUE	CINCINNATI	45232
MT ST MARY SEMINARY	6616 BEECHMONT AVENUE	CINCINNATI	45230
NATIVITY OF OUR LORD PARISH	5935 PANDORA AVENUE	CINCINNATI	45213-2017
OLD ST MARY'S R.C. CHURCH	123 EAST 13TH STREET	CINCINNATI	45210
OUR LADY IMMACULATE CONCEPTION	2300 SOUTH SMITHVILLE ROAD	DAYTON	45420
OUR LADY OF GOOD HOPE	6 SOUTH THIRD STREET	MIAMISBURG	45342
OUR LADY OF GRACE	220 W SIEBENTHALER	DAYTON	45405
OUR LADY OF GRACE CONSOLIDATED	2940 GALBRAITH ROAD	CINCINNATI	45239
OUR LADY OF GUADALUPE CHURCH	P.O. BOX 69	MONTEZUMA	45866
OUR LADY OF LOURDES CHURCH	2832 ROSEBUD DRIVE	CINCINNATI	45238
OUR LADY OF SORROWS CHURCH	330 LEBANON STREET	MONROE	45050
OUR LADY OF THE ROSARY PARISH	17 FARRAGUT ROAD	CINCINNATI	45218
OUR LADY OF THE ROSARY PARISH	22 NOTRE DAME AVENUE	DAYTON	45404
OUR LADY OF THE VALLEY	330 WEST VINE STREET	CINCINNATI	45215
OUR LADY OF THE VISITATION	3172 SOUTH ROAD	CINCINNATI	45248-2998
OUR LADY OF VICTORY CHURCH	810 NEEB ROAD	CINCINNATI	45233
PIQUA CATHOLIC SCHOOL	503 WEST NORTH STREET	PIQUA	45356
PRECIOUS BLOOD CHURCH & SCHOOL	4961 SALEM AVENUE	DAYTON	45416
PRECIOUS BLOOD PARISH	35 S. MAPLE ST.	CHICKASAW	45826
PURCELL MARIAN HIGH SCHOOL	2935 HACKBERRY STREET	CINCINNATI	45206
QUEEN OF MARTYRS PARISH	220 W SIEBENTHALER	DAYTON	45405
QUEEN OF PEACE CHURCH & SCHOOL	2550 MILLVILLE AVENUE	HAMILTON	45013
SACRED HEART CHURCH & SCHOOL	400 NILLES ROAD	FAIRFIELD	45014
SACRED HEART OF JESUS CHURCH	9333 STATE ROUTE 119W	ANNA	45302-9520
SACRED HEART MISSION	231 WASHINGTON AVE	URBANA	43078
SACRED HEART PARISH	2733 MASSACHUSETTS AVENUE	CINCINNATI	45225
SACRED HEART PARISH	476 NORTH SCOTT STREET	NEW CARLISLE	45344-1404
ST ALBERT THE GREAT CHURCH	3033 FAR HILLS AVENUE	KETTERING	45429
ST ALOYSIUS CHURCH	P.O. BOX 95	SHANDON	45063
ST ALOYSIUS CHURCH	134 WHIPPLE STREET	CINCINNATI	45233
ST ALOYSIUS GONZAGA CHURCH	4366 BRIDGETOWN ROAD	CINCINNATI	45211
ST ANDREW CHURCH	552 MAIN STREET	MILFORD	45150

ST ANDREW-ST ELIZABETH ANN-SETON SCHOOL	552 MAIN STREET	MILFORD	45150
ST ANGELA MERICI PARISH	P. O. BOX 279	FAYETTEVILLE	45118
ST ANN CHURCH	2900 WEST GALBRAITH ROAD	CINCINNATI	45239
ST ANN CHURCH	140 NORTH SIXTH STREET	BATAVIA	45103
ST ANN CHURCH & SCHOOL	646 CLINTON AVENUE	HAMILTON	45015
ST ANTHONY CHURCH	830 BOWEN STREET	DAYTON	45410-2597
ST ANTHONY PARISH	6104 DESMOND STREET	CINCINNATI	45227
ST ANTHONY PARISH	P.O. BOX 107	COLDWATER	45828-0089
ST ANTONINUS CHURCH & SCHOOL	1500 LINNEMAN ROAD	CINCINNATI	45238
ST AUGUSTINE (JAMESTOWN)	P.O. BOX 189	JAMESTOWN	45335
ST AUGUSTINE PARISH	6891 WEAVER ROAD	GERMANTOWN	45327
ST AUGUSTINE PARISH	P.O. BOX 93	MINSTER	45866
ST AUGUSTINE PARISH	5715 LYTLE ROAD	WAYNESVILLE	45068
ST BARTHOLOMEW CHURCH	9375 WINTON ROAD	CINCINNATI	45231
ST. BENEDICT THE MOOR PARISH	519 LISCUM DRIVE	DAYTON	45405-4328
ST. BENEDICT THE MOOR SCHOOL	138 GRAMONT AVENUE	DAYTON	45417
ST BENIGNUS PARISH	P.O. BOX 399	GREENFIELD	45123
ST BERNADETTE CHURCH & SCHOOL	1479 LOCUST LAKE ROAD	AMELIA	45102
ST BERNARD CEMETERY	910 LAGONDA AVENUE	SPRINGFIELD	45503
ST BERNARD CHURCH & SCHOOL	910 LAGONDA AVENUE	SPRINGFIELD	45503
ST BERNARD CHURCH & SCHOOL	7130 HARRISON AVENUE	CINCINNATI	45247-3372
ST BERNARD PARISH	740 CIRCLE AVENUE	CINCINNATI	45232
ST BONIFACE CHURCH & SCHOOL	1750 CHASE AVENUE	CINCINNATI	45223
ST BONIFACE PARISH	310 SOUTH DOWNING STREET	PIQUA	45356-3533
ST BRIGID CHURCH & SCHOOL	258 PURCELL DRIVE	XENIA	45385
ST CATHARINE OF SIENA CHURCH	2848 FISCHER PLACE	CINCINNATI	45211-5916
ST CECILIA CHURCH & SCHOOL	3105 MADISON ROAD	CINCINNATI	45209
ST CHARLES BORROMEO	P.O. BOX F	S. CHARLESTON	45368-0806
ST CHARLES BORROMEO PARISH	4500 ACKERMAN BLVD.	KETTERING	45429-5598
ST CHRISTOPHER CHURCH & SCHOOL	435 EAST NATIONAL ROAD	VANDALIA	45377
ST CLARE CHURCH & SCHOOL	1443 CEDAR AVENUE	CINCINNATI	45224
ST CLEMENT CHURCH & SCHOOL	4536 VINE STREET	CINCINNATI	45217
ST COLUMBAN R.C. CHURCH	894 OAKLAND ROAD	LOVELAND	45140
ST COLUMBKILLE PARISH	73 NORTH MULBERRY STREET	WILMINGTON	45177
ST DENIS PARISH	14 EAST WOOD STREET	VERSAILLES	45380
ST DOMINIC CHURCH & SCHOOL	4551 DELHI PIKE	CINCINNATI	45238-5498
ST ELIZABETH ANN SETON PARISH	5890 BUCKWHEAT ROAD	MILFORD	45150
ST FRANCIS DE SALES CHURCH	20 DE SALES AVENUE #A	LEBANON	45036
ST FRANCIS DESALES CHURCH	1600 MADISON ROAD	CINCINNATI	45206-1815
ST FRANCIS OF ASSISI PARISH	6245 WILMINGTON PIKE	CENTERVILLE	45459
ST FRANCIS PARISH	P O BOX 350	ST HENRY	45883
ST FRANCIS SERAPH CHURCH	1615 VINE STREET	CINCINNATI	45202-6400
ST FRANCIS XAVIER PARISH	607 SYCAMORE STREET	CINCINNATI	45202-2512
ST GABRIEL CONSOLIDATED SCHOOL	18 WEST SHARON AVENUE	CINCINNATI	45246
ST GABRIEL CHURCH	48 WEST SHARON AVENUE	CINCINNATI	45246
ST GEORGE CHURCH-GEORGETOWN	16 N FOURTH STREET	RIPLEY	45167
ST GERTRUDE CHURCH & SCHOOL	7630 SHAWNEE RUN ROAD	CINCINNATI	45243
ST HELEN PARISH & SCHOOL	605 GRANVILLE PLACE	DAYTON	45431

ST HENRY CATHOLIC CHURCH	P.O. BOX 350	ST HENRY	45883
ST HENRY CHURCH	6696 SPRINGBORO ROAD	DAYTON	45449
ST IGNATIUS CHURCH & SCHOOL	5222 NORTH BEND ROAD	CINCINNATI	45247
ST JAMES OF THE VALLEY	411 SPRINGFIELD PIKE	WYOMING	45215
ST JAMES PARISH (WHITE OAK)	3565 HUBBLE ROAD	CINCINNATI	45247
ST JOHN BAPTIST CHURCH	753 SOUTH HYATT STREET	TIPP CITY	45371
ST JOHN BAPTIST CHURCH/SCHOOL	5361 DRY RIDGE ROAD	CINCINNATI	45252
ST JOHN EVANGELIST CHURCH	7121 PLAINFIELD ROAD	CINCINNATI	45236
ST JOHN EVANGELIST CHURCH	9080 CINCI-DAYTON ROAD	WEST CHESTER	45069-3129
ST JOHN FISHER PARISH	3227 CHURCH STREET	NEWTOWN	45244
ST JOHN NEUMANN PARISH	12191 MILL ROAD	CINCINNATI	45240
ST JOHN THE BAPTIST CHURCH	110 NORTH HILL STREET	HARRISON	45030-1299
ST JOHN THE EVANGELIST PARISH	407 EAST MAIN STREET	EATON	45320
ST JOHN'S THE BAPTIST PARISH	7428 STATE ROUTE 119	MARIA STEIN	45860
ST JOSEPH CHURCH	411 EAST SECOND STREET	DAYTON	45402
ST JOSEPH CHURCH	25 E. HARRISON	NORTH BEND	45052
ST. JOSEPH CHURCH	745 EZZARD CHARLES DRIVE	CINCINNATI	45203
ST JOSEPH CHURCH & SCHOOL	171 WASHINGTON STREET	HAMILTON	45011
ST JOSEPH CONSOLIDATED SCHOOL	925 S. SECOND ST.	HAMILTON	45011
ST JOSEPH PARISH	02441 SR 364	MINSTER	45845
ST JOSEPH PARISH	403 SHARPSBURG ROAD	FT RECOVERY	45846
ST JOSEPH PARISH	225 E HIGH STREET	SPRINGFIELD	45505
ST JUDE CHURCH & SCHOOL	5924 BRIDGETOWN ROAD	CINCINNATI	45248
ST. JULIE BILLIART PARISH	224 DAYTON STREET	HAMILTON	45011
ST LAWRENCE CHURCH & SCHOOL	3680 WARSAW AVENUE	CINCINNATI	45205
ST LEO PARISH	2573 ST. LEO PLACE	CINCINNATI	45225
ST LOUIS CHURCH	P.O. BOX 9	OSGOOD	45351
ST LOUIS CHURCH & SCHOOL	P. O. BOX 0085	OWENSVILLE	45160
ST LOUIS PARISH	29 EAST EIGHTH STREET	CINCINNATI	45202
ST LUKE PARISH & SCHOOL	1440 NORTH FAIRFIELD ROAD	BEAVERCREEK	45432
ST MARGARET MARY CHURCH	1830 WEST GALBRAITH ROAD	CINCINNATI	45239
ST MARGARET OF YORK CHURCH	9483 COLUMBIA ROAD	LOVELAND	45140
ST MARGARET/ST JOHN PARISH	4100 WATTERSON ST.	CINCINNATI	45227-2927
ST MARTIN OF TOURS CHURCH	3720 ST. MARTIN PLACE	CINCINNATI	45211
ST MARY - ARNHEIM	6647 VANBUREN STREET	GEORGETOWN	45121
ST MARY CHURCH	310 ALLEN STREET	DAYTON	45410
ST MARY CHURCH	231 WASHINGTON AVENUE	URBANA	43078
ST MARY OF THE ASSUMPTION PARISH	9579 YANKEE ROAD	SPRINGBORO RUSSELLS POINT	45066 43348
ST MARY OF THE WOODS CHURCH	P.O. BOX 329	BETHEL	45106
ST MARY PARISH	3398 STATE ROUTE 125	HILLSBORO	45133
ST MARY PARISH	212 SOUTH HIGH STREET	OXFORD	45056
ST MARY PARISH	111 EAST HIGH STREET	PIQUA	45356
ST MARY PARISH	310 S. DOWNING ST.	CINCINNATI	45208
ST MARY PARISH	2853 ERIE AVENUE	COLDWATER	45828
ST MARY PARISH	3821 PHILOTHEA RD	GREENVILLE	45331
ST MARYS CHURCH AND SCHOOL	233 WEST THIRD STREET	CINCINNATI	45240
ST MATTHIAS PARISH	1050 WEST KEMPER ROAD	HAMILTON	45011
ST MAXIMILIAN KOLBE CHURCH	5720 HAMILTON MASON ROAD		

ST MICHAEL CHURCH	PO BOX 7	FORT LORAMIE	45845
ST MICHAEL CHURCH	130 STONE ALLEY	FAYETTEVILLE	45118
ST MICHAEL CHURCH & SCHOOL	16 NORTH FOURTH STREET	RIPLEY	45167
ST MICHAEL CHURCH AND SCHOOL	11144 SPINNER AVENUE	SHARONVILLE	45241-2699
ST MONICA/ST GEORGE	328 WEST MCMILLAN STREET	CINCINNATI	45219
ST NICHOLAS PARISH	P.O. BOX 9	OSGOOD	45351
ST PATRICK CHURCH (GLYNWOOD)	06959 GLYNWOOD ROAD	ST MARY`S	45885
ST PATRICK PARISH	328 EAST PATTERSON	BELLEFONTAINE	43311
ST PATRICK PARISH	409 EAST MAIN STREET	TROY	45373
ST PAUL (SHARPSBURG)	403 SHARPSBURG ROAD	FORT RECOVERY	45846-9746
ST PAUL PARISH	1000 WEST WENGER ROAD	ENGLEWOOD YELLOW SPRINGS	45322
ST PAUL'S CHURCH	308 PHILLIPS STREET	CINCINNATI	45387
ST PETER CHAINS CATHEDRAL	325 WEST EIGHTH STREET	HUBER HEIGHTS	45202
ST PETER CHURCH AND SCHOOL	6161 CHAMBERSBURG ROAD	HAMILTON	45424
ST PETER IN CHAINS CHURCH	382 LIBERTY AVENUE		45013-3099
ST PETER PARISH	1192 BETHEL-NEW RICHMOND ROAD	NEW RICHMOND FORT RECOVERY	45157
ST PETER/JOSEPH CATHOLIC CHURCH	403 SHARPSBURG ROAD		45846-9746
STS PETER AND PAUL (NEWPORT)	P O BOX 199	FT. LORAMIE	45845
ST PHILIP THE APOSTLE	944 EAST U.S. 22-3	MORROW	45152
ST PHILOMENA PARISH	P O BOX 85	OWENSVILLE	45160
ST RAPHAEL CHURCH	225 EAST HIGH STREET	SPRINGFIELD	45505
ST REMY	108 E MAIN STREET	RUSSIA	45363
ST RITA CHURCH	5401 NORTH MAIN STREET	DAYTON	45415
ST RITA SCHOOL FOR THE DEAF	1720 GLENDALE-MILFORD ROAD	CINCINNATI	45215
ST ROBERT BELLARMINE PARISH	3800 VICTORY PARKWAY	CINCINNATI	45207
ST ROSE CHURCH	2501 RIVERSIDE DRIVE	CINCINNATI	45202
ST SAVIOUR CHURCH	4136 MYRTLE AVENUE	CINCINNATI	45236-2408
ST SIMON THE APOSTLE	825 PONTIUS ROAD	CINCINNATI	45233-1324
ST SUSANNA CHURCH & SCHOOL	616 READING ROAD	MASON	45040-1505
ST TERESA CHURCH & SCHOOL	1827 NORTH LIMESTONE STREET	SPRINGFIELD	45503
ST TERESA OF AVILA CHURCH	1175 OVERLOOK AVENUE	CINCINNATI	45238-4403
ST TERESA OF THE INFANT JESUS PARISH	6925 WEST U.S. ROUTE 36	COVINGTON	45318
ST TERESA PARISH	4227 STATE ROUTE 707	ROCKFORD	45882-0445
ST THERESE LITTLE FLOWER	5560 KIRBY AVENUE	CINCINNATI	45239
ST THOMAS MORE CHURCH & SCHOOL	800 OHIO PIKE	CINCINNATI	45245-2299
ST VERONICA CHURCH & SCHOOL	4473 MT CARMEL-TABASCO ROAD	MT CARMEL	45244
ST VINCENT DE PAUL CHURCH	4026 RIVER ROAD	CINCINNATI	45204
ST VINCENT FERRER PARISH	7754 MONTGOMERY ROAD	CINCINNATI	45236
ST VIVIAN CHURCH & SCHOOL	7600 WINTON ROAD	CINCINNATI	45224
ST WILLIAM CHURCH & SCHOOL	4108 W 8TH STREET	CINCINNATI	45205-2810
VISITATION CHURCH	407 EAST MAIN STREET	EATON	45320-1895