

**Participant Information - All Information is Required**

Participant Name \_\_\_\_\_ Email Address \_\_\_\_\_

Company Name 71 Above Inc Phone Number \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Date of Hire \_\_\_\_/\_\_\_\_/\_\_\_\_ SSN: XXX-XX-\_\_\_\_\_

**Important: Does your rollover contain Roth Contributions?**  Yes  NoIf **no**, skip to Investment Selection Information, then review and sign the remainder of the form.If **yes**, complete all information below. Your Roth rollover cannot be processed without this information.

Establishment Date (date of first Roth deferral) \_\_\_\_/\_\_\_\_/\_\_\_\_

Contribution Amount \$\_\_\_\_\_ plus Earnings Amount \$\_\_\_\_\_ equals Total Check Amount \$\_\_\_\_\_

*Note: Only plans that permit employees to make Roth 401(k) salary deferrals may accept Roth 401(k) rollovers. Refer to the General Information Sheet/Summary Plan Description or contact your plan administrator to determine if your plan accepts Roth 401(k) rollovers.***Investment Selection Information**

- If you have made investment selections in your company's 401(k) retirement plan with Paychex, your rollover funds will be invested according to your current fund allocations.
- If you have **not** made investment selections and are currently eligible to participate in your company's plan, select funds by accessing the Paychex 401(k) participant website at <http://www.paychexflex.com>.
- If you have not made investment selections prior to your rollover being processed, your funds will be invested in the Participant Default Fund within your company's plan.

**Important Information Regarding your Rollover**

- Receipt of this form by Paychex does not initiate the rollover of prior plan assets. You must contact your prior plan administrator to initiate the transfer of assets to Paychex.
- If you are not yet eligible to participate in your company's plan, you may roll funds into the plan. However, a loan from the rollover balance is not available until you are eligible to participate in the plan.
- Funds rolled into the plan become subject to the terms of the plan sponsored by your employer.
- Your rollover check must be payable to "Paychex FBO Participant Name/Last 4 digits of Social Security Number".

**Authorization**

I hereby certify that this rollover represents a distribution from a qualified retirement plan, and that I understand the terms of the plan as they apply to my rollover account. The authorization set forth in this form shall become effective at the earliest time permitted by the terms of the plan. I acknowledge that I have received and reviewed the Fee Disclosure Statement for Participants.

Participant Signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Email this form to  
[clientsupport@paychex.com](mailto:clientsupport@paychex.com)Mail: Paychex Retirement Services  
PO Box 844815  
Boston, MA 02284 - 4815

Fax: Attn: Client Support 585-389-7878

## Fee Disclosure Statement for Participants of the 71 Above Inc 401(k) Profit Sharing Plan & Trust

### Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

### Part One: General Plan Information

#### Enrollment

Participants and beneficiaries can enroll and make investment changes at any time once eligible to participate in the plan. They can enroll via the internet or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

- <http://www.paychexflex.com>

- Fax: 585-389-7252

- Mail correspondence:

Attn: 401(k) Participant Support  
1175 John St., West Henrietta, NY 14586

#### Plan Investment Changes

There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

#### Voting of Proxy

The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

#### Asset Management

Your employer has selected the following financial professional to assist with the management of plan assets: Integrity BrandonBush, 530-514-4973.

## **Part Two: Administrative Expenses**

Administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement as a plan administration expense.

Paychex charges administrative fees for the services provided to the plan which may be paid either by your employer or by plan assets. In the event your employer elects to have fees paid by plan assets the fees will be deducted pro-rata based on the account balances and will be specified on your quarterly participant benefit statement as Plan Administration Fee. Paychex administrative expenses include monthly fees, per participant fees, setup fees, and, when an employer selects specific service offerings or other features, an annual account fee which is charged against plan assets.

Certain Paychex administrative fees may be paid from plan assets if elected by the plan administrator. Certain restrictions may apply. You may contact your plan administrator to determine whether administrative fees are paid from plan assets. If this applies, the fees are charged against participant accounts pro-rata based on account balance. Over the previous 12 months, Paychex administrative fees paid from assets totaled \$0.00.

Paychex returns any payments which Paychex would have received from the investments in the Plan's lineup pro-rata to the Plan and assesses an annual account fee against the Plan assets. The annual account fee is currently 46.00 bps. Basis points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 40 bps = .40%=.004).

Quarterly Plan Document Maintenance Fee of \$30 will be paid by the employer or the plan. Quarterly Plan Document Maintenance Fees paid with plan assets will be deducted pro rata based on account balances and specified on your quarterly participant benefit statement.

In the event that the employer decides to transfer plan assets attributable to its eligible employees to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer could determine to pay the expense with plan assets. If the expense is paid by plan assets, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

A registered investment advisor, Integrity BrandonBush, 530-514-4973, manages the assets of the plan based on direction from the plan administrator. The annual fee is 100 basis points up to \$3,000,000 based on the plan's assets including loan balances paid on a Quarterly basis and charged against participant accounts pro-rata based on account balance.

A registered investment advisor, Integrity BrandonBush, 530-514-4973, manages the assets of the plan based on direction from the plan administrator. The annual fee is 75 basis points up to \$4,000,000 based on the plan's assets including loan balances paid on a Quarterly basis and charged against participant accounts pro-rata based on account balance.

A registered investment advisor, Integrity BrandonBush, 530-514-4973, manages the assets of the plan based on direction from the plan administrator. The annual fee is 50 basis points exceeding \$4,000,000 based on the plan's assets including loan balances paid on a Quarterly basis and charged against participant accounts pro-rata based on account balance.

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

## **Part Three: Individual Expenses**

The following expenses may be charged against your account as set forth below. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

| <b>Type of Fee</b>  | <b>Description</b>   | <b>Amount</b>  |
|---|--|--|
| <b>Loan Fee</b>   | Fee charged for the initial processing of a loan request including preparation of amortization schedule.   | \$175 general purpose loan<br>\$325 primary residence loan   |
| <b>Distribution Fee</b>   | Fee charged for processing a distribution of plan assets.  | \$75   |
| <b>Wire/ACH Fee</b>   | Fee charged for sending loans and distributions as an automated clearing house (ACH) transaction or via wire transfer.   | \$18   |
| <b>Stale Check Fee</b>  | Fees charged to participants who fail to cash their distribution check by Paychex and third-party vendor. The amount of the fee depends on the services that are necessary to locate the participant.  | \$75 - Stale Check Processing to remit to Third-party vendor.  |
| <b>Participant Search Fee</b>                                   | Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.   | \$65   |
| <b>Check Reissue Fee</b>  | Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.  | \$75   |
| <b>Managed Account Fee</b>                                      | Fee for using GuidedChoice® managed account services. GuidedChoice® provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided. Paychex does not deliver the GuidedChoice® managed account services or make recommendations as to the selection of an advice provider or investments. | 45 bps or .45% of the first \$100,000 in assets with an annual maximum of \$450 regardless of asset level. These fees are prorated and charged on a quarterly basis. |
| <b>Front/Back-End Load Fee</b>                                  | Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate investment option for the investor.   | None/waived  |
| <b>Redemption Fee</b>   | A fee assessed by an investment company to discourage short-term in and out trading of mutual fund shares. Redemption fees are credited directly to the investments' assets, not to the investment company. They are quoted as a percentage of sale proceeds sold within a specified period of time.   | Refer to Section II, Fee and Expense Information of the Investment Chart.  |
| <b>Qualified Domestic Relations Order (QDRO) Processing Fee</b> | Fee charged to the Participant for calculation and division of individual Participants Plan assets pursuant to a QDRO.   | \$500 or as set forth on the QDRO determination of status paperwork.   |

## Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the investment option's Web site(s) listed in the chart or by contacting EMIL EYVAZOFF at 633 W 5th Street 71st Fl, Los Angeles, CA 90071, 213-712-2683.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Section II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

## Section I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

### Variable Return Investments

| Name/<br>Type of Option  | Ticker<br>Symbol | Average Annual Total Return<br>as of 03/31/21 |       |       |                    | Benchmark |       |       |                    |   |
|--|------------------|---|-------|-------|--------------------|-----------|-------|-------|--------------------|---|
|  |                  | 1yr.  | 5yr.  | 10yr. | Since<br>Inception | 1yr.      | 5yr.  | 10yr. | Since<br>Inception |   |
| <b>Bond Funds</b>  |                  |   |       |       |                    |           |       |       |                    |   |
| <b>BNY<br/>MELLON/STANDIS<br/>H GLOBAL FIXED<br/>INCOME I/<br/>World Bond</b>                        | SDGIX            | 8.33%   | 3.63% | 3.98% | 5.66%              | 1.50%     | 3.29% | 3.94% | 5.22%              | www.dreyfus.com<br>BBgBarc Global Aggregate TR Hdg<br>USD   |
| <b>DFA INFLATION<br/>PROTECTED<br/>SECURITIES I/<br/>Inflation<br/>Protected Bond</b>                | DIPSX            | 7.97%   | 3.88% | 3.56% | 4.45%              | 7.54%     | 3.86% | 3.44% | 4.31%              | www.dfaus.com<br>BBgBarc US Treasury US TIPS TR<br>USD      |
| <b>DFA<br/>INTERMEDIATE<br/>GOVERNMENT<br/>FIXED INCOME<br/>I/<br/>Intermediate<br/>Government</b>   | DFIGX            | (4.16%)                                       | 2.34% | 3.15% | 5.85%              | (4.26%)   | 2.25% | 2.83% | 5.47%              | www.dfaus.com<br>BBgBarc US Government TR USD               |
| <b>DFA SHORT-TERM<br/>GOVERNMENT I/<br/>Short<br/>Government</b>                                     | DFFGX            | (0.90%)                                       | 0.61% | 1.14% | 4.57%              | 0.36%     | 1.73% | 1.31% | 4.40%              | www.dfaus.com<br>BBgBarc US Govt 1-3 Yr TR USD              |
| <b>FEDERATED<br/>HERMES<br/>INSTITUTIONAL<br/>HIGH YIELD<br/>BOND INSTL/<br/>High Yield<br/>Bond</b> | FIHBX            | 21.52%  | 7.27% | 6.46% | 8.38%              | 23.31%    | 7.94% | 6.31% | 8.63%              | www.federatedinvestors.com<br>ICE BofA US High Yield TR USD |

| Name/<br>Type of Option  | Ticker<br>Symbol | Average Annual Total Return<br>as of 03/31/21 |        |         |                    | Benchmark                            |        |         |                    |
|--|------------------|---|--------|---------|--------------------|--------------------------------------|--------|---------|--------------------|
|  |                  | 1yr.  | 5yr.   | 10yr.   | Since<br>Inception | 1yr.                                 | 5yr.   | 10yr.   | Since<br>Inception |
| <b>INVESCO<br/>CORPORATE BOND<br/>Y/<br/>Corporate Bond</b>                                  | ACCHX            | 15.62%  | 6.37%  | 5.86%   | 5.75%              | 8.73%                                | 4.91%  | 5.04%   | 5.22%              |
|  |                  | www.invesco.com                               |        |         |                    | BBgBarc US Corp Bond TR USD          |        |         |                    |
| <b>METROPOLITAN<br/>WEST TOTAL<br/>RETURN BOND I/<br/>Intermediate -<br/>Term Bond</b>       | MWTIX            | 3.53%   | 3.67%  | 4.27%   | 5.87%              | 2.95%                                | 3.59%  | 3.77%   | 5.12%              |
|  |                  | www.mwamllc.com                               |        |         |                    | BBgBarc US Universal TR USD          |        |         |                    |
| <b>Equity Funds</b>  |                  |   |        |         |                    |                                      |        |         |                    |
| <b>COLUMBIA SMALL<br/>CAP INDEX INST<br/>2/<br/>Small Blend</b>                              | CXXRX            | 94.87%  | 15.40% | 12.74%  | 15.10%             | 94.85%                               | 16.35% | 11.68%  | 14.60%             |
|  |                  | www.columbiafunds.com                         |        |         |                    | Russell 2000 TR USD                  |        |         |                    |
| <b>DAVIS<br/>FINANCIAL Y/<br/>Financial</b>  | DVIFYX           | 70.18%  | 12.15% | 10.43%  | 8.23%              | 68.09%                               | 15.34% | 12.09%  | 6.42%              |
|  |                  | www.davisfunds.com                            |        |         |                    | S&P 1500 Financials TR               |        |         |                    |
| <b>DFA COMMODITY<br/>STRATEGY<br/>INSTL/<br/>Commodities<br/>Broad Basket</b>                | DCMSX            | 35.40%  | 2.91%  | (5.17%) | (4.10%)            | 48.71%                               | 3.96%  | (5.32%) | (3.83%)            |
|  |                  | www.dfaus.com                                 |        |         |                    | Morningstar Lng-Only Cmdty TR<br>USD |        |         |                    |
| <b>DFA GLOBAL<br/>EQUITY I/<br/>World Stock</b>  | DGEIX            | 66.63%  | 13.51% | 10.01%  | 9.07%              | 52.59%                               | 13.50% | 9.26%   | 8.22%              |
|  |                  | www.dfaus.com                                 |        |         |                    | MSCI ACWI Large Cap NR USD           |        |         |                    |
| <b>FRANKLIN<br/>UTILITIES R6/<br/>Utilities</b>  | FUFRX            | 19.12%  | 8.66%  | 10.87%  | 8.99%              | 19.18%                               | 8.88%  | 11.23%  | 9.72%              |
|  |                  | www.franklintempleton.com                     |        |         |                    | S&P 1500 Utilities TR                |        |         |                    |
| <b>INVESCO<br/>OPPENHEIMER<br/>INTERNATIONAL<br/>GROWTH R6/<br/>Foreign Large<br/>Growth</b> | OIGIX            | 52.90%  | 9.54%  | 7.77%   | 8.61%              | 49.36%                               | 12.03% | 6.69%   | 8.32%              |
|  |                  | www.oppenheimerfunds.com                      |        |         |                    | MSCI ACWI Ex USA Growth NR USD       |        |         |                    |
| <b>JANUS<br/>HENDERSON<br/>TRITON I/<br/>Small Growth</b>                                    | JSMGX            | 79.03%  | 17.32% | 13.95%  | 17.56%             | 90.20%                               | 18.61% | 13.02%  | 16.46%             |
|  |                  | www.janus.com                                 |        |         |                    | Russell 2000 Growth TR USD           |        |         |                    |
| <b>MAINSTAY<br/>MACKAY S&amp;P 500<br/>INDEX I/<br/>Large Blend</b>                          | MSPIX            | 55.91%  | 15.98% | 13.58%  | 10.51%             | 60.59%                               | 16.66% | 13.97%  | 11.11%             |
|  |                  | www.nylim.com                                 |        |         |                    | Russell 1000 TR USD                  |        |         |                    |
| <b>MFS TECHNOLOGY<br/>R6/<br/>Technology</b>   | MTCLX            | 63.37%  | 25.37% | 18.75%  | 21.40%             | 72.03%                               | 27.44% | 19.41%  | 22.34%             |
|  |                  | www.mfs.com                                   |        |         |                    | Morningstar US Technology TR USD     |        |         |                    |

| Name/<br>Type of Option   | Ticker<br>Symbol | Average Annual Total Return<br>as of 03/31/21 |         |         |                    | Benchmark                       |         |         |                    |
|---|------------------|---|---------|---------|--------------------|---------------------------------|---------|---------|--------------------|
|   |                  | 1yr.  | 5yr.    | 10yr.   | Since<br>Inception | 1yr.                            | 5yr.    | 10yr.   | Since<br>Inception |
| <b>PARNASSUS CORE<br/>EQUITY INST/<br/>Large Blend</b>  | PRILX            | 56.53%  | 16.52%  | 14.40%  | 11.96%             | 60.59%                          | 16.66%  | 13.97%  | 10.13%             |
|   |                  | www.parnassusfunds.com                        |         |         |                    | Russell 1000 TR USD             |         |         |                    |
| <b>PRINCIPAL MID<br/>CAP GROWTH I/<br/>Mid - Cap<br/>Growth</b>   | PGWIX            | 105.45%                                       | 22.58%  | 14.86%  | 8.08%              | 68.61%                          | 18.39%  | 14.11%  | 9.57%              |
|   |                  | www.wamu.com/wmgroupoffunds                   |         |         |                    | Russell Mid Cap Growth TR USD   |         |         |                    |
| <b>T. ROWE PRICE<br/>MEDIA &amp;<br/>TELECOMMUNICAT<br/>IONS/<br/>Communications</b>                    | PRMTX            | 64.03%  | 24.02%  | 18.46%  | 15.87%             | 60.79%                          | 10.08%  | 10.34%  | N/A                |
|   |                  | www.troweprice.com                            |         |         |                    | S&P 1500 Commun Services TR     |         |         |                    |
| <b>VANGUARD<br/>BALANCED INDEX<br/>ADML/<br/>Allocation 50<br/>- 70% Equity</b>                         | VBIAX            | 34.79%  | 11.36%  | 9.82%   | 7.04%              | 33.07%                          | 9.75%   | 7.59%   | 6.76%              |
|   |                  | www.vanguard.com                              |         |         |                    | Morningstar Mod Tgt Risk TR USD |         |         |                    |
| <b>VANGUARD<br/>DEVELOPED<br/>MARKETS INDEX<br/>ADM/<br/>Foreign Large<br/>Blend</b>                    | VTMGX            | 50.81%  | 9.60%   | 6.00%   | 4.73%              | 49.41%                          | 9.76%   | 4.93%   | 5.07%              |
|   |                  | www.vanguard.com                              |         |         |                    | MSCI ACWI Ex USA NR USD         |         |         |                    |
| <b>VANGUARD<br/>EMERGING<br/>MARKETS STOCK<br/>INDEX ADML/<br/>Diversified<br/>Emerging<br/>Markets</b> | VEMAX            | 58.17%  | 11.32%  | 3.29%   | 6.46%              | 58.39%                          | 12.07%  | 3.65%   | 6.84%              |
|   |                  | www.vanguard.com                              |         |         |                    | MSCI EM NR USD                  |         |         |                    |
| <b>VANGUARD<br/>ENERGY ADMN/<br/>Equity Energy</b>  | VGELX            | 30.25%  | (1.65%) | (3.61%) | 6.16%              | 79.86%                          | (1.48%) | (2.30%) | 5.39%              |
|   |                  | www.vanguard.com                              |         |         |                    | S&P 1500 Energy TR              |         |         |                    |
| <b>VANGUARD<br/>EQUITY INCOME<br/>ADML/<br/>Large Value</b>   | VEIRX            | 47.53%  | 12.02%  | 12.16%  | 8.47%              | 56.09%                          | 11.74%  | 10.99%  | 7.66%              |
|   |                  | www.vanguard.com                              |         |         |                    | Russell 1000 Value TR USD       |         |         |                    |
| <b>VANGUARD<br/>GROWTH INDEX<br/>ADML/<br/>Large Growth</b>   | VIGAX            | 64.95%  | 20.60%  | 16.27%  | 8.26%              | 62.74%                          | 21.05%  | 16.63%  | 7.65%              |
|   |                  | www.vanguard.com                              |         |         |                    | Russell 1000 Growth TR USD      |         |         |                    |
| <b>VANGUARD<br/>HEALTH CARE<br/>ADMIRAL/<br/>Health</b>   | VGHAX            | 26.21%  | 10.82%  | 14.31%  | 10.75%             | 35.94%                          | 14.12%  | 15.82%  | 9.27%              |
|   |                  | www.vanguard.com                              |         |         |                    | S&P 1500 Health Care TR         |         |         |                    |

| Name/<br>Type of Option  | Ticker<br>Symbol | Average Annual Total Return<br>as of 03/31/21 |        |        |                    | Benchmark                               |        |        |                    |
|--|------------------|---|--------|--------|--------------------|---|--------|--------|--------------------|
|  |                  | 1yr.  | 5yr.   | 10yr.  | Since<br>Inception | 1yr.                                    | 5yr.   | 10yr.  | Since<br>Inception |
| VANGUARD MID<br>CAP INDEX FUND<br>ADML/<br>Mid - Cap<br>Blend        | VIMAX            | 70.62%  | 14.60% | 12.29% | 10.78%             | 73.64%                                  | 14.67% | 12.47% | 10.95%             |
|  |                  | www.vanguard.com                              |        |        |                    | Russell Mid Cap TR USD                  |        |        |                    |
| VANGUARD REAL<br>ESTATE INDEX<br>ADML/<br>Real Estate                | VGSLX            | 36.54%  | 6.13%  | 8.91%  | 10.13%             | 37.54%                                  | 5.09%  | 8.41%  | 9.80%              |
|  |                  | www.vanguard.com                              |        |        |                    | S&P United States REIT TR USD           |        |        |                    |
| VANGUARD SMALL<br>CAP VALUE<br>INDEX ADMIRAL/<br>Small Value         | VSIAX            | 89.83%  | 12.42% | 11.05% | 14.07%             | 97.05%                                  | 13.56% | 10.06% | 13.24%             |
|  |                  | www.vanguard.com                              |        |        |                    | Russell 2000 Value TR USD               |        |        |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2015 INV/<br>Target Date<br>2015 | VTXVX            | 19.57%  | 7.45%  | 6.73%  | 6.41%              | 23.54%                                  | 8.02%  | 6.68%  | 7.38%              |
|  |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2015 TR<br>USD |        |        |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2020 INV/<br>Target Date<br>2020 | VTWNX            | 27.16%  | 8.92%  | 7.68%  | 6.82%              | 26.08%                                  | 8.69%  | 7.18%  | 6.82%              |
|  |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2020 TR<br>USD |        |        |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2025 INV/<br>Target Date<br>2025 | VTTVX            | 32.57%  | 9.95%  | 8.31%  | 7.34%              | 29.78%                                  | 9.53%  | 7.77%  | 8.24%              |
|  |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2025 TR<br>USD |        |        |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2030 INV/<br>Target Date<br>2030 | VTHRX            | 37.19%  | 10.77% | 8.84%  | 7.44%              | 35.26%                                  | 10.51% | 8.39%  | 7.48%              |
|  |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2030 TR<br>USD |        |        |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2035 INV/<br>Target Date<br>2035 | VTTHX            | 41.87%  | 11.57% | 9.33%  | 8.11%              | 41.93%                                  | 11.44% | 8.90%  | 8.97%              |
|  |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2035 TR<br>USD |        |        |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2040 INV/<br>Target Date<br>2040 | VFORX            | 46.64%  | 12.36% | 9.79%  | 8.03%              | 47.89%                                  | 12.09% | 9.19%  | 8.00%              |
|  |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2040 TR<br>USD |        |        |                    |

| Name/<br>Type of Option   | Ticker<br>Symbol | Average Annual Total Return<br>as of 03/31/21 |        |        |                    | Benchmark                               |        |       |                    |
|---|------------------|---|--------|--------|--------------------|---|--------|-------|--------------------|
|   |                  | 1yr.  | 5yr.   | 10yr.  | Since<br>Inception | 1yr.                                    | 5yr.   | 10yr. | Since<br>Inception |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2045 INV/<br>Target Date<br>2045                        | VTIVX            | 51.64%  | 12.89% | 10.04% | 8.70%              | 51.57%                                  | 12.40% | 9.26% | 9.28%              |
|   |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2045 TR<br>USD |        |       |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2050 INV/<br>Target Date<br>2050                        | VFIFX            | 51.82%  | 12.93% | 10.06% | 8.24%              | 52.97%                                  | 12.46% | 9.21% | 8.05%              |
|   |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2050 TR<br>USD |        |       |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2055 INV/<br>Target - Date<br>2055                      | VFFVX            | 51.79%  | 12.92% | 10.06% | 11.41%             | 53.35%                                  | 12.45% | 9.11% | 10.68%             |
|   |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2055 TR<br>USD |        |       |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2060 INV/<br>Target - Date<br>2060+                     | VTTSX            | 51.75%  | 12.91% | N/A    | 11.32%             | 53.51%                                  | 12.41% | 9.00% | 10.42%             |
|   |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2060 TR<br>USD |        |       |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>2065 INV/<br>Target - Date<br>2060+                     | VLXVX            | 51.66%  | N/A    | N/A    | 12.07%             | 53.51%                                  | 12.41% | 9.00% | 11.32%             |
|   |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod 2060 TR<br>USD |        |       |                    |
| VANGUARD<br>TARGET<br>RETIREMENT<br>INCOME INV/<br>Target Date<br>Retirement                | VTINX            | 17.02%  | 6.38%  | 5.66%  | 5.56%              | 20.75%                                  | 6.76%  | 5.49% | 6.12%              |
|   |                  | www.vanguard.com                              |        |        |                    | Morningstar Lifetime Mod Incm TR<br>USD |        |       |                    |
| VANGUARD<br>WELLESLEY<br>INCOME ADML/<br>Allocation 30<br>- 50% Equity                      | VWIAX            | 18.45%  | 7.43%  | 7.66%  | 7.10%              | 22.18%                                  | 7.71%  | 6.21% | 6.08%              |
|   |                  | www.vanguard.com                              |        |        |                    | Morningstar Mod Con Tgt Risk TR<br>USD  |        |       |                    |
| VIRTUS<br>EMERGING<br>MARKETS<br>OPPORTUNITIES<br>R6/<br>Diversified<br>Emerging<br>Markets | VREMX            | 55.12%  | 10.05% | 5.71%  | 5.89%              | 58.39%                                  | 12.07% | 3.65% | 6.89%              |
|   |                  | www.virtusinvestmentpartners.com              |        |        |                    | MSCI EM NR USD                          |        |       |                    |

| Name/<br>Type of Option   | Ticker<br>Symbol | Average Annual Total Return<br>as of 03/31/21 |       |         |                    | Benchmark                            |        |         |                    |
|---|------------------|---|-------|---------|--------------------|--------------------------------------|--------|---------|--------------------|
|   |                  | 1yr.  | 5yr.  | 10yr.   | Since<br>Inception | 1yr.                                 | 5yr.   | 10yr.   | Since<br>Inception |
| <b>WELLS FARGO<br/>PRECIOUS<br/>METALS INST/<br/>Equity<br/>Precious<br/>Metals</b> | EKWYX            | 35.34%  | 8.69% | (4.54%) | 9.92%              | 86.66%                               | 19.39% | (1.05%) | 7.41%              |
|   |                  | www.wellsfargoadvantagefunds.com              |       |         |                    | MSCI World/Metals & Mining NR<br>USD |        |         |                    |
| <b>Money Market<br/>Funds</b>   |                  |   |       |         |                    |                                      |        |         |                    |
| <b>VANGUARD MONEY<br/>MARKET<br/>RESERVES<br/>FEDERAL/<br/>Money Market</b>         | VMFXX            | 0.11%   | 1.08% | 0.55%   | 4.01%              | 0.64%                                | 1.49%  | 0.90%   | N/A                |
|   |                  | www.vanguard.com                              |       |         |                    | ICE BofA USD 3M Dep OR CM TR USD     |        |         |                    |

N/A- Please refer to the fact sheets on <http://www.paychexflex.com> by selecting Research Funds from your Home Page and clicking on the name of the investment option.

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## Section II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses. A portion of the expense ratio may be returned to Paychex or its subsidiaries in the form of revenue sharing. If an employer has elected the return of concessions feature for its plan the revenue share that would be returned to Paychex or its subsidiaries is returned directly to the participant who incurred the fee charged by the investment and an annual account fee is charged against plan assets. Administrative fees including annual account fees, may be paid directly by your employer or by the Plan as described in Part Two.

### Fees and Expenses

| Name/<br>Type of Option  | Ticker<br>Symbol | Total Annual Operating Expenses<br>As a %* | Per \$1000 | Shareholder-<br>Type Fees | Round Trip<br>Period ** | Restriction<br>Frequency *** | Restricted<br>Trading<br>Period **** |
|--|------------------|--|------------|---------------------------|-------------------------|------------------------------|--------------------------------------|
| <b>Bond Funds</b>  |                  |  |            |                           |                         |                              |                                      |
| <b>BNY<br/>MELLON/STANDIS<br/>H GLOBAL FIXED<br/>INCOME I/<br/>World Bond</b>                      | SDGIX            | 0.51%                                      | \$ 5.10    | N/A                       | 60 Days                 | 4 in 12 Months               | N/A                                  |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>DFA INFLATION<br/>PROTECTED<br/>SECURITIES I/<br/>Inflation<br/>Protected Bond</b>              | DIPSX            | 0.11%                                      | \$ 1.10    | N/A                       | N/A                     | 1 in 30 Days                 | 90 Days                              |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>DFA<br/>INTERMEDIATE<br/>GOVERNMENT<br/>FIXED INCOME<br/>I/<br/>Intermediate<br/>Government</b> | DFIGX            | 0.12%                                      | \$ 1.20    | N/A                       | N/A                     | 1 in 30 Days                 | 90 Days                              |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>DFA SHORT-TERM<br/>GOVERNMENT I/<br/>Short<br/>Government</b>                                   | DFFGX            | 0.20%                                      | \$ 2.00    | N/A                       | N/A                     | 1 in 30 Days                 | 90 Days                              |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |

| Name/<br>Type of Option  | Ticker<br>Symbol | Total Annual Operating Expenses<br>As a %* | Per \$1000 | Shareholder-<br>Type Fees | Round Trip<br>Period ** | Restriction<br>Frequency *** | Restricted<br>Trading<br>Period **** |
|--|------------------|--|------------|---------------------------|-------------------------|------------------------------|--------------------------------------|
| <b>FEDERATED<br/>HERMES<br/>INSTITUTIONAL<br/>HIGH YIELD<br/>BOND INSTL/<br/>High Yield<br/>Bond</b> | FIHBX            | 0.50%                                      | \$ 5.00    | N/A                       | 30 Days                 | 2 in 12 Months               | N/A                                  |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>INVESCO<br/>CORPORATE BOND<br/>Y/<br/>Corporate Bond</b>  | ACCHX            | 0.55%                                      | \$ 5.50    | N/A                       | N/A                     | N/A                          | N/A                                  |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>METROPOLITAN<br/>WEST TOTAL<br/>RETURN BOND I/<br/>Intermediate -<br/>Term Bond</b>               | MWTIX            | 0.46%                                      | \$ 4.60    | N/A                       | N/A                     | 2 in 30 Days                 | N/A                                  |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>Equity Funds</b>  |                  |  |            |                           |                         |                              |                                      |
| <b>COLUMBIA SMALL<br/>CAP INDEX INST<br/>2/<br/>Small Blend</b>                                      | CXXRX            | 0.20%                                      | \$ 2.00    | N/A                       | N/A                     | 1 in 28 Days                 | N/A                                  |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>DAVIS<br/>FINANCIAL Y/<br/>Financial</b>  | DVFX             | 0.72%                                      | \$ 7.20    | N/A                       | N/A                     | N/A                          | N/A                                  |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>DFA COMMODITY<br/>STRATEGY<br/>INSTL/<br/>Commodities<br/>Broad Basket</b>                        | DCMSX            | 0.32%                                      | \$ 3.20    | N/A                       | N/A                     | 1 in 30 Days                 | 90 Days                              |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>DFA GLOBAL<br/>EQUITY I/<br/>World Stock</b>  | DGEIX            | 0.25%                                      | \$ 2.50    | N/A                       | N/A                     | 1 in 30 Days                 | 90 Days                              |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |
| <b>FRANKLIN<br/>UTILITIES R6/<br/>Utilities</b>  | FUFRX            | 0.50%                                      | \$ 5.00    | N/A                       | N/A                     | N/A                          | N/A                                  |
| Additional Description: None   |                  |  |            |                           |                         |                              |                                      |

| <b>Name/<br/>Type of Option</b>  | <b>Ticker<br/>Symbol</b> | <b>Total Annual Operating Expenses<br/>As a %*</b> | <b>Per \$1000</b> | <b>Shareholder-<br/>Type Fees</b> | <b>Round Trip<br/>Period **</b> | <b>Restriction<br/>Frequency ***</b> | <b>Restricted<br/>Trading<br/>Period ****</b> |
|--|--------------------------|--|-------------------|-----------------------------------|---------------------------------|--------------------------------------|---|
| <b>INVESCO<br/>OPPENHEIMER<br/>INTERNATIONAL<br/>GROWTH R6/<br/>Foreign Large<br/>Growth</b> | OIGIX                    | 0.69%  | \$ 6.90           | N/A                               | N/A                             | N/A                                  | N/A   |
| Additional Description: None   |                          |  |                   |                                   |                                 |                                      |   |
| <b>JANUS<br/>HENDERSON<br/>TRITON I/<br/>Small Growth</b>                                    | JSMGX                    | 0.76%  | \$ 7.60           | N/A                               | N/A                             | N/A                                  | N/A   |
| Additional Description: None   |                          |  |                   |                                   |                                 |                                      |   |
| <b>MAINSTAY<br/>MACKAY S&amp;P 500<br/>INDEX I/<br/>Large Blend</b>                          | MSPIX                    | 0.29%  | \$ 2.90           | N/A                               | N/A                             | N/A                                  | N/A   |
| Additional Description: None   |                          |  |                   |                                   |                                 |                                      |   |
| <b>MFS TECHNOLOGY<br/>R6/<br/>Technology</b>   | MTCLX                    | 0.83%  | \$ 8.30           | N/A                               | N/A                             | 2 in 3 Months                        | N/A   |
| Additional Description: None   |                          |  |                   |                                   |                                 |                                      |   |
| <b>PARNASSUS CORE<br/>EQUITY INST/<br/>Large Blend</b>                                       | PRILX                    | 0.63%  | \$ 6.30           | N/A                               | 5 Days                          | N/A                                  | N/A   |
| Additional Description: None   |                          |  |                   |                                   |                                 |                                      |   |
| <b>PRINCIPAL MID<br/>CAP GROWTH I/<br/>Mid - Cap<br/>Growth</b>                              | PGWIX                    | 0.75%  | \$ 7.50           | N/A                               | N/A                             | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                   |                                   |                                 |                                      |   |
| <b>T. ROWE PRICE<br/>MEDIA &amp;<br/>TELECOMMUNICAT<br/>IONS/<br/>Communications</b>         | PRMTX                    | 0.76%  | \$ 7.60           | N/A                               | N/A                             | N/A                                  | N/A   |
| Additional Description: None   |                          |  |                   |                                   |                                 |                                      |   |
| <b>VANGUARD<br/>BALANCED INDEX<br/>ADML/<br/>Allocation 50<br/>- 70% Equity</b>              | VBIAX                    | 0.07%  | \$ 0.70           | N/A                               | 30 Days                         | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                   |                                   |                                 |                                      |   |

| Name/<br>Type of Option   | Ticker<br>Symbol | Total Annual Operating Expenses<br>As a %* | Per \$1000 | Shareholder-<br>Type Fees                  | Round Trip<br>Period ** | Restriction<br>Frequency *** | Restricted<br>Trading<br>Period **** |
|---|------------------|--|------------|--|-------------------------|------------------------------|--------------------------------------|
| <b>VANGUARD<br/>DEVELOPED<br/>MARKETS INDEX<br/>ADM/<br/>Foreign Large<br/>Blend</b>                    | VTMGX            | 0.07%                                      | \$ 0.70    | N/A  | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |  |                         |                              |                                      |
| <b>VANGUARD<br/>EMERGING<br/>MARKETS STOCK<br/>INDEX ADML/<br/>Diversified<br/>Emerging<br/>Markets</b> | VEMAX            | 0.14%                                      | \$ 1.40    | N/A  | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |  |                         |                              |                                      |
| <b>VANGUARD<br/>ENERGY ADMN/<br/>Equity Energy</b>  | VGELX            | 0.25%                                      | \$ 2.50    | N/A  | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |  |                         |                              |                                      |
| <b>VANGUARD<br/>EQUITY INCOME<br/>ADML/<br/>Large Value</b>   | VEIRX            | 0.19%                                      | \$ 1.90    | N/A  | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |  |                         |                              |                                      |
| <b>VANGUARD<br/>GROWTH INDEX<br/>ADML/<br/>Large Growth</b>   | VIGAX            | 0.05%                                      | \$ 0.50    | N/A  | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |  |                         |                              |                                      |
| <b>VANGUARD<br/>HEALTH CARE<br/>ADMIRAL/<br/>Health</b>   | VGHAX            | 0.27%                                      | \$ 2.70    | 1.00% if<br>redeemed<br>within 364<br>days | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |  |                         |                              |                                      |
| <b>VANGUARD MID<br/>CAP INDEX FUND<br/>ADML/<br/>Mid - Cap<br/>Blend</b>                                | VIMAX            | 0.05%                                      | \$ 0.50    | N/A  | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |  |                         |                              |                                      |

| <b>Name/<br/>Type of Option</b>  | <b>Ticker<br/>Symbol</b> | <b>Total Annual Operating Expenses<br/>As a %*      Per \$1000</b> | <b>Shareholder-<br/>Type Fees</b> | <b>Round Trip<br/>Period **</b> | <b>Restriction<br/>Frequency ***</b> | <b>Restricted<br/>Trading<br/>Period ****</b> |
|--|--------------------------|--|-----------------------------------|---------------------------------|--------------------------------------|---|
| <b>VANGUARD REAL<br/>ESTATE INDEX<br/>ADML/<br/>Real Estate</b>                  | VGSLX                    | 0.12%      \$ 1.20   | N/A                               | 30 Days                         | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                                   |                                 |                                      |   |
| <b>VANGUARD SMALL<br/>CAP VALUE<br/>INDEX ADMIRAL/<br/>Small Value</b>           | VSIAX                    | 0.07%      \$ 0.70   | N/A                               | 30 Days                         | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                                   |                                 |                                      |   |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2015 INV/<br/>Target Date<br/>2015</b> | VTXVX                    | 0.12%      \$ 1.20   | N/A                               | 30 Days                         | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                                   |                                 |                                      |   |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2020 INV/<br/>Target Date<br/>2020</b> | VTWNX                    | 0.13%      \$ 1.30   | N/A                               | 30 Days                         | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                                   |                                 |                                      |   |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2025 INV/<br/>Target Date<br/>2025</b> | VTTVX                    | 0.13%      \$ 1.30   | N/A                               | 30 Days                         | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                                   |                                 |                                      |   |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2030 INV/<br/>Target Date<br/>2030</b> | VTHRX                    | 0.14%      \$ 1.40   | N/A                               | 30 Days                         | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                                   |                                 |                                      |   |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2035 INV/<br/>Target Date<br/>2035</b> | VTTHX                    | 0.14%      \$ 1.40   | N/A                               | 30 Days                         | 1 in 30 Days                         | 30 Days                                       |
| Additional Description: None   |                          |  |                                   |                                 |                                      |   |

| Name/<br>Type of Option   | Ticker<br>Symbol | Total Annual Operating Expenses<br>As a %* | Per \$1000 | Shareholder-<br>Type Fees | Round Trip<br>Period ** | Restriction<br>Frequency *** | Restricted<br>Trading<br>Period **** |
|---|------------------|--|------------|---------------------------|-------------------------|------------------------------|--------------------------------------|
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2040 INV/<br/>Target Date<br/>2040</b>    | VFORX            | 0.14%                                      | \$ 1.40    | N/A                       | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2045 INV/<br/>Target Date<br/>2045</b>    | VTIVX            | 0.15%                                      | \$ 1.50    | N/A                       | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2050 INV/<br/>Target Date<br/>2050</b>    | VFIFX            | 0.15%                                      | \$ 1.50    | N/A                       | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2055 INV/<br/>Target - Date<br/>2055</b>  | VFFVX            | 0.15%                                      | \$ 1.50    | N/A                       | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2060 INV/<br/>Target - Date<br/>2060+</b> | VTTSX            | 0.15%                                      | \$ 1.50    | N/A                       | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>2065 INV/<br/>Target - Date<br/>2060+</b> | VLXVX            | 0.15%                                      | \$ 1.50    | N/A                       | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |

| Name/<br>Type of Option   | Ticker<br>Symbol | Total Annual Operating Expenses<br>As a %* | Per \$1000 | Shareholder-<br>Type Fees | Round Trip<br>Period ** | Restriction<br>Frequency *** | Restricted<br>Trading<br>Period **** |
|---|------------------|--|------------|---------------------------|-------------------------|------------------------------|--------------------------------------|
| <b>VANGUARD<br/>TARGET<br/>RETIREMENT<br/>INCOME INV/<br/>Target Date<br/>Retirement</b>                  | VTINX            | 0.12%                                      | \$ 1.20    | N/A                       | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>VANGUARD<br/>WELLESLEY<br/>INCOME ADML/<br/>Allocation 30<br/>- 50% Equity</b>                         | VWIAX            | 0.16%                                      | \$ 1.60    | N/A                       | 30 Days                 | 1 in 30 Days                 | 30 Days                              |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>VIRTUS<br/>EMERGING<br/>MARKETS<br/>OPPORTUNITIES<br/>R6/<br/>Diversified<br/>Emerging<br/>Markets</b> | VREMX            | 0.98%                                      | \$ 9.80    | N/A                       | 30 Days                 | 1 in 30 Days                 | N/A                                  |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>WELLS FARGO<br/>PRECIOUS<br/>METALS INST/<br/>Equity<br/>Precious<br/>Metals</b>                       | EKWYX            | 0.79%                                      | \$ 7.90    | N/A                       | N/A                     | N/A                          | N/A                                  |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |
| <b>Money Market<br/>Funds</b>   |                  |  |            |                           |                         |                              |                                      |
| <b>VANGUARD MONEY<br/>MARKET<br/>RESERVES<br/>FEDERAL/<br/>Money Market</b>                               | VMFXX            | 0.11%                                      | \$ 1.10    | N/A                       | N/A                     | N/A                          | N/A                                  |
| Additional Description: None  |                  |  |            |                           |                         |                              |                                      |

\* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus

\*\* = period of time between purchase and redemption of shares of the same investment that qualifies it as a round trip transaction

\*\*\* = number of round trips permitted

\*\*\*\* = amount of time blocked from trading if policy is violated

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your

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**Note:** When using this document, be aware that some, and perhaps all, of the information may be time-sensitive.

To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at <http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=> . In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.