

**SUMMARY ANNUAL REPORT FOR
INTERNATIONAL SERVICE FELLOWSHIP QUALIFIED RETIREMENT PLAN**

This is a summary of the annual report Form 5500 Annual Return/Report of Small Employee Benefit Plan of International Service Fellowship Qualified Retirement Plan and Employer Identification Number 23-1644377/Plan Number 002 for the plan year 01/01/2023 through 12/31/2023. The Form 5500-SF annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined contribution plan with the following characteristics: profit sharing, code section 401(k) feature, partial participant-directed account, pre-approved pension.

Basic Financial Statement

Plan expenses were \$506,100. These expenses included \$34,247 in administrative expenses and \$471,853 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 100 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$3,956,640 as of the end of the plan year, compared to \$3,484,583 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$472,057. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$978,157, including employer contributions of \$265,125, employee contributions of \$37,000, other contributions/other income of \$0 and earnings from investments of \$676,032.

Information Regarding Plan Assets

The U.S. Department of Labor's regulations require that an independent qualified public accountant audit the plan's financial statements unless certain conditions are met for the audit requirement to be waived. This plan met the audit waiver conditions for the plan year beginning 01/01/2023 and therefore has not had an audit performed. Instead, the following information is provided to assist you in verifying that the assets reported on the Form 5500-SF were actually held by the plan.

At the end of the plan year, the plan had qualifying plan assets at the following institution(s):

Fiduciary Trust International - \$3,803,528
Franklin Templeton - \$132,187

The plan receives year-end statements from these regulated financial institutions that confirm the above information.

The remainder of the plan's assets were held in individual participant accounts with investments directed by participants and beneficiaries and with account statements from regulated financial institutions furnished to the participant or beneficiary at least annually and other qualifying assets.

Plan participants and beneficiaries have a right, on request and free of charge, to get copies of the financial institution year-end statements. If you want to examine or get copies of the financial institution year-end statements, please contact Rob Dolan, who is a representative of the plan administrator, at 7000 Ludlow St. PO Box 418, Upper Darby, PA 19082 and phone number, 610-352-0581.

If you are unable to obtain or examine copies of the regulated financial institution statements, you may contact the regional office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) for assistance by calling toll-free 866-444-EBSA (3272). A listing of EBSA regional offices can be found at <https://www.dol.gov/agencies/ebsa>.

General information regarding the audit waiver conditions applicable to the plan can be found on the U.S. Department of Labor Web site at <https://www.dol.gov/agencies/ebsa> under the heading "Frequently Asked Questions."

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the office of Rob Dolan, who is a representative of the plan administrator, at 7000 Ludlow St. PO Box 418, Upper Darby, PA 19082 and phone number, 610-352-0581.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 7000 Ludlow St. PO Box 418, Upper Darby, PA 19082, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513,

OMB Control number 1210-0040; Expiration Date 03/31/2026

Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.