



The Crowe ESOP Advantage™ solution

More information for your participants,
less work for you

Smart decisions. Lasting value.™

Communicating the benefits of your ESOP and distributing required forms and statements can be a cumbersome and time-consuming process. You may be spending excessive amounts of time repeating answers to the same questions, reprinting lost statements, and sending out forms and updates. The Crowe ESOP Advantage solution can reduce your administrative burden and improve your participants' understanding of your ESOP.

Streamline administration

Discover the Crowe ESOP Advantage solution

Reduce communication errors and streamline administration, saving time for you and your employees by providing a reliable, consistent, always-available online ESOP portal. The Crowe ESOP Advantage solution offers an efficient and effective approach to educating your employees on their company and their ESOP.

Participants can log in to your customized Crowe ESOP Advantage portal 24/7. Using the global navigation features, they can review their personal statistics, current and historical statements, ESOP documents, and educational materials. They can also enter and change their beneficiaries, elect distributions and diversification, and even cast their votes – all at the Crowe ESOP Advantage website.

BBP Brunardi Building Products
Welcome, JOHN DOE | My Account | Logout

Overview ESOP News How Your ESOP Works Participant Statement Documents FAQs

Crowe ESOP Advantage®

Questions?
John Doe
(800) 755-5801

How Your ESOP Works

- Introduction
- Entering the ESOP
- Receiving Allocations
- Vesting and Forfeitures
- Retirement
- Distributions
- Diversification

Receiving Allocations

Employer Contributions and Reallocated Forfeitures:
After entering the ESOP, you will be eligible to receive an allocation of the employer contribution and reallocated forfeitures for any plan year (January 1 to December 31) during which you work 1,000 hours and are actively employed by BBP on the last day of the plan year (December 31st).

You will receive an allocation of the contribution and reallocated forfeitures for the plan year in which you die, terminate employment because of a disability, or retire, regardless of the number of hours you have worked and regardless of the day in the plan year during which that event occurs.

If you are eligible to share in the allocation of the contribution and reallocated forfeitures, then your allocation will be based on the proportion of your compensation for the plan year to the total compensation for the plan year of all participants eligible to share in the allocation. For example, if your compensation is 1% of the total eligible compensation, you will receive 1% of the contribution and reallocated forfeitures for that plan year.

Earnings or losses:
Earnings or losses on assets in the ESOP are allocated based on the proportion of your account balance at the beginning of the plan year (reduced by distributions and forfeitures occurring during the plan year) to the total account balances at the beginning of the plan year (reduced by distributions and forfeitures occurring during the plan year). Earnings or losses on BBP stock are allocated separately from those on non-stock assets, and earnings or losses on converted accounts are allocated separately from those on other non-stock assets.

Share Releases:
The Plan has the ability to borrow money to buy BBP Stock, using certain loans, called exempt loans. Shares of BBP Stock purchased with the proceeds of an exempt loan are pledged as collateral for the exempt loan and subsequent contributions would be used, at least in part, to repay the exempt loan.

When shares are released, a portion of the pledged shares will be released and allocated to your account. These shares are allocated based on your compensation in relation to the compensation of all other participants who share in the allocation of the released shares as described above, under "Employer Contributions and Reallocated Forfeitures".

Access a hub of information

By linking your Crowe ESOP Advantage site with your corporate intranet, you will give your employees easy access to ESOP information along with their other benefit resources. You can also use the portal to educate your employees on the latest updates, promote featured services, detail your ESOP history, and link to company news every time they log in.

The "How Your ESOP Works" section provides an easy-to-navigate, paperless version of your ESOP summary plan description, including information on eligibility, allocations, vesting and forfeitures, retirement, distributions, and diversification. Because this online version can easily be updated, current information is always available on demand for your employees.

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[PRINT](#) Select a Statement

Brunicaudi Building Products Employee Stock Ownership Plan
JOHN DOE
Participant Statement for Plan Year Ending December 31, 2018

	ESOP Account				Phantom Stock Plans				Total Value
	Cash (\$)	Stock	Value of Stock (\$)	Total Value	Cash (\$)	Stock	Value of Stock (\$)	Total Value	
Beginning Balance	\$2,219.02	16,1881	\$9,430.24	\$9,949.26	\$68.52	2,7627	\$1,097.40	\$1,165.92	\$9,815.18
Contributions	2,547.89	0.0000	0.00	2,547.89	0.00	0.0000	0.00	0.00	2,547.89
ESOP Loan Payments	(2,753.83)			(2,753.83)	0.00			0.00	(2,753.83)
Reallocated Forfeitures	0.00	0.0000	0.00	0.00	0.00	0.0000	0.00	0.00	0.00
Earnings/(Losses)	(190.47)		842.99	452.52	(5.09)		109.73	104.64	557.17
Dividends	1,154.11	0.0000	0.00	1,154.11	38.73	0.0000	0.00	38.73	1,192.84
Shares Allocated		5,5115	2,408.19	2,408.19		0.0000	0.00	0.00	2,408.19
Shares Purchased	0.00	0.0000	0.00	0.00	0.00	0.0000	0.00	0.00	0.00
Shares Recycled	0.00	0.0000	0.00	0.00	(4.04)	0.0137	5.99	1.95	1.95
Shares Sold	0.00	0.0000	0.00	0.00	0.00	0.0000	0.00	0.00	0.00
Distributions	0.00	0.0000	0.00	0.00	0.00	0.0000	0.00	0.00	0.00
Forfeitures	0.00	0.0000	0.00	0.00	0.00	0.0000	0.00	0.00	0.00
Ending Balance	\$2,976.52	21,9999	\$9,481.42	\$12,457.94	\$98.12	2,7784	\$1,213.12	\$1,311.24	\$13,799.18
Vested Percentage	100 %				100 %				
Vested Balance	\$2,976.52	21,9999	\$9,481.42	\$12,457.94	\$98.12	2,7784	\$1,213.12	\$1,311.24	\$13,799.18
Beginning Share Value	397.22								
Ending Share Value	436.94								

Thanks for contributing to another great year at Brunicaudi Building Products! You are building for your future.

Please note that this statement is intended to be as accurate as possible. If an error has occurred in its preparation, the provisions of the plan document will govern and you will be entitled to a corrected statement. Please see the Plan Administrator if you believe an error exists.

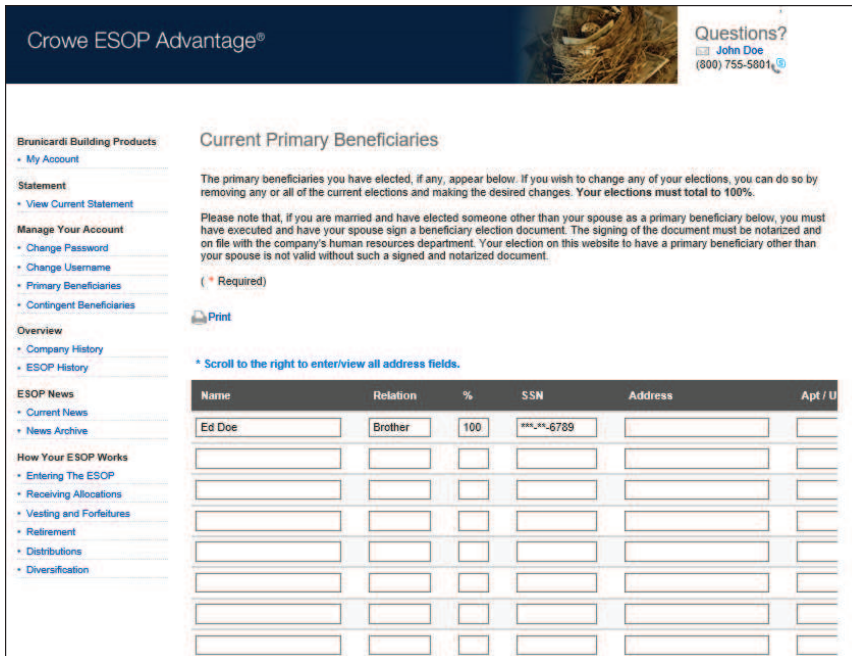
View participant activity

The Crowe ESOP Advantage solution allows your participants to view their current and past participant statements. All activity is shown, from the beginning balance to current vested amounts. Pop-up text boxes provide detailed descriptions of each item on the statement.

The “Documents” section is your electronic file cabinet. Organize information in a centralized area where employees can access, view, and print copies. When you make updates to your ESOP documents, you can disseminate new information immediately to all participants.

The “Frequently Asked Questions” section provides answers to common ESOP questions and can be customized with answers to your participants’ unique questions.



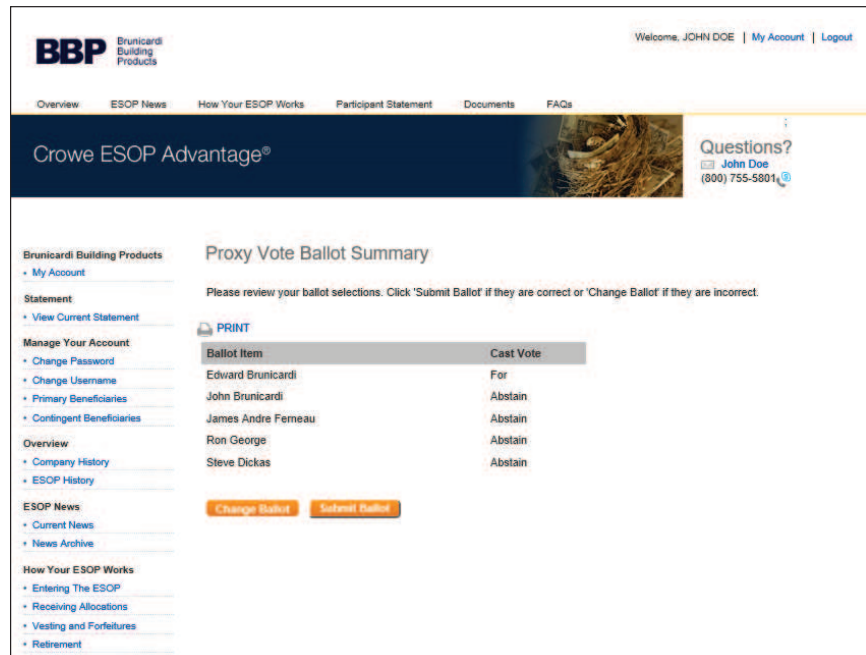


Add and maintain beneficiaries

Your participants can now keep their ESOP beneficiaries updated without relying on paper forms. They log in, add or change their primary and contingent beneficiaries (up to 10 of each), and electronically sign their election. That's it – you no longer need to send, receive, and file paper forms to have up-to-date beneficiary elections.

Online proxy voting

Why waste your time copying and sending out hundreds of voting packages? The Crowe ESOP Advantage website can significantly simplify and modernize your voting process, whether it is an annual vote or a one-time event. Participants log in, read about the candidates or issues, and cast their votes. The Crowe ESOP Advantage website captures all votes, and we report the results to the ESOP trustee at the end of the voting period.



E-distributions and e-diversification

Instead of mailing bulky distribution and diversification forms to eligible participants, send them an email asking them to make their elections on the Crowe ESOP Advantage site. Our robust website can walk your participants through the distributions and diversification elections, clearly explaining each step to them. No more bulky mailings and hard-to-decipher forms. Let the Crowe ESOP Advantage solution simplify your distribution and diversifications process.

Crowe ESOP Advantage® Questions? John Doe (800) 755-5801

1 Form of Distribution 2 Direct Payment & Rollovers 3 Submit & Verify Distributions

Distribution Election: Summary

The following is a summary of your selected distribution options.

(* Required)

PRINT

Distribution Summary	
Total Amount of Distribution	\$21,128.21
Payout Option	Cash
Form of Distribution	Single Payment
Direct Payment or Rollover	Direct Payment
Name	John Doe
Address	123 Fake Street
City State Zip	Springfield, Illinois 12345

Electronic Signature

I consent to the elections above and acknowledge that those elections are irrevocable after this distribution period ends.

Enter the last four digits of your SSN *

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1 Amount to Diversify 2 Direct Payment & Rollovers 3 Submit & Verify Distributions

Diversification Election: Election

Amount Eligible for Diversification

According to our calculations, you may elect to diversify a maximum of 10.3296 shares of employer stock at this time. The amount you are eligible to diversify was calculated using the following formula:

Shares Allocated as of December 31, 2018	41.3182
Plus Shares Previously Diversified, Distributed or Transferred	0.0000
Total Shares Ever Allocated to Your Account	41.3182
Multiplied by 25%	10.3296
Less Shares of Stock Previously Diversified	0.0000
Total Shares Eligible for Diversification	10.3296
Per Share Value as of December 31, 2018	\$436.94
Total Value of Shares Eligible to Diversify as of December 31, 2018	\$4,513.42

Election of Amount to Diversify

Please choose the number of shares you wish to diversify.

I elect to diversify all shares eligible for diversification, as shown above.

I elect to diversify % of the shares eligible for diversification. Please enter whole numbers only, no decimals. For example, if you wish to diversify 1/2 of the shares eligible for diversification, enter "50" in the space above.

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Take the first step toward valuable, lasting benefits

Crowe developed the Crowe ESOP Advantage solution with valuable input from many of our clients. We are confident you and your employees will appreciate the wealth of information and features.

When you select the Crowe ESOP Advantage solution, you can reduce your administrative burden with automated, paperless communication that encourages self-service and reduces errors and duplicated tasks.

The Crowe ESOP Advantage solution can simplify and improve interactions with your participants, giving them the power to view, download, and learn using web-based access to statements, forms, planning tools, news, and education.

Personal statistics	Participant status and contact information
Secure access	Individual login
History and news	Company and ESOP history and news
How your ESOP works	Paperless, plain-language plan summary
Participant statements	Current and past data with on-screen help
Documents	Electronic file cabinet
Frequently asked questions	Help database and "ask a question" functionality
Administration	View and approve statements, monitor site usage, upload documents, and more
Online elections	Simplify life for you and your participants through paperless, online beneficiary entry and maintenance, distribution and diversification elections, and proxy voting

Crowe is here to help with the services you need

Nationally recognized as one of the top ESOP service providers, Crowe assists hundreds of clients ranging in size from six to more than 16,000 ESOP participants. You can rely on our knowledge and experience for practical advice on any ESOP issue, and a full complement of consulting and administrative services, including:

- Feasibility studies
- Annual recordkeeping
- Compliance testing
- Form 5500 preparation
- Repurchase liability analyses
- Assistance for S and C corporations
- KSOP and other qualified plan consulting

Simplify interactions



Learn more

Let us show you how your company can gain an advantage with a web-based demonstration of the Crowe ESOP Advantage solution. For more information or for a guided tour, visit CroweESOPAdvantage.com, or contact:

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