

FIRST FEDERAL BANK 401(K) PROFIT SHARING PLAN

KEITH C MILLER
5101 MILLWOOD DR
CANTON GA 30114

Statement Period: 10/01/2023 - 12/31/2023
Participant ID: 17391695
Plan: 1351899-01

What is my account balance?

\$806,211.85

As of 12/31/2023

Where can I go for help?

Website: myretirement.americanfunds.com
Phone: 1-800-204-3731
Mail: AMERICAN FUNDS
P.O. Box 173764
Denver, CO 80217-3764

Who is my financial professional?

<u>Name</u>	<u>Company Name</u>	<u>Phone Number</u>	<u>Email</u>
Clarence Brown	Raymond James Financial Services, Inc.	(386)7552260	clarence.brown@raymondjames.com
Charlie Cowen	Raymond James Financial Services, Inc.	(386)7552260	charlie.cowen@raymondjames.com

How has my account changed?

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Balance as of September 30, 2023	\$606,375.15	\$116,022.30	\$722,397.45
Change in Value	70,416.59	13,890.57	84,307.16
Credits / (Expenses)	-413.46	-79.30	-492.76
Balance as of December 31, 2023	\$676,378.28	\$129,833.57	\$806,211.85
Vested Balance as of December 31, 2023	\$676,378.28	\$129,833.57	\$806,211.85

Vesting information provided as of December 22, 2023

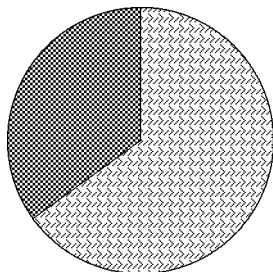


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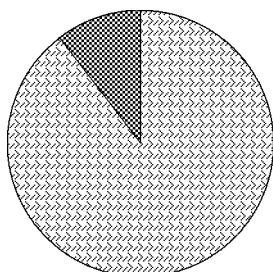
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How will my future contributions be invested?



- 65% Target Date
 50% American Funds 2045 Target Date Fund R6
 15% American Funds 2050 Target Date Fund R6
- 35% Growth
 35% MFS Growth R6

How is my account invested?



- 89.58% Target Date
- 10.42% Growth

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
<u>Growth</u>							
MFS Growth R6	74,468.52		9,561.06		-51.28	83,978.30	484.108
<u>Target Date</u>							
American Funds 2045 Target Date Fund R6	616,880.72		71,111.67		-420.33	687,572.06	36,055.168
American Funds 2050 Target Date Fund R6	31,048.21		3,634.43		-21.15	34,661.49	1,848.613
Totals	722,397.45		84,307.16		-492.76	806,211.85	

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How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Withdrawals /Expenses /Transfers</u>	<u>Ending Balance</u>	<u>Percent Vested</u>	<u>Vested Balance</u>
Employee Before Tax	70,737.44		8,468.43	-48.37	79,157.50	100%	79,157.50
Employer Match	116,022.30		13,890.57	-79.30	129,833.57	100%	129,833.57
401 Rollover	310,520.35		35,795.61	-211.59	346,104.37	100%	346,104.37
Roth 401k Rollover	179,832.05		20,730.36	-122.54	200,439.87	100%	200,439.87
Roth Contribution	45,285.31		5,422.19	-30.96	50,676.54	100%	50,676.54
Totals	722,397.45		84,307.16	-492.76	806,211.85		806,211.85

How have my unit/share values changed?

The Investment Code can be used when you request certain investment related transactions on the voice response system.

<u>Investment Code</u>	<u>Investment Option</u>	<u>Beginning Units/Shares</u>	<u>Beginning Price</u>	<u>Change in Units/Shares</u>	<u>Ending Price</u>	<u>Ending Units/Shares</u>
1854	American Funds New Perspective R6		53.080		55.930	
1855	American Funds New World R6		70.820		74.960	
1856	American Funds SMALLCAP World R6		61.320		68.800	
12138	ClearBridge International Growth IS		55.660		60.950	
9705	Columbia Overseas Value Instl 3		10.060		10.530	
3967	MFS Growth R6	463.286	160.740	20.823	173.470	484.109
3489	Vanguard Mid Cap Index Adm		257.910		288.070	
2432	Vanguard Small Cap Index Fund - Admiral		90.570		102.190	
1853	American Funds International Gr & Inc R6		32.880		35.850	
14660	American Funds Invmt Co of America R6		46.140		50.370	
14662	American Funds Washington Mutual R6		52.830		57.230	
4370	Vanguard 500 Index Fund - Admiral		395.590		439.990	
1851	American Funds Capital Inc Bldr R6		61.480		66.190	
8667	Vanguard Real Estate Index Admiral		107.250		125.150	
5548	American Funds American Balanced R6		29.550		32.000	
16107	American Funds Bond Fund of Amer R6		10.880		11.490	
1857	American Funds Capital World Bond R6		15.350		16.630	
7436	American Funds Inflation Linked Bd Fd R6		8.900		9.160	
16109	American Funds US Government Sec R6		11.600		12.170	
16458	PIMCO Income Instl		10.190		10.620	
8892	American Funds US Govt Money Market R6		1.000		1.000	
751	American Funds 2010 Target Date Fund R6		10.930		11.330	
752	American Funds 2015 Target Date Fund R6		11.460		11.920	
753	American Funds 2020 Target Date Fund R6		12.440		13.030	
754	American Funds 2025 Target Date Fund R6		13.900		14.650	
755	American Funds 2030 Target Date Fund R6		15.220		16.220	
756	American Funds 2035 Target Date Fund R6		16.440		17.650	
757	American Funds 2040 Target Date Fund R6		17.170		18.580	

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How have my unit/share values changed? (continued)

<u>Investment Code</u>	<u>Investment Option</u>	<u>Beginning Units/Shares</u>	<u>Beginning Price</u>	<u>Change in Units/Shares</u>	<u>Ending Price</u>	<u>Ending Units/Shares</u>
758	American Funds 2045 Target Date Fund R6	35,109.887	17.570	945.281	19.070	36,055.168
759	American Funds 2050 Target Date Fund R6	1,801.986	17.230	46.627	18.750	1,848.613
802	American Funds 2055 Target Date Fund R6		21.680		23.650	
7465	American Funds 2060 Target Date Fund R6		14.660		16.020	
13006	American Funds 2065 Target Date Fund R6		14.170		15.540	

Who are my beneficiaries?

<u>Type</u>	<u>Name</u>	<u>Relationship</u>	<u>Percent</u>
Primary	Erin M Miller	Spouse	100.00%

What activity took place this period?

<u>Credits / (Expenses)</u>	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Administrative services fees	Oct 03, 2023	-1.56	MFS Growth R6	-0.010	159.280
Administrative services fees	Oct 03, 2023	-0.65	American Funds 2050 Target Date Fund R6	-0.038	16.910
Administrative services fees	Oct 03, 2023	-1.06	MFS Growth R6	-0.007	159.280
Administrative services fees	Oct 03, 2023	-48.66	MFS Growth R6	-0.306	159.280
Administrative services fees	Oct 03, 2023	-8.52	American Funds 2045 Target Date Fund R6	-0.494	17.240
Administrative services fees	Oct 03, 2023	-399.02	American Funds 2045 Target Date Fund R6	-23.145	17.240
Administrative services fees	Oct 03, 2023	-12.79	American Funds 2045 Target Date Fund R6	-0.742	17.240
Administrative services fees	Oct 03, 2023	-0.42	American Funds 2050 Target Date Fund R6	-0.025	16.910
Administrative services fees	Oct 03, 2023	-20.08	American Funds 2050 Target Date Fund R6	-1.187	16.910
Total Credits / (Expenses)		-492.76			

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What activity took place this period? (continued)

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Dividends/Capital Gains					
Long Term Capital Gain	Dec 19, 2023	3,660.60	MFS Growth R6	21.145	173.120
Dividend	Dec 22, 2023	531.58	American Funds 2050 Target Date Fund R6	28.518	18.640
Dividend	Dec 22, 2023	11,195.78	American Funds 2045 Target Date Fund R6	590.495	18.960
Long Term Capital Gain	Dec 22, 2023	360.87	American Funds 2050 Target Date Fund R6	19.360	18.640
Long Term Capital Gain	Dec 22, 2023	7,189.02	American Funds 2045 Target Date Fund R6	379.168	18.960
Total Dividends/Capital Gains		22,937.85			

What is the rate of return on my retirement account(s)?

Year To Date
01/01/2023 - 12/31/2023
21.36%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Income received in the stated period will be included; income due but not received will be included in the following period. Performance calculations will not include loan balance. Due to the transaction activity in the account, overall performance may not equal individual performance returns published by the investment options in the plan. Past performance is not a guarantee or prediction of future investment results.

How have the investments in my plan performed?

The Investment Code can be used when you request certain investment related transactions on the voice response system.

Current results may be lower or higher than shown below. Figures shown are past results and are not predictive of results in future periods. For most recent month-end results, please visit myretirement.americanfunds.com. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Returns are shown at net asset value and are calculated without a sales charge.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus or disclosure document containing this information. Read each carefully before investing.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The funds sponsor has no legal obligation to provide financial support to the fund, and you should not expect the sponsor to provide financial support to the fund at any time.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

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How have the investments in my plan performed? (continued)

Investment Option	Investment Code	Average Annualized Total Return as of December 29, 2023					Inception /10 Year	Inception Date	Expense Ratio
		3 Month	YTD	1 Year	3 Year	5 Year			
Growth									
American Funds New Perspective R6 ^{2,15,16}	1854	11.44	25.01	25.01	3.17	13.90	10.10	Mar 1973	.42
American Funds New World R6 ^{2,3,5,15,16}	1855	8.95	16.23	16.23	-1.48	8.93	5.51	Jun 1999	.57
American Funds SMALLCAP World R6 ^{2,6,15,16}	1856	13.29	19.31	19.31	-2.42	10.96	8.04	Apr 1990	.66
ClearBridge International Growth IS	12138	11.01	14.41	14.41	-2.06	9.09	6.52	Sep 2018	.70
Columbia Overseas Value Instl 3	9705	7.85	16.33	16.33	6.71	8.28	4.78	Jul 2015	.83
MFS Growth R6	3967	12.85	36.25	36.25	5.14	16.10	13.04	Aug 2011	.51
Vanguard Mid Cap Index Adm	3489	12.27	15.98	15.98	5.49	12.71	9.41	Nov 2001	.05
Vanguard Small Cap Index Fund - Admiral	2432	13.41	18.20	18.20	4.66	11.70	8.43	Nov 2000	.05
Growth-and-income									
American Funds International Gr & Inc R6 ^{2,15,16}	1853	9.50	15.72	15.72	2.63	8.33	4.04	Oct 2008	.54
American Funds Invmt Co of America R6 ^{15,16}	14660	13.76	28.88	28.88	11.06	14.47	10.94	Oct 1934	.27
American Funds Washington Mutual R6 ^{15,16}	14662	11.38	17.59	17.59	11.65	13.63	10.93	Jul 1952	.27
Vanguard 500 Index Fund - Admiral	4370	11.68	26.24	26.24	9.96	15.65	11.99	Nov 2000	.04
Equity-income									
American Funds Capital Inc Bldr R6 ^{2,3,15,16}	1851	9.39	9.31	9.31	5.53	7.48	5.51	Jul 1987	.27
Vanguard Real Estate Index Admiral	8667	18.13	11.81	11.81	5.02	7.33	7.36	Nov 2001	.12
Balanced									
American Funds American Balanced R6 ^{3,14,15,16}	5548	9.96	14.36	14.36	5.40	9.26	7.88	Jul 1975	.25
Bond									
American Funds Bond Fund of Amer R6 ^{2,3,5,15,16,17}	16107	6.79	5.09	5.09	-2.90	1.97	2.32	May 1974	.22
American Funds Capital World Bond R6 ^{2,3,5,15,16,17}	1857	9.21	6.42	6.42	-5.66	.05	.74	Aug 1987	.48
American Funds Inflation Linked Bd Fd R6 ^{3,8,16,17}	7436	4.22	1.71	1.71	-2.17	2.88	2.54	Nov 2013	.29
American Funds US Government Sec R6 ^{3,7,15,16,17}	16109	6.12	3.19	3.19	-2.83	1.26	1.73	Oct 1985	.26
PIMCO Income Instl ¹⁷	16458	5.89	9.32	9.32	1.12	3.40	4.44	Mar 2007	.62
Capital Preservation									
American Funds US Govt Money Market R6 ^{1,9,13,15,16}	8892	1.30	4.88	4.88	2.07	1.68	1.04	May 2009	.31
Target Date									
American Funds 2010 Target Date Fund R6 ^{2,3,4,5,7,8}	751	7.68	8.67	8.67	2.58	6.07	5.10	Feb 2007	.29
American Funds 2015 Target Date Fund R6 ^{2,3,4,5,7,8}	752	8.04	9.57	9.57	2.74	6.51	5.39	Feb 2007	.30
American Funds 2020 Target Date Fund R6 ^{2,3,4,5,7,8}	753	8.51	10.46	10.46	2.84	6.89	5.78	Feb 2007	.31
American Funds 2025 Target Date Fund R6 ^{2,3,4,5,6,7}	754	8.97	11.95	11.95	2.87	7.84	6.41	Feb 2007	.32
American Funds 2030 Target Date Fund R6 ^{2,3,4,5,6,7}	755	9.78	14.52	14.52	3.47	8.90	7.25	Feb 2007	.33

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How have the investments in my plan performed? (continued)

Investment Option	Investment Code	Average Annualized Total Return as of December 29, 2023						Inception /10 Year	Inception Date	Expense Ratio
		3 Month	YTD	1 Year	3 Year	5 Year	10 Year			
Target Date										
American Funds 2035 Target Date Fund R6 <small>2,3,5,6,7,10</small>	756	10.50	16.90	16.90	4.20	10.39	8.15	Feb 2007	.35	
American Funds 2040 Target Date Fund R6 <small>2,3,5,6,7,10</small>	757	11.27	19.33	19.33	4.75	11.17	8.58	Feb 2007	.37	
American Funds 2045 Target Date Fund R6 <small>2,3,5,6,7,10</small>	758	11.54	20.15	20.15	4.83	11.35	8.73	Feb 2007	.37	
American Funds 2050 Target Date Fund R6 <small>2,3,5,6,7,10</small>	759	11.71	20.83	20.83	4.75	11.41	8.77	Feb 2007	.38	
American Funds 2055 Target Date Fund R6 <small>2,3,5,6,7,10</small>	802	11.83	21.40	21.40	4.65	11.35	8.73	Feb 2010	.38	
American Funds 2060 Target Date Fund R6 <small>2,3,5,6,7,10</small>	7465	11.90	21.61	21.61	4.62	11.32	8.88	Mar 2015	.38	
American Funds 2065 Target Date Fund R6 ¹⁶	13006	11.86	21.55	21.55	4.65	N/A	14.87	Mar 2020	.39	

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Returns reflect deduction of fund net operating expenses. Your plan may also assess administrative fees, which would reduce the results shown above.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

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Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Returns and expense ratios are expressed as percentages. 3 Year, 5 Year and 10 Year/Since Inception returns are annualized. If the fund has not been in existence for 10 years, returns shown are since inception in the 10 year/Since Inception column. If the fund is less than a year old, returns are not annualized. Your plan may also assess administrative fees, which would reduce the returns shown above. Please see each fund's current prospectus for details. To download a prospectus, click on the fund details & prospectuses link from the menu at left.

On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed within the past year, or if the investment objective has changed in the last 10 years, please see the current prospectus.

The investment adviser is currently reimbursing a portion of other expenses for certain funds. Net expense ratios reflect the reimbursement, without which they would have been higher. The reimbursement for the funds will be in effect through at least the following dates, respectively.

- American Funds Corporate Bond Fund: all share classes (through at least August 1, 2020)
- American Funds Mortgage Fund: Class R-2E and R-5E shares (through at least November 1, 2021)
- American Funds Global Insight Fund: all share classes (through at least November 8, 2020)
- American Funds Developing World Growth and Income Fund: Class R-2E and R-5E shares (through at least February 1, 2019)
- American Funds Emerging Markets Bond Fund and American Funds Strategic Bond Fund: all share classes (through at least March 1, 2021)

The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Please see the fund's most recent prospectus for details.

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How have the investments in my plan performed? (continued)

Expense ratios for American Funds Portfolio Fund Series and American Funds Target Date Retirement Series are as of each fund's prospectus available at the time of publication and include the weighted average expenses of the underlying funds.

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- American Funds Target Date Retirement Series 2065: all share classes (through at least January 31, 2021)

- American Funds Preservation Portfolio: Class R-2E shares (through at least January 1, 2021)

- American Funds Retirement Income Portfolio Series: all share classes through January 1, 2021

¹ * Investment returns not available at time of production.

² Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries.

³ The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

⁴ Investments in mortgage-related securities involve additional risks, such as prepayment risk, as more fully described in the prospectus.

⁵ Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

⁶ Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

⁷ Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

⁸ While not directly correlated to changes in interest rates, the values of inflation linked bonds generally fluctuate in response to changes in real interest rates and may experience greater losses than other debt securities with similar durations.

⁹ The value of fixed-income securities may be affected by changing interest rates and changes in credit ratings of the securities.

¹⁰ Although the target date funds are managed for investors on a projected retirement date time frame, the funds' allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals. American Funds investment professionals actively manage the target date fund's portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for 30 years after it reaches its target date.

¹¹ Investment allocations for funds of funds may not achieve fund objectives. There are expenses associated with the underlying funds in addition to fund-of-funds expenses. The funds' risks are directly related to the risks of the underlying funds, as described herein.

¹² Each target date fund is composed of a mix of the American Funds and is subject to the risks and returns of the underlying funds. Underlying funds may be added or removed during the year.

¹³ The 7-day current yield, if shown, more closely reflects the current earnings of the money market portfolio/fund than the total return quotation.

¹⁴ Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.

¹⁵ Class R shares became available for purchase on 5/15/02, except Class R-6 shares, which became available for purchase on 5/1/09. Class R share returns prior to the date shares first sold are hypothetical. Hypothetical returns were calculated by adjusting Class A share results without a sales charge for the difference between the Class A share expense ratio and the estimated Class R share expense ratio as of the date of first sale. Please see each fund's most recent prospectus or shareholder report for more information.

¹⁶ Class R-2, R-3, R-4 and R-5 shares were first offered on May 15, 2002. Class R-2E shares were first offered on August 29, 2014. Class R-5E shares were first offered on November 20, 2015. Class R-6 shares were first offered on May 1, 2009. Class R share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated additional expenses for Class R-2, R-2E, R-3 and R-4; and typical estimated expenses for Class R-5 and R-6. Results for certain funds with an inception date after May 15, 2002 for Class R-2, R-3, R-4 and R-5; after August 29, 2014 for Class R-2E; after November 20, 2015 for Class R-5E; and after May 1, 2009 for Class R-6 also include hypothetical returns because those funds' shares sold after the funds' date of first offering. For Short-Term Bond Fund of America, Class R-6 shares first sold on November 20, 2009; results prior to that date are hypothetical, except for the period between May 7, 2009, and June 15, 2009, a short period when the fund had shareholders and actual results were calculated. Please see each fund's prospectus for more information on specific expenses.

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How have the investments in my plan performed? (continued)

¹⁷ Compared to higher-rated securities, high yield bond investment options are subject to greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

Please review this statement carefully to confirm that we have properly acted on your instructions. Corrections will be made only for errors which have been communicated within 90 calendar days of the last calendar quarter. After this 90 days, this account information shall be deemed accurate and acceptable to you. If you notify the Company of an error after this 90 days the correction will only be processed from the date of notification forward and not on a retroactive basis.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

-----An Important Message about Investing for Retirement & Diversification-----

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different risk tolerances. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website at www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for more information on individual investing and diversification.

----- An Important Message about your Benefit Information -----

This benefit statement provides your vested benefit payable under the plan as of the end of the statement period. If you are terminated and eligible for a distribution, you may obtain more detailed information about your distribution options for these amounts by accessing your plan's Website or reviewing your Summary Plan Description (SPD). The amount eligible for a distribution in a lump sum may vary from the amount shown on this statement due to investment gains and/or losses that occur after the statement period end date. If you have any questions concerning your benefits, please contact the Service Center.

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----- An Important Message about the Lifetime Income Illustration -----

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is \$806,211.85 as of December 31, 2023. Below are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms:

1. A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs. If you receive payments in this form, we estimate you would receive \$5,205.50 per month starting at retirement.
2. A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. If you receive payments in this form, we estimate you would receive \$4,439.13 per month starting at retirement and, after your death, your surviving spouse would receive \$4,439.13 per month.

An annuity with a lower survivor percentage may be available and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested.
- The estimated monthly payments in this statement assume that payments begin December 31, 2023 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.
- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.
- The estimated monthly payments in this statement are based on an interest rate of 4.22%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of December 1, 2023, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

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- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.

- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

