January 25, 2021

Unity Worldwide Ministries is pleased to announce that Wilborn Advisors has been selected as the financial advisory firm to support participants of the Unity Worldwide Ministries 403(b)(9) Plan. The Unity Worldwide Ministries retirement plan is now comprised of two service providers:

- Wilborn Advisors – Participants will have access to Wilborn Advisors for advisory support. Wilborn Advisors will also be the investment manager for the plan.
- Empower Retirement Services – The plan will continue to be administered by Empower Retirement Services and participants will continue to access their retirement accounts via Empower's website.

About Wilborn Advisors

Wilborn Advisors is a performance-driven wealth management firm located in Overland Park, KS, with a focus on investment management and financial planning for individuals, families and employer retirement plans. They believe that through transparent, personalized solutions and guidance, they put their clients in control of their financial futures. They are dedicated to providing a low-cost, full-service approach to financial services.

Wilborn Advisors is part of a much larger firm, V Wealth Advisors LLC, an SEC-registered investment advisory firm, which includes over 40 advisors with more than $1 billion in assets under management.

How Wilborn Advisors Can Help

For questions regarding the Unity Worldwide Ministries retirement plan, your first point of contact will be Wilborn Advisors. Wilborn Advisors provides the following services to support Unity Worldwide Ministries participants to help you make better financial decisions regarding your retirement.

- Address general financial questions or issues.
- Provide guidance on appropriate investment decisions to answer questions like "How do I select which investments to put my retirement savings in?" or "How much should I invest in stocks versus bonds?".
- Provide financial and retirement planning support to answer questions like "Am I saving enough?" or "When can I retire?".
- Help with plan administrative issues like "How do I change my savings rate or investment elections?"

Wilborn Advisors also is responsible for the review and management of the Unity Worldwide Ministries plan's investment choices, and to provide Unity Worldwide Ministries with up-to-date news on legislative issues affecting the plan.

What to Expect

Upcoming Changes to Investment Options

- Wilborn Advisors will improve the plan's investment choices with funds that have better historical performance records. They will also expand the line-up to include ESG (Environmental, Social and Governance) investments that seek both positive returns and long-term impact on society, the environment and the performance of the business. Lastly, Wilborn Advisors will also add Target Risk models that you may invest in at no additional charge.
- All investment fund changes will be communicated to you prior to their implementation to provide adequate time for you to ask any questions.

Participant Communications

- Quarterly Economic Review newsletters from Wilborn Advisors that discuss the economy and markets.
- General communication items that discuss important investment basics and financial planning.

Financial Advisor Access

- Every plan participant gets access to financial advice from Wilborn Advisors so you can make better financial decisions for your retirement.
- Wilborn Advisors is happy to answer questions by email, phone or videoconference. Our contact information is below.

Advisory Expenses

- Advisory fees are fixed and will be billed quarterly in arrears. The fees will be charged to each participant pro rata based on the balance of your account and the number of participants in the plan. Based on current participation and the average account balance, the annual fee is initially estimated to be $0.60 per $1,000 of value in your account (as an example this would equate to a fee of $150 per year for a $250,000 account).

Wilborn Advisors Contacts

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