

# **Enrollment Methods**

- Retirement Services Online website: http://www.paychexflex.com
- Fill out this form and fax it to: 585-389-7252

Note: By using the website, you do not need to send this form to Paychex, Inc.

En	nployee Information (All information	n is required)						
Employee Name			Social Security	Social Security Number XXX – XX –				
Cor	Social Security Number   XXX – XX –							
Offi	Client Number							
Dat	te of Birth/	Date of Hire		Phone Number ()				
E-n	nail Address							
lf n you	either box is checked and a deferral fie ur deferral election to zero percent in ar ction for that source will remain as it want to enroll in the plan at this ti for Participants. I have indicated below the	y source, place 0% as prior to completion to completion to a c	on the line provided for the ng this updated election.  at I have received a copy of want to contribute to the plan	the plan's Fee Disclosure Statement hthrough payroll deduction.				
	,	non-whole numbers	s will be rounded down to t	ne nearest percent).				
	•							
	• •							
	Pretax Catch-up Deferral**	401(k) plan and have, or will have, attained age 50 before the close of the calendar year.						
	Roth Catch-up Deferral**	_ nave not met the	age requirement you will no	t be enrolled in catch-up contributions.				
	Important: All deferrals that you elect in the "Investment Selection" below.	this section will be in	vested using the same fund	allocation percentages that you select in				
	No. I do not want to enroll in the plan a	t this time. Mv deferr	ral is zero.					

#### **Investment Selection**

Please either check the following box or complete the investment section provided below.

I do not wish to change my current investments at this time. Please leave them as they currently are. I understand that if I do not currently have any investments chosen, I will be enrolled 100% into the default fund.

In the "Investment Selection" column, I have entered the percent of my contribution that I want allocated in the investment(s) choices. All contributions elected on this from will be allocated in the investment(s) that I have selected.

I understand the "Investment Selection" and corresponding percentage will remain in effect until I request a change, in accordance with the provisions of the plan. I will receive a confirmation of the requested change.

I understand that if this section is not completed, or if the investment percentages do not total 100%, that 100% of the contribution will be invested in the participant default option.

Prior to requesting any movement between investments, please review the prospectus for policies regarding frequent trading and market timing. Please review the Fee Disclosure Statement for Participants prior to enrollment.

You may select any combination in 1% increments totaling 100% (non-whole numbers will be rounded down to the nearest percent). These investment selections are for future allocations only and will not impact funds currently invested.

	MATC	Investment Selection
	FEDERATED HERMES INSTITUTIONAL HIGH YIELD	
3177	BOND INSTL	%
5147	VANGUARD TARGET RETIREMENT 2015 INV	%
5148	VANGUARD TARGET RETIREMENT 2025 INV	%
5149	VANGUARD TARGET RETIREMENT 2035 INV	%
5150	VANGUARD TARGET RETIREMENT 2045 INV	%
5151	VANGUARD TARGET RETIREMENT INCOME INV	%
5476	DAVIS FINANCIAL Y	%
6204	T. ROWE PRICE MEDIA & TELECOMMUNICATIONS	%
7246	VANGUARD TARGET RETIREMENT 2050 INV	%
7248	VANGUARD TARGET RETIREMENT 2020 INV	%
7249	VANGUARD TARGET RETIREMENT 2030 INV	%

(Funds continued on next page)

	MATC	Investment Selection
7250	VANGUARD TARGET RETIREMENT 2040 INV	%
10976	MAINSTAY MACKAY S&P 500 INDEX I	%
11332	VANGUARD MONEY MARKET RESERVES FEDERAL	%
12425	VANGUARD DEVELOPED MARKETS INDEX ADM	%
12460	VANGUARD HEALTH CARE ADMIRAL	%
12606	PARNASSUS CORE EQUITY INST	%
12888	JANUS HENDERSON TRITON I	%
13128	METROPOLITAN WEST TOTAL RETURN BOND I	%
13284	BNY MELLON/STANDISH GLOBAL FIXED INCOME I	%
13885	VANGUARD TARGET RETIREMENT 2055 INV	%
13925	DFA COMMODITY STRATEGY INSTL	%
13929	DFA INFLATION PROTECTED SECURITIES I	%
13944	DFA SHORT-TERM GOVERNMENT I	%
13957	DFA GLOBAL EQUITY I	%
13960	DFA INTERMEDIATE GOVERNMENT FIXED INCOME I	%
14928	VANGUARD TARGET RETIREMENT 2060 INV	%
15006	VANGUARD WELLESLEY INCOME ADML	%
15217	VANGUARD EQUITY INCOME ADML	%
15527	VANGUARD ENERGY ADMN	%
15715	INVESCO OPPENHEIMER INTERNATIONAL GROWTH R6	%
16295	PRINCIPAL MID CAP GROWTH I	%
16626	INVESCO CORPORATE BOND Y	%
16922	COLUMBIA SMALL CAP INDEX INST 2	%
16976	MFS TECHNOLOGY R6	%
17028	FRANKLIN UTILITIES R6	%
17585	VANGUARD SMALL CAP VALUE INDEX ADMIRAL	%
17699	VANGUARD MID CAP INDEX FUND ADML	%
17782	VANGUARD REAL ESTATE INDEX ADML	%
17834	WELLS FARGO PRECIOUS METALS INST	%
17933	VANGUARD EMERGING MARKETS STOCK INDEX ADML	%
17968	VANGUARD GROWTH INDEX ADML	%
19621	VIRTUS EMERGING MARKETS OPPORTUNITIES R6	%
27094	VANGUARD TARGET RETIREMENT 2065 INV	%
17967	VANGUARD BALANCED INDEX ADML	%
	Totals	100%

# **Authorization and Signature**

As a participant in this plan, your employer may provide your investment and plan eligibility information to third parties necessary to
administer the plan. I hereby authorize the company to make the necessary payroll deductions from my compensation as indicated above.
The authorization set forth in this form shall become effective at the earliest time permitted by the terms of the plan.

<b>-</b>	Employee Signature:	Date:	/ /	'
	Employee dignatare.	Date.	 ,	



# 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.

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request	\$175 general purpose
	including preparation of amortization schedule.	loan
		\$325 primary residence
		loan
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$75
Wire/ACH Fee	Fee charged for sending loans and distributions as an	\$18
	automated clearing house (ACH) transaction or via wire	
	transfer.	
Stale Check Fee	Fees charged to participants who fail to cash their	\$75 - Stale Check
	distribution check by Paychex and third-party vendor. The	Processing to remit to
	amount of the fee depends on the services that are necessary	Third-party vendor.
	to locate the participant.	
Participant Search Fee	Fee charged in event participant fails to request	\$65
	distribution during a plan termination and search is	
	performed to determine current address.	
Check Reissue Fee	Fee charged for requiring a change in the method of	\$75
	distribution from cash to rollover or vice versa.	
Managed Account Fee	Fee for using GuidedChoice® managed account services.	45 bps or .45% of the
	GuidedChoice® provides investment advisory services to	first \$100,000 in assets
	retirement Participants. Services are delivered through	with an annual maximum
	online-based software, telephone, paper application and	of \$450 regardless of
	face-to-face meetings. Individuals may receive projections	asset level. These fees
	of potential income at retirement, based upon the current	are prorated and charged
	value of retirement assets, expected future contributions,	on a quarterly basis.
	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.	
Front/Back-End Load Fee	Sales charge or commission to compensate a sales	None/waived
	intermediary, such as a broker or financial advisor, for	
	their time and expertise in selecting an appropriate	
	investment option for the investor.	
Redemption Fee	A fee assessed by an investment company to discourage	Refer to Section II, Fee
	short-term in and out trading of mutual fund shares.	and Expense Information
	Redemption fees are credited directly to the investments'	of the Investment Chart.
	assets, not to the investment company. They are quoted as a	
	percentage of sale proceeds sold within a specified period	
	of time.	
<b>Qualified Domestic</b>	Fee charged to the Participant for calculation and division	\$500 or as set forth on
Relations Order (QDRO)	of individual Participants Plan assets pursuant to a QDRO.	the QDRO determination
Processing Fee		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/	Ticker	Average Annual Total Return	Benchmark
Type of Option	Symbol	as of 03/31/21	1yr. 5yr. 10yr. Since
J. F.		1yr. 5yr. 10yr. Since	Inception
		Inception	•
Bond Funds			
BNY	SDGIX	8.33% 3.63% 3.98% 5.66%	1.50% 3.29% 3.94% 5.22%
MELLON/STANDIS		www.dreyfus.com	BBgBarc Global Aggregate TR Hdg
H GLOBAL FIXED			USD
INCOME I/			
World Bond			
DFA INFLATION	DIPSX	7.97% 3.88% 3.56% 4.45%	7.54% 3.86% 3.44% 4.31%
PROTECTED		www.dfaus.com	BBgBarc US Treasury US TIPS TR
SECURITIES I/			USD
Inflation			
Protected Bond			
DFA	DFIGX	(4.16%) 2.34% 3.15% 5.85%	(4.26%) 2.25% 2.83% 5.47%
INTERMEDIATE		www.dfaus.com	BBgBarc US Government TR USD
GOVERNMENT			
FIXED INCOME			
I/			
Intermediate			
Government			
DFA SHORT-TERM	DFFGX	(0.90%) 0.61% 1.14% 4.57%	0.36% 1.73% 1.31% 4.40%
GOVERNMENT I/		www.dfaus.com	BBgBarc US Govt 1-3 Yr TR USD
Short			
Government			
FEDERATED	FIHBX	21.52% 7.27% 6.46% 8.38%	23.31% 7.94% 6.31% 8.63%
HERMES		www.federatedinvestors.com	ICE BofA US High Yield TR USD
INSTITUTIONAL			
HIGH YIELD			
BOND INSTL/			
High Yield			
Bond			

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

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

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

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/21	Benchmark 1yr. 5yr. 10yr. Since
2,0002 0000	3322302	1yr. 5yr. 10yr. Since Inception	Inception
VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045	VTIVX	51.64% 12.89% 10.04% 8.70% www.vanguard.com	51.57% 12.40% 9.26% 9.28% Morningstar Lifetime Mod 2045 TR USD
VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050	VFIFX	51.82% 12.93% 10.06% 8.24% www.vanguard.com	52.97% 12.46% 9.21% 8.05% Morningstar Lifetime Mod 2050 TR USD
VANGUARD TARGET RETIREMENT 2055 INV/ Target - Date 2055	VFFVX	51.79% 12.92% 10.06% 11.41% www.vanguard.com	53.35% 12.45% 9.11% 10.68% Morningstar Lifetime Mod 2055 TR USD
VANGUARD TARGET RETIREMENT 2060 INV/ Target - Date 2060+	VTTSX	51.75% 12.91% N/A 11.32% www.vanguard.com	53.51% 12.41% 9.00% 10.42% Morningstar Lifetime Mod 2060 TR USD
VANGUARD TARGET RETIREMENT 2065 INV/ Target - Date 2060+	VLXVX	51.66% N/A N/A 12.07% www.vanguard.com	53.51% 12.41% 9.00% 11.32% Morningstar Lifetime Mod 2060 TR USD
VANGUARD TARGET RETIREMENT INCOME INV/ Target Date Retirement	VTINX	17.02% 6.38% 5.66% 5.56% www.vanguard.com	20.75% 6.76% 5.49% 6.12% Morningstar Lifetime Mod Incm TR USD
VANGUARD WELLESLEY INCOME ADML/ Allocation 30 - 50% Equity	VWIAX	18.45% 7.43% 7.66% 7.10% www.vanguard.com	22.18% 7.71% 6.21% 6.08% Morningstar Mod Con Tgt Risk TR USD
VIRTUS EMERGING MARKETS OPPORTUNITIES R6/ Diversified Emerging Markets	VREMX	55.12% 10.05% 5.71% 5.89% www.virtusinvestmentpartners.com	58.39% 12.07% 3.65% 6.89% MSCI EM NR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/21		Benchmar 1yr.	k 5yr.	10yr.	Since		
		1yr.	5yr.	10yr.	Since				Inception
					Inception				
WELLS FARGO	EKWYX	35.34%	8.69%	(4.54%)	9.92%	86.66%	19.399	% (1.059	%) 7.41%
PRECIOUS		www.wells	fargoadva	ntagefund	ls.com	MSCI Wor	ld/Metal	s & Mini	ng NR
METALS INST/						USD			
Equity									
Precious									
Metals									
Money Market									
Funds									
VANGUARD MONEY	VMFXX	0.11%	1.08%	0.55%	4.01%	0.64%	1.49%	0.909	% N/A
MARKET		www.vangu	uard.com			ICE BofA	USD 3M	Dep OR	CM TR USD
RESERVES									
FEDERAL/									
Money Market									

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

Name/ Type of Option	Ticker Symbol	Total Annua As a %*	l Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
FEDERATED HERMES INSTITUTIONAL	FIHBX	0.50%	\$ 5.00	N/A	30 Days	2 in 12 Months	N/A
HIGH YIELD BOND INSTL/							
High Yield							
Bond	-						
Additional Description: N		0.771	<b></b>	77/4	27/1	37/1	27//
INVESCO	ACCHX	0.55%	\$ 5.50	N/A	N/A	N/A	N/A
CORPORATE BOND							
Y/							
Corporate Bond							
Additional Description: N		0.4554	h 1 10	37/1	37/1	2. 20.5	27/1
METROPOLITAN	MWTIX	0.46%	\$ 4.60	N/A	N/A	2 in 30 Days	N/A
WEST TOTAL							
RETURN BOND I/							
Intermediate -							
Term Bond							
Additional Description: N	lone						
Equity Funds							
COLUMBIA SMALL CAP INDEX INST	CXXRX	0.20%	\$ 2.00	N/A	N/A	1 in 28 Days	N/A
2/							
Small Blend							
Additional Description: N	lone						
DAVIS	DVFYX	0.72%	\$ 7.20	N/A	N/A	N/A	N/A
FINANCIAL Y/							
Financial							
Additional Description: N	lone						
DFA COMMODITY	DCMSX	0.32%	\$ 3.20	N/A	N/A	1 in 30 Days	90 Days
STRATEGY INSTL/						-	
Commodities							
Broad Basket							
Additional Description: N	lone.	1					
DFA GLOBAL	DGEIX	0.25%	\$ 2.50	N/A	N/A	1 in 30 Days	90 Days
EQUITY I/	DODIN	0.2570	Ψ <b>2.</b> 20	1,1,1	1 1/11	1 III 30 Days	20 Duyo
World Stock							
Additional Description: N	lone	1		1		i l	
FRANKLIN	FUFRX	0.50%	\$ 5.00	N/A	N/A	N/A	N/A
UTILITIES R6/		0.2070	¥ 2.00	1,1,1	1 1/11	- 1/11	- 1/ 4 =
Utilities Ko/							
Additional Description: N	Ione	1		1	1	j l	
Additional Description. N	OH						

Name/ Type of Option	Ticker Symbol	Total Annua As a %*	l Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
INVESCO	OIGIX	0.69%	\$ 6.90	N/A	N/A	N/A	N/A
OPPENHEIMER							
INTERNATIONAL							
GROWTH R6/							
Foreign Large							
Growth							
Additional Description: N		0.760/	Φ.7. (0)	37/4	NT/A	27/4	NT/A
JANUS	JSMGX	0.76%	\$ 7.60	N/A	N/A	N/A	N/A
HENDERSON							
TRITON I/							
Small Growth	[						
Additional Description: N MAINSTAY	MSPIX	0.29%	\$ 2.90	N/A	N/A	N/A	N/A
MACKAY S&P 500	MISLIV	0.2970	φ 4.90	1N/A	1N/A	1 N/A	1 <b>V</b> / A
INDEX I/							
Large Blend							
Additional Description: N	lone.						
MFS TECHNOLOGY	MTCLX	0.83%	\$ 8.30	N/A	N/A	2 in 3 Months	N/A
R6/	11110211	0.0270	Ψ 0.00	1,11	1,712	2 111 0 1110111111	1,711
Technology							
Additional Description: N	one	1		'			
PARNASSUS CORE	PRILX	0.63%	\$ 6.30	N/A	5 Days	N/A	N/A
EQUITY INST/							
Large Blend							
Additional Description: N	one						
PRINCIPAL MID	PGWIX	0.75%	\$ 7.50	N/A	N/A	1 in 30 Days	30 Days
CAP GROWTH I/							
Mid - Cap							
Growth							
Additional Description: N		ı				· · · · · · · · · · · · · · · · · · ·	
T. ROWE PRICE	PRMTX	0.76%	\$ 7.60	N/A	N/A	N/A	N/A
MEDIA &							
TELECOMMUNICAT							
IONS/							
Communications							
Additional Description: N		0.070	Φ 0.70	NT/A	20 D	1: 20.5	20.5
VANGUARD	VBIAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
BALANCED INDEX							
ADML/							
Allocation 50							
- 70% Equity	[000	1		1			
Additional Description: N	one						

DEVELOPED   MARKETS INDEX   ADM/   Foreign Large   Blend	Name/ Type of Option	Ticker Symbol	Total Annua As a %*	l Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Foreign Large   Blend	DEVELOPED MARKETS INDEX	VTMGX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None   VANGUARD   VEMAX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days   MarketS STOCK   INDEX ADMIL/   Diversified   Emerging   MarketS   Additional Description: None   VANGUARD   VGELX   0.25%   \$ 2.50   N/A   30 Days   1 in 30 Days   30 Days   SENERGY ADMIN/   Equity Energy   Additional Description: None   VANGUARD   VEIRX   0.19%   \$ 1.90   N/A   30 Days   1 in 30 Days   30 Days   Additional Description: None   VANGUARD   VEIRX   0.19%   \$ 1.90   N/A   30 Days   1 in 30 Days   30 Days   Additional Description: None   VANGUARD   VIGAX   0.05%   \$ 0.50   N/A   30 Days   1 in 30 Days   30 Days   Additional Description: None   VANGUARD   VIGAX   0.05%   \$ 0.50   N/A   30 Days   1 in 30 Days   30 Days   Additional Description: None   VANGUARD   VIGAX   0.27%   \$ 2.70   1.00% if redeemed   additional Description: None   VANGUARD   VIGAX   0.27%   \$ 2.70   1.00% if redeemed   additional Description: None   VANGUARD   VIGAX   0.25%   \$ 0.50   N/A   30 Days   1 in 30 Days   30 Days   30 Days   Additional Description: None   VANGUARD   VIGAX   0.25%   \$ 0.50   N/A   30 Days   1 in 30 Days   30 Days	Foreign Large							
VANGUARD		one					L	
INDEX ADMIL	VANGUARD EMERGING		0.14%	\$ 1.40	N/A	30 Days	1 in 30 Days	30 Days
Markets	INDEX ADML/							
VANGUARD   VGELX   0.25%   \$ 2.50   N/A   30 Days   1 in 30 Days   30 Days	Emerging Markets							
Energy Additional Description: None					T	T		
Additional Description: None  VANGUARD VEIRX  VEIRX  0.19% \$ 1.90  N/A  30 Days  1 in 30 Days  30 Days  EQUITY INCOME ADML/ Large Value  Additional Description: None  VANGUARD GROWTH INDEX ADML/ Large Growth  Additional Description: None  VANGUARD VIGAX  O.27% \$ 2.70  1.00% if redeemed within 364 HEALTH CARE ADMIRAL/ Health Additional Description: None  VANGUARD WIHAX  VIMAX  O.27% \$ 2.70  1.00% if 30 Days  1 in 30 Days  30 Days  1 in 30 Days  1 in 30 Days  30 Days	ENERGY ADMN/	VGELX	0.25%	\$ 2.50	N/A	30 Days	1 in 30 Days	30 Days
VANGUARD   VEIRX   0.19%   \$1.90   N/A   30 Days   1 in 30 Days   30 Days	<u> </u>							
EQUITY INCOME ADML/ Large Value  Additional Description: None  VANGUARD			0.100/	¢ 1.00	NT/A	20 D	1: 20 D	20 D
Additional Description: None  VANGUARD  VIGAX  O.05%  \$ 0.50  N/A  30 Days  1 in 30 Days  30 Days  ADML/  Large Growth  Additional Description: None  VANGUARD  VGHAX  VGHAX  O.27%  \$ 2.70  1.00% if redeemed within 364 days  ADMIRAL/  Health  Additional Description: None  VANGUARD WIMAX  Additional Description: None  VANGUARD MID CAP INDEX FUND  ADML/  Mid - Cap  ADMIL/  Mid - Cap	EQUITY INCOME ADML/	VEIRX	0.19%	\$ 1.90	N/A	30 Days	1 in 30 Days	30 Days
VANGUARD         VIGAX         0.05%         \$ 0.50         N/A         30 Days         1 in 30 Days         30 Days           GROWTH INDEX         ADML/         Large Growth         Additional Description: None           VANGUARD         VGHAX         0.27%         \$ 2.70         1.00% if redeemed within 364 days         30 Days         1 in 30 Days         30 Days           HEALTH CARE ADMIRAL/         Additional Description: None         VANGUARD MID         VIMAX         0.05%         \$ 0.50         N/A         30 Days         1 in 30 Days         30 Days           VANGUARD MID CAP INDEX FUND ADML/Mid - Cap         VIMAX         0.05%         \$ 0.50         N/A         30 Days         1 in 30 Days         30 Days								
CAP INDEX FUND   CAP			0.070	A 0 = 0	77/4	1000	41.005	20.5
Additional Description: None   VANGUARD   VGHAX   0.27%   \$ 2.70   1.00% if   30 Days   1 in 30 Days   30 Days   1 in 30 Days   30 Days   1 in 30 Days   3	GROWTH INDEX ADML/	VIGAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
VANGUARD         VGHAX         0.27%         \$ 2.70         1.00% if redeemed within 364 days         30 Days         1 in 30 Days         30 Days           HEALTH CARE ADMIRAL/         ADMIRAL/         within 364 days         days           Additional Description: None           VANGUARD MID CAP INDEX FUND ADML/         VIMAX         0.05%         \$ 0.50         N/A         30 Days         1 in 30 Days         30 Days           Mid - Cap         Mid - Cap         N/A         30 Days         1 in 30 Days         30 Days								
Tedeemed   Within 364   Withi			T		1	T		
Additional Description: None  VANGUARD MID VIMAX 0.05% \$ 0.50 N/A 30 Days 1 in 30 Days 30 Days  CAP INDEX FUND ADML/ Mid - Cap	HEALTH CARE ADMIRAL/	VGHAX	0.27%	\$ 2.70	redeemed within 364	30 Days	1 in 30 Days	30 Days
VANGUARD MID         VIMAX         0.05%         \$ 0.50         N/A         30 Days         1 in 30 Days         30 Days           CAP INDEX FUND         ADML/         Mid - Cap         Mid - Cap         N/A         30 Days         1 in 30 Days         30 Days					days			
ADML/ Mid - Cap	VANGUARD MID		0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Klond	ADML/							
Additional Description: None		[						

MAGUARD   VIVAX   0.12%   S 1.20   N/A   30 Days   1 in 30 Days	Name/	Ticker		Operating Expenses	Shareholder-	Round Trip	Restriction	Restricted
STATE INDEX   DML	Type of Option	Symbol	As a %*	Per \$1000	Type Fees	Period **	Frequency ***	Trading Period ****
DMI	VANGUARD REAL	VGSLX	0.12%	\$ 1.20	N/A	30 Days	1 in 30 Days	30 Days
Call Estate	ESTATE INDEX							
Additional Description: None	ADML/							
ANGUARD Note		T						
AP VALUE   ADEX ADMIRAL/			0.070/	¢ 0.70	NT/A	20 D	1 : 20 D	20 D
NDEX ADMIRAL/		VSIAX	0.07%	\$ 0.70	IN/A	30 Days	1 in 30 Days	30 Days
Mail Value								
ANGUARD   VTVX								
ANGUARD ARGET ETIREMENT 105 INV arget Date 115 Color of the property of the pr		Jone	1					
ARGET ETIREMENT 115 INV arget Date 115 115 INV 115 IND 115 INV 115 IND 115 INV 115 INV 115 IND 115 INV 115 IND 115 IND 115 IND 115 IND 115 IND 115 INV 115 IND 115	VANGUARD		0.12%	\$ 1.20	N/A	30 Days	1 in 30 Days	30 Days
D15 INV/   arget Date	TARGET						,	J
Anguard Date	RETIREMENT							
DIS	2015 INV/							
ANGUARD	Target Date							
ANGUARD ARGET ETIREMENT 120 INV/ arget Date 120 ANGUARD VTTVX 0.13% \$ 1.30 N/A 30 Days 1 in 30 Days 30 Days  ANGUARD VTTVX 0.13% \$ 1.30 N/A 30 Days 1 in 30 Days 30 Days  ANGUARD VTTVX 0.13% \$ 1.30 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 125 INV/ arget Date 125 ANGUARD VTHRX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 130 INV/ arget Date 130 ANGUARD VTHRX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 130 INV/ arget Date 130 ANGUARD VTTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 135 INV/ arget Date 135	2015							
ARGET ETIREMENT D20 INV/ arget Date D20 dditional Description: None  ANGUARD ARGET ETIREMENT D25 INV/ arget Date D25 dditional Description: None  ANGUARD VTHXX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT D30 INV/ arget Date D30 dditional Description: None  ANGUARD VTHXX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT D30 INV/ arget Date D30 dditional Description: None  ANGUARD VTTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT D30 INV/ arget Date D30 ARGET ETIREMENT D30 INV/ ARGET ETIREMENT D30 INV/ ARGET ETIREMENT D30 INV/ D30 IN								
ETIREMENT 120 INV/ arget Date 120  dditional Description: None  ANGUARD   VTTVX   0.13%   \$ 1.30   N/A   30 Days   1 in 30 Days   30 Days  ARGET   ETIREMENT 1025 INV/ arget Date 1030  dditional Description: None  ANGUARD   VTHX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days  ARGET   ETIREMENT 1330 INV/ arget Date 130  ANGUARD   VTHX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days  ANGUARD   VTHX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days  ANGUARD   VTHX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days  ANGUARD   VTHX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days  ANGUARD   VTHX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days  ANGUARD   VTHX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days		VTWNX	0.13%	\$ 1.30	N/A	30 Days	1 in 30 Days	30 Days
D20 INV/   arget Date   D20								
Anguard Date								
D20								
ANGUARD   VTTVX   0.13%   \$ 1.30   N/A   30 Days   1 in 30 Days	2020							
ANGUARD ARGET ETIREMENT 025 INV/ araget Date 025  ddittional Description: None  ANGUARD VTHRX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 030 INV/ araget Date 030  ddittional Description: None  ANGUARD VTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 030 INV/ araget Date 030  ddittional Description: None  ANGUARD VTTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ETIREMENT 030 INV/ araget Date 035 INV/ araget Date 035		Jone						
ARGET ETIREMENT D25 INV/ arget Date D25  ANGUARD VTHRX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT D30 INV/ arget Date D30  dditional Description: None  ANGUARD VTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT D30 INV/ arget Date D35  N/A 30 Days 1 in 30 Days 30 Days  ANGUARD N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT D35 INV/ arget Date D35	VANGUARD		0.13%	\$ 1.30	N/A	30 Days	1 in 30 Days	30 Days
D25   INV	TARGET							
Arget Date	RETIREMENT							
D25	2025 INV/							
ANGUARD	Target Date							
ANGUARD ARGET ETIREMENT 030 INV/ arget Date 030  dditional Description: None  ANGUARD VTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ANGUARD N/A 30 Days 1 in 30 Days 30 Days  ANGUARD N/A 30 Days 1 in 30 Days 30 Days  ETIREMENT 035 INV/ arget Date 035	2025							
ARGET ETIREMENT 030 INV/ arget Date 030  dditional Description: None  ANGUARD VTTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 035 INV/ arget Date 035	-			<b>.</b>	1 27/1	1 40 5		
ETIREMENT 030 INV/ arget Date 030  dditional Description: None  ANGUARD VTTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 035 INV/ arget Date 035		VTHRX	0.14%	\$ 1.40	N/A	30 Days	1 in 30 Days	30 Days
1030 INV/   1030   10								
Arget Date								
Marget Date								
ANGUARD   VTTHX   0.14%   \$ 1.40   N/A   30 Days   1 in 30 Days   30 Days	2030							
ANGUARD VTTHX 0.14% \$ 1.40 N/A 30 Days 1 in 30 Days 30 Days  ARGET ETIREMENT 035 INV/ arget Date 035		lone	1		1			
ARGET ETIREMENT 035 INV/ arget Date 035	VANGUARD		0.14%	\$ 1.40	N/A	30 Davs	1 in 30 Davs	30 Davs
ETIREMENT  035 INV/ arget Date  035	TARGET				· ·	3 3 33,5	, ~	<b>.</b> , -
arget Date 035	RETIREMENT							
035	2035 INV/							
	Target Date 2035							
dditional Description: None		Vone	•					

TIVX	0.14%	\$ 1.40 \$ 1.50 \$ 1.50	N/A  N/A	30 Days  30 Days	1 in 30 Days  1 in 30 Days	30 Days 30 Days
TIVX					-	
TIVX					-	
	0.15%	\$ 1.50	N/A	30 Days	1 in 30 Days	30 Days
	0.15%	\$ 1.50	N/A	30 Days	1 in 30 Days	30 Days
			•			
FFVX	0.15%	\$ 1.50	N/A	30 Days	1 in 30 Days	30 Days
TTSX	0.15%	\$ 1.50	N/A	30 Days	1 in 30 Days	30 Days
LXVX	0.15%	\$ 1.50	N/A	30 Days	1 in 30 Days	30 Days

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

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

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

<sup>\*\*\* =</sup> number of round trips permitted

<sup>\*\*\*\* =</sup> amount of time blocked from trading if policy is violated

information set forth in this document, including whether you need the assistance of any professionals to assist you in your interpretation of that information and if so, the nature of professional assistance that you may need. Paychex is not responsible for the manner in which you interpret the information in this document.

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To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at <a href="http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName">http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName</a> . 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.