



Your retirement. Get there one step at a time.



The retirement years hold many possibilities. Whether you see yourself working less, starting a new career, enjoying hobbies, or traveling, chances are you'll need to plan ahead and save.

We all want to achieve the financial security to afford to spend retirement as we choose. It's up to you to save for your future—and the Nano Banc 401(k) Plan can help.

JOIN NOW TO TAKE ADVANTAGE OF THESE BENEFITS:

- **Your contributions.** How much you save will have a big impact on how much money you will have when you retire.
- **Pre-tax saving.** Saving pre-tax lowers your current taxable income allowing you to pay less in taxes now and take more income home. See how in the chart below. You defer paying taxes on your savings and earnings until you start making withdrawals.
- **Tax-advantaged savings with the Roth 401(k).** With Roth, your contributions are taxed now—instead of when you retire. You can get more information about the Roth 401(k), including a calculator on the web site.
- **Plan features that simplify planning.** Save Smart and automatic Account Rebalancing.

» The out-of-pocket amount is less than the amount contributed in the plan.

Pre-Tax Saving

It costs less than you think to save for your retirement.

	Annual Salary: \$30,000		Tax Bracket: 15%	
	2%	4%	6%	
Pre-tax Contribution Rate	2%	4%	6%	
» Weekly Plan Contribution	\$11.54	\$23.08	\$34.62	
Weekly Tax Savings	\$1.73	\$3.46	\$5.19	
» Weekly Out-of-Pocket Amount	\$9.81	\$19.62	\$29.43	
Annual Contribution	\$600	\$1200	\$1800	
Account Balance After 30 Years	\$75,015	\$150,030	\$225,044	

This chart is for illustrative purposes only. This example assumes contributions made at the beginning of the month and an 8% annual effective rate of return compounded monthly. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed, the investment may be worth more or less than its original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59½ may be subject to a 10% tax penalty. ADP makes no recommendation regarding the appropriateness of any amount you may consider contributing to your employer's plan.

Take the first step, enroll today.



Plan for what's ahead.

Knowing your goals for retirement — and what it will take to reach them — is key to creating a strategy that works for you. Learn how the plan helps you save and stay on track to reach your goals.

Choose how you want to get there.

Understanding investments puts you on the right path to choosing options that best meet your goals and preferences. Get the basics to boost your knowledge and make smart investing decisions.

Start moving in the right direction.

Your plan makes it easy for you to start saving for your future financial security. Take the first step and enroll today.

CONSIDER THE ROTH 401(K) OPTION

Your plan offers another tax-advantaged savings option: a Roth 401(k). With Roth, your contributions are taxed now—instead of when you retire. Your contributions and earnings grow tax-free, which means you pay no taxes when you make a withdrawal if certain conditions are met. A Roth 401(k) may be right for you if:

- Your federal income tax rate will be higher when you retire
- You expect to invest for many years and reach a higher tax bracket when you retire

You can also use the Roth 401(k) calculator on the plan web site to help you decide.

ADP makes no recommendation regarding the appropriateness of Roth versus non-Roth elective deferrals.

You Decide: Roth or Traditional 401(k)

	Traditional 401(k)	Roth 401(k)
Employee Contributions	Before-tax dollars	After-tax dollars
Account Growth (earnings)	Tax-deferred until distribution	Tax-free at distribution (if distribution is qualified)
Federal Tax	Reduces current taxable income by contribution amount	Contribution is taxable in current year
	Taxes paid at withdrawal	No taxes due on qualified withdrawals*
Distributions	Please see the Plan Information section at the back of this guide for more details.	Tax-free, provided you had the account for at least five years and meet the plan requirements as detailed in the Plan Information section.

*Tax law requirements must be met.

Personal Investor Profile

The asset allocations provided by this Personal Investor Profile are provided for educational purposes only and should not be construed as investment advice. In applying any asset allocation model to your individual situation, you should consider your other assets, income and investments in addition to any balance you may have in a retirement plan. See your financial advisor before making any decision as to your asset allocation.

Answer the following questions with the corresponding point value to determine your investor profile score.

1. How would you best describe your investment experience and knowledge?

- I am very experienced and knowledgeable about investments. (4 points)
- I have some experience and knowledge about investments. (2 points)
- I have very little or no investment experience and knowledge. (0 points)

2. The main objective for my account is to:

- Avoid losses. (0 points)
- Keep pace with inflation. (2 points)
- Keep pace with the stock market. (4 points)

3. If my account lost 30% of its value over a short period of time, I would be:

- Extremely uncomfortable – I cannot accept large short-term losses. (0 points)
- Slightly uncomfortable – I may be ok with a short-term loss as long as I have time to regain those losses. (2 points)
- Comfortable – Because I have time to regain those losses. (4 points)

4. I am willing to accept a greater risk of losing money in my account for the potential of higher long-term returns:

- Strongly Agree (4 points)
- Disagree (1 points)
- Agree (3 points)
- Strongly Disagree (0 points)
- Neutral (2 points)

5. My account has \$100,000 in it. I would move my money to a lower risk investment if it lost _____ in one year. (Fill in the blank.)

- \$5,000 (5%) (0 points)
- \$10,000 (10%) (1 points)
- \$15,000 (15%) (2 points)
- \$20,000 (20%) (3 points)
- I would not move my money at all. (4 points)

6. When attempting to achieve my investment goals:

- I do not want my account to lose any value, even if it will take longer to achieve my investment goals. (0 points)
- I will accept small fluctuations in my account's value. (1 points)
- I will accept moderate fluctuations in my account's value. (2 points)
- I will accept large fluctuations in my account's value. (3 points)
- I will accept extreme fluctuations in my account's value. (4 points)

Total the points for your score.

Your Score

Find your total score in the chart below, along with your retirement timeline, to see what type of investment profile may be best for you. This chart should only serve as a guide to help you determine your own investing comfort zone.

Years To My Retirement	My Investor Score				
	0-2 points	3-8 points	9-16 points	17-21 points	22-24 points
0-3 years	Conservative	Conservative	Conservative	Conservative	Conservative
3-5 years	Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative
5-7 years	Conservative	Moderate Conservative	Moderate	Moderate	Moderate
7-12 years	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Moderate Aggressive
12+ years	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive

The results of this quiz are intended to help you identify what type of investor you may be. This quiz is not intended to recommend a particular asset allocation or to provide individual advice.

Profiles

Conservative Profile

This profile may be right for you if you want to avoid a potential loss of account value, or if you are nearing retirement. You should be willing to go without the potential for higher long-term returns in exchange for a more stable and predictable return.

Moderate Conservative Profile

This profile may be right for you if your primary goal is to avoid short-term losses. However, you also want higher long-term returns to offset the effects of inflation. Your account will likely have relative stability, but in order to keep up with inflation, some fluctuations in your account value should be expected.

Moderate Profile

This profile may be right for you if you are interested in balancing your level of risk and return. You want to have returns in excess of inflation and an increase in your account value over the long term, and, you should be willing to accept short-term losses and fluctuations in your account value.

Moderate Aggressive Profile

This profile may be right for you if you have more time until retirement and can tolerate higher-than-average fluctuations in your account value. This type of allocation provides the potential for higher-than-average returns over the long term. You should be willing to accept short-term losses and less stable returns.

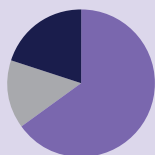
Aggressive Profile

This profile may be right for you if you are willing and able to stay the course through short-term gains and losses because you want the potential for higher returns over the long term. You should have a long time until retirement and a high tolerance for risk. You should be willing to accept frequent short-term losses and extreme fluctuations in account value.

Investor Profiles

Match your investor profile to one of the sample asset allocation models.*

Conservative



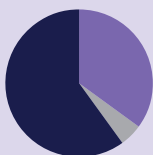
20% Equity
65% Fixed Income
15% Cash or Cash Equivalents

Moderate Conservative



40% Equity
50% Fixed Income
10% Cash or Cash Equivalents

Moderate



60% Equity
35% Fixed Income
5% Cash or Cash Equivalents

Moderate Aggressive



75% Equity
25% Fixed Income
0% Cash or Cash Equivalents

Aggressive



90% Equity
10% Fixed Income
0% Cash or Cash Equivalents

LOW

RISK/REWARD POTENTIAL

HIGH

* These risk-based asset allocation models were created using the following three asset classes: Domestic Equity; Intermediate-Term Domestic Bond; and Cash Equivalent.

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Starting earlier can pay off

It's important to save enough for your future, and it's also important to understand the concept of compounded returns. The chart shows how starting earlier puts compounding to work for you over time.

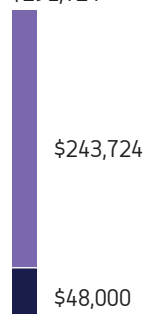


Save \$200 a month

Start now

Save for 20 years

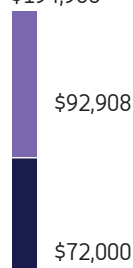
\$291,724



Wait 10 years

Save for 30 years

\$194,908



■ Earnings ■ Contributions

This hypothetical illustration assumes pre-tax contributions made at the beginning of each month and an annual effective rate of return of 6% and reinvestment of earnings.

* Start now assumes the contributions are invested for 40 years;

** Wait 10 years assumes contributions are invested for 30 years. Results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than their original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59½ may be subject to a 10% tax penalty. ADP makes no recommendation regarding the appropriateness of any amount you may consider contributing to your employer's plan.

YOUR PLAN HELPS MAKE IT EASY FOR YOU TO SAVE BY OFFERING THE FOLLOWING FEATURES:

- **A broad range of investment options.*** When you decide how to invest your account balance, spreading your savings among different investments can help smooth the ups and downs of market cycles and reduce risk. In deciding how to allocate the investment of your account balance, keep in mind that some of the plan's investment options, known as "target date funds," contain an asset allocation strategy within the investment option itself.
- **An account you can take with you.** Should you leave the company, your vested balance is yours to take with you.

START MOVING IN THE RIGHT DIRECTION.

Here's what you need to do to open your retirement account:

- **Follow the enclosed instructions to join today.**
- **Contributions.** Determine your contribution level to the plan and consider whether you want to contribute enough to receive the full plan match (if your employer makes a matching contribution)
- **Name your account beneficiary(ies).**

*The underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The principal value of a target date fund is not guaranteed at any time, including at the target date. Keep in mind that a target date mutual fund is comprised of a mix of underlying investment options in various asset classes. Therefore, if you decide to invest in other funds in addition to a target date mutual fund, you may overweight your account in a particular asset class. The funds automatically change their underlying asset allocation gradually changes over time, becoming more conservative as the target date approaches. Choosing one of these investment options could simplify your asset allocation approach. Remember that the underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The principal value of a target date fund is not guaranteed at any time, including at the target date.

Take the first step and enroll today.

You can get more information, including plan investments, prospectuses, plan benefits and features using these resources:

www.mykplan.com 1-800-695-7526

See the enclosed enrollment instructions for login information.

ADP, LLC and its affiliates do not offer investment, tax or legal advice and nothing contained in this communication is intended to be, nor should be construed as, advice or a recommendation for a particular investment option. Questions about how laws, regulations and guidance apply to a specific plan should be directed to your plan administrator or legal, tax or financial advisor.



This book was printed on 30% Post-Consumer recycled fiber.



000-00-0000
Social Security #

Employee Name (Last, First, Middle)

Address (Street) (Apt. # / PO Box#)

(City) (State) (Zip Code)

Birth Date: Month Day Year

Hire Date: Month Day Year

I DECIDE HOW MUCH TO SAVE (Use whole percentages or dollars)

Deductions are per pay period and are subject to maximum deferral and contribution limits. Total 401(k) and Roth 401(k) deductions cannot exceed 90% of your compensation. If you make both 401(k) and Roth 401(k) contributions, both must be in either percentage or dollar format. Notify your HR Department if you contributed to another 401(k), 403(b), or SIMPLE IRA plan this year. To elect Save Smart, contributions must be in percentage format.

- 401(k) before-tax contribution election: % OR \$.00
Roth 401(k) contribution election: % OR \$.00

The following feature(s) are optional and do not have to be elected to enroll in the Plan.

Enroll me in SaveSmart, which will automatically increase my before-tax contribution rate 1% every year in the month of my plan enrollment anniversary until my contribution rate reaches 10% or my plan's maximum, whichever is less. I understand that I may modify or cancel my election at any time by accessing my account online at www.mykplan.com.

- Automatically rebalance my entire account balance to match my most recent contribution election: Quarterly Semi-annually Annually

II CHOOSE YOUR INVESTMENTS on the following page(s)

III ACKNOWLEDGMENT AND SIGNATURE

Check (✓) only the box that applies, then sign and date the form below. I have read and I understand the Summary Plan Description and Participant Fee Disclosure Statement, have completed the Beneficiary Form, and agree to be bound by the provisions of the Plan. I have also reviewed a description of each of the funds, and understand the objectives, risks, expenses and charges associated with each.

I authorize the company to make the necessary payroll deductions from my compensation as indicated in Section I of this form. This election will remain in effect until I elect to change or to discontinue the payroll deductions. Furthermore, I understand that if I fail to complete the investment election in Section II. A, I will be deemed to direct that future contributions and my conversion account balance (if applicable as described above) will be invested in the plan default fund.

I decline enrollment and I hereby direct that my prior account balance will be invested in the plan default fund if I have failed to complete the investment elections in Section II.A. (If applicable)

In an effort to eliminate or reduce the negative effects of short-term trading and market timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments. ADP Retirement Services, whenever possible, implements the investment company's market timing policy (please review the fund's prospectus for information on a specific fund company's policies). However, there are instances when in consultation with an investment fund company, ADP Retirement Services may impose a market timing policy which the individual fund company has agreed to or requested that is different than the policy in the fund's prospectus. Because investment options in your retirement savings plan may be subject to these policies, please refer to your Web site (or, if the Web site is not available to you, call a Service Representative) for additional information.

Signature of Employee/Participant

Date (form continues on back ->)

FOR PLAN ADMINISTRATOR USE ONLY (MUST BE COMPLETED)

Recordkeeping Plan # 284787 Company Code

Payroll Frequency: Weekly Bi-Weekly Semi-Monthly Monthly

Date Received: Plan Administrator Approval:



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Social Security #

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Employee Name (Last, First, Middle)

II Choose Your Investments Below

A. I direct that future contributions will be invested as follows. Either choose an asset allocation fund or use the list of investments in your plan to create a diversified asset allocation for your account. Total must equal 100%.

3A	Vanguard Target Retirement Income Fund - Investor Class*		%	5Q	MainStay MacKay S&P 500 Index Fund - Class I		%
04	Vanguard Target Retirement 2020 Fund - Investor Class*		%	BG	MFS Low Volatility Equity Fund - Class R6		%
7T	Vanguard Target Retirement 2025 Fund - Investor Class*		%	T6	Vanguard Growth Index Fund - Admiral Class		%
CV	Vanguard Target Retirement 2030 Fund - Investor Class*		%	55	American Century Mid Cap Value Fund - Class R6		%
Z7	Vanguard Target Retirement 2035 Fund - Investor Class*		%	47	Vanguard Mid-Cap Index Fund - Admiral Class		%
EN	Vanguard Target Retirement 2040 Fund - Investor Class*		%	6C	Principal Mid Cap Growth Fund - Institutional Class		%
RL	Vanguard Target Retirement 2045 Fund - Investor Class*		%	KF	Vanguard Small Cap Value Index Fund - Admiral Class		%
9K	Vanguard Target Retirement 2050 Fund - Investor Class*		%	1G	Columbia Small Cap Index Fund - Institutional 2 Class		%
S3	Vanguard Balanced Index Fund - Admiral Class*		%	5D	Janus Henderson Triton Fund - Class I		%
MT	Vanguard Wellesley Income Fund - Admiral Class*		%	51	Vanguard Developed Markets Index Fund - Admiral Class		%
LN	Vanguard Federal Money Market Fund - Investor Class		%	C6	ClearBridge International Growth Fund - Class I		%
I7	Vanguard Short-Term Federal Fund - Admiral Class		%	KW	T. Rowe Price Global Stock Fund - Investor Class		%
TT	DFA Intermediate Government Fixed Income Portfolio - Institutional Class		%	S0	Vanguard Emerging Markets Stock Index Fund - Admiral Class		%
8A	Metropolitan West Total Return Bond Fund - Class I		%	R9	Virtus Vontobel Emerging Markets Opportunities Fund - Class R6		%
JW	Invesco Corporate Bond Fund - Class Y		%	PW	Davis Financial Fund - Class Y		%
YL	Federated Institutional High Yield Bond Fund - Institutional Class		%	Y4	BlackRock Health Sciences Opportunities Portfolio - Institutional Class		%
JZ	DFA Inflation Protected Securities Portfolio - Institutional Class		%	WK	Wells Fargo Precious Metals Fund - Institutional Class		%
LF	Vanguard Equity Income Fund - Admiral Class		%	TV	Vanguard Real Estate Index Fund - Admiral Class		%
TY	Calvert US Large Cap Core Responsible Index Fund - Class I		%				

Investment Options continue on next page ►

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Signature of Employee/Participant

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Date

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Recordkeeping Plan #

ENROLLMENT FORM



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Social Security #

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Employee Name (Last, First, Middle)

Y6	MFS Technology Fund - Class R6	□□	%	MX	Vanguard Energy Fund - Admiral Class	□□	%
ZG	Franklin Utilities Fund - Class R6	□□	%	VG	Janus Henderson Developed World Bond Fund - Class I	□□	%
OJ	DFA Commodity Strategy Portfolio - Institutional Class	□□	%				

Investment options with an asterisk are Target Date Funds, whose underlying mutual funds are subject to stock market risk and that invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The principal value of a target date fund is not guaranteed at any time, including at the target date.

TOTAL %

If your Plan is transitioning from a former recordkeeper and you have a conversion account balance, please refer to your Plan's Blackout Notice for information on how your conversion account balance will be invested during the blackout.

Signature of Employee/Participant

Date

Recordkeeping Plan #

This page has been left blank intentionally.

Signature of Employee/Participant

Date

Forward form with check to:

Regular Mail:
ADP NJ CRS
PO Box 13399
Newark, NJ 07101-3399

Overnight Mail:
ADP C/O FIS
Attention: Lockbox 13399
Lockbox Dept Suite E
100 Grove Road
West Deptford, NJ 08066

Recordkeeping Plan #: 284787

Performance Summary

For the month ending January 31, 2020

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to www.mykplan.com.

Fund Name/ ¹ Inception Date	Morningstar Category	Ticker ²	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR ³	1 Yr	3 Yr	5 Yrs	10 Yrs ⁴	Gross*	Net**
Income										
Vanguard Federal Money Market Fund - Investor Class ¹ (07/1981)	N/A	VMFXX	0.13%	0.43%	2.08%	1.61%	1.04%	0.52%	0.11%	0.11%
Vanguard Short-Term Federal Fund - Admiral Class (02/2001)	Short Government	VSGDX	0.74%	0.44%	4.56%	2.29%	1.70%	1.69%	0.10%	0.10%
DFA Intermediate Government Fixed Income Portfolio - Institutional Class (10/1990)	Intermediate Government	DFIGX	2.81%	-0.87%	9.52%	4.26%	2.63%	3.54%	0.13%	0.13%
Metropolitan West Total Return Bond Fund - Class I (03/2000)	Intermediate Core-Plus Bond	MWTIX	2.03%	0.18%	9.95%	4.77%	3.06%	4.90%	0.44%	0.44%
Invesco Corporate Bond Fund - Class Y (08/2005)	Corporate Bond	ACCHX	2.66%	1.30%	15.61%	6.91%	5.07%	6.15%	0.58%	0.58%
Federated Institutional High Yield Bond Fund - Institutional Class (11/2002)	High Yield Bond	FIHBX	-0.14%	2.78%	9.32%	5.68%	5.90%	7.45%	0.55%	0.50%
DFA Inflation Protected Securities Portfolio - Institutional Class (09/2006)	Inflation-Protected Bond	DIPSX	2.32%	0.56%	9.14%	3.81%	2.45%	3.56%	0.12%	0.12%
Janus Henderson Developed World Bond Fund - Class I (04/2011)	World Bond-USD Hedged	HFAIX	1.36%	-0.60%	9.91%	5.72%	4.73%	5.13%(I)	0.75%	0.73%
Growth & Income										
Vanguard Target Retirement Income Fund - Investor Class (10/2003)	Target-Date Retirement	VTINX	0.78%	2.60%	10.65%	6.32%	4.79%	5.90%	0.12%	0.12%
Vanguard Target Retirement 2020 Fund - Investor Class (06/2006)	Target-Date 2020	VTWNX	0.21%	4.46%	12.57%	8.25%	6.52%	8.28%	0.13%	0.13%
Vanguard Target Retirement 2025 Fund - Investor Class (10/2003)	Target-Date 2025	VTTVX	N/A	5.21%	13.49%	8.95%	7.12%	8.86%	0.13%	0.13%
Vanguard Target Retirement 2030 Fund - Investor Class (06/2006)	Target-Date 2030	VTHR3	-0.24%	5.94%	13.97%	9.43%	7.54%	9.36%	0.14%	0.14%
Vanguard Target Retirement 2035 Fund - Investor Class (10/2003)	Target-Date 2035	VTH3X	-0.48%	6.68%	14.42%	9.90%	7.97%	9.84%	0.14%	0.14%
Vanguard Target Retirement 2040 Fund - Investor Class (06/2006)	Target-Date 2040	VFORX	-0.76%	7.37%	14.84%	10.34%	8.35%	10.15%	0.14%	0.14%
Vanguard Target Retirement 2045 Fund - Investor Class (10/2003)	Target-Date 2045	VTIVX	-1.01%	7.99%	15.12%	10.52%	8.51%	10.23%	0.15%	0.15%
Vanguard Target Retirement 2050 Fund - Investor Class (06/2006)	Target-Date 2050	VFIFX	-1.03%	8.01%	15.12%	10.52%	8.50%	10.23%	0.15%	0.15%
Vanguard Balanced Index Fund - Admiral Class (11/2000)	Allocation--50% to 70% Equity	VBIAIX	0.84%	5.36%	16.32%	10.30%	8.39%	9.93%	0.07%	0.07%
Vanguard Wellesley Income Fund - Admiral Class (05/2001)	Allocation--30% to 50% Equity	WVIAIX	1.28%	2.40%	14.27%	8.13%	6.69%	8.21%	0.16%	0.16%
Growth										
Vanguard Equity Income Fund - Admiral Class (08/2001)	Large Value	VEIRX	-1.92%	6.66%	15.83%	10.96%	10.42%	13.15%	0.18%	0.18%
Calvert US Large Cap Core Responsible Index Fund - Class I (06/2000)	Large Blend	CISIX	0.36%	9.44%	22.93%	14.83%	12.42%	14.09%	0.37%	0.24%
MainStay MacKay S&P 500 Index Fund - Class I (01/1991)	Large Blend	MSPIX	-0.06%	9.00%	21.37%	14.23%	12.04%	13.61%	0.29%	0.29%
MFS Low Volatility Equity Fund - Class R6 (12/2013)	Large Blend	MLVTX	2.47%	3.59%	22.46%	14.26%	12.08%	12.03%(I)	0.71%	0.57%
Vanguard Growth Index Fund - Admiral Class (11/2000)	Large Growth	VIGAX	3.09%	9.89%	29.42%	19.02%	14.22%	15.47%	0.05%	0.05%
American Century Mid Cap Value Fund - Class R6 (07/2013)	Mid-Cap Value	AMDVX	-3.10%	6.79%	14.50%	6.53%	8.85%	10.13%(I)	0.63%	0.63%
Vanguard Mid-Cap Index Fund - Admiral Class (11/2001)	Mid-Cap Blend	VIMAX	-0.24%	6.87%	18.22%	11.16%	9.63%	13.45%	0.05%	0.05%
Principal Mid Cap Growth Fund - Institutional Class (03/2001)	Mid-Cap Growth	PGWIX	2.18%	6.33%	18.84%	14.65%	10.61%	13.96%	0.77%	0.75%
Aggressive Growth										
Vanguard Small Cap Value Index Fund - Admiral Class (09/2011)	Small Value	VSIAX	-3.39%	7.16%	6.62%	4.94%	7.44%	12.80%(I)	0.07%	0.07%
Columbia Small Cap Index Fund - Institutional 2 Class (11/2012)	Small Blend	CXXRX	-3.97%	8.18%	6.44%	6.86%	9.21%	12.75%(I)	0.20%	0.20%
Janus Henderson Triton Fund - Class I (07/2009)	Small Growth	JSMGX	-2.16%	5.67%	13.44%	13.95%	11.60%	15.27%	0.76%	0.76%

¹ The 7-day yield more closely reflects the current earnings of the money market fund than the total return quotation.

The 7-day yield for the Vanguard Federal Money Market Fund - Investor Class is 2.24%.

² Commingled Funds are not publicly traded mutual funds and are not listed in public stock market listings such as the Wall Street Journal.

³ Quarter-end returns are for the most recent quarter-end performance. (Quarter-end periods are 3/31, 6/30, 9/30 and 12/31.)

⁴ 10 year or since inception of the fund.

You could lose money by investing in the **Money Market Fund**. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of the shares or may temporarily suspend your ability to sell the shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Investment Returns and principal value of an investment will fluctuate so that when an investor's shares are redeemed, they may be worth more or less than the original cost. The returns represent past performance. Past performance is no guarantee of future results.

*An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. Commingled Fund expense ratios are provided by the investment managers.

**The net expense ratio reflect the expense ratio of the fund after applicable expense waivers or reimbursements. Waivers or reimbursements, if any, are contractual and the fee represents the Fund's annualized aggregate asset charges based on the Fund's investment in underlying funds as disclosed in the current prospectus.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

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Performance Summary

For the month ending January 31, 2020

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to www.mykplan.com.

Fund Name/ ¹ Inception Date	Morningstar Category	Ticker ²	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR ³	1 Yr	3 Yr	5 Yrs	10 Yrs ⁴	Gross*	Net**
Aggressive Growth (continued)										
Vanguard Developed Markets Index Fund - Admiral Class (08/1999)	Foreign Large Blend	VTMGX	-2.75%	8.35%	10.54%	7.37%	5.39%	5.95%	0.07%	0.07%
ClearBridge International Growth Fund - Class I (03/2004)	Foreign Large Growth	LMGNX	-1.83%	8.71%	20.98%	15.08%	9.42%	11.24%	0.89%	0.89%
T. Rowe Price Global Stock Fund - Investor Class (12/1995)	World Large Stock	PRGSX	1.33%	11.96%	21.25%	18.04%	14.74%	13.01%	0.82%	0.82%
Vanguard Emerging Markets Stock Index Fund - Admiral Class (06/2006)	Diversified Emerging Mkts	VEMAX	-5.03%	11.31%	5.26%	6.90%	3.79%	3.58%	0.14%	0.14%
Virtus Vontobel Emerging Markets Opportunities Fund - Class R6 (11/2014)	Diversified Emerging Mkts	VREMX	-3.37%	6.96%	7.34%	8.39%	3.53%	3.12%(I)	1.13%	0.98%
Davis Financial Fund - Class Y (03/1997)	Financial	DVFX	-3.70%	10.02%	13.85%	8.32%	10.06%	10.94%	0.70%	0.70%
BlackRock Health Sciences Opportunities Portfolio - Institutional Class (10/2000)	Health	SHSX	-1.98%	15.00%	15.65%	17.29%	11.32%	16.09%	0.86%	0.86%
Wells Fargo Precious Metals Fund - Institutional Class (02/2000)	Equity Precious Metals	EKWYX	-0.58%	9.05%	29.65%	5.79%	5.51%	-1.43%	0.89%	0.79%
Vanguard Real Estate Index Fund - Admiral Class (11/2001)	Real Estate	VGSLX	1.17%	0.62%	16.73%	8.79%	6.02%	12.72%	0.12%	0.12%
MFS Technology Fund - Class R6 (01/2013)	Technology	MTCLX	4.85%	9.97%	28.68%	24.23%	20.45%	19.56%(I)	0.84%	0.84%
Franklin Utilities Fund - Class R6 (05/2013)	Utilities	FUFXX	6.16%	0.25%	27.92%	15.02%	10.62%	11.34%(I)	0.53%	0.50%
DFA Commodity Strategy Portfolio - Institutional Class (11/2010)	Commodities Broad Basket	DCMSX	-7.03%	4.81%	-4.58%	-3.06%	-3.97%	-5.84%(I)	0.32%	0.32%
Vanguard Energy Fund - Admiral Class (11/2001)	Equity Energy	VGELX	-8.72%	6.04%	-6.50%	-3.39%	-0.72%	1.24%	0.29%	0.29%

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³ Quarter-end returns are for the most recent quarter-end performance. (Quarter-end periods are 3/31, 6/30, 9/30 and 12/31.)

⁴ 10 year or since inception of the fund.

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Investment Returns and principal value of an investment will fluctuate so that when an investor's shares are redeemed, they may be worth more or less than the original cost. The returns represent past performance. Past performance is no guarantee of future results.

*An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. Commingled Fund expense ratios are provided by the investment managers.

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Vanguard Federal Money Market Fund - Investor Class

STRATEGY: The fund invests primarily in high-quality, short-term money market instruments. At least 80% of the fund's assets are invested in securities issued by the U.S. government and its agencies and instrumentalities. Although these securities are high-quality, most of the securities held by the fund are neither guaranteed by the United States Treasury nor supported by the full faith and credit of the U.S. government. To be considered high-quality, a security generally must be rated in one of the two highest credit-quality categories for short-term securities by at least two nationally recognized rating services (or by one, if only one rating service has rated the security). The fund will maintain a dollar-weighted average maturity of 60 days or less.

Vanguard Short-Term Federal Fund - Admiral Class

STRATEGY: The investment seeks current income while maintaining limited price volatility. The fund invests at least 80% of its assets in short-term bonds issued or guaranteed by the U.S. government and its agencies and instrumentalities, many of which are not backed by the full faith and credit of the U.S. government. It is expected to maintain a dollar-weighted average maturity of 1 to 4 years.

DFA Intermediate Government Fixed Income Portfolio - Institutional Class

STRATEGY: The investment seeks current income consistent with preservation of capital. The fund primarily invests in high quality, low-risk obligations of the U.S. government and its agencies with maturities between five and fifteen years. It normally invests in non-callable obligations issued or guaranteed by the U.S. government and U.S. government agencies, AAA-rated, dollar-denominated obligations of foreign governments, obligations of supranational organizations, and futures contracts on U.S. Treasury securities.

Metropolitan West Total Return Bond Fund - Class I

STRATEGY: The investment seeks to maximize long-term total return. The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities that are determined by the Adviser to be of comparable quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade. The fund also invests at least 80% of its net assets plus borrowings for investment purposes in fixed income securities it regards as bonds.

Invesco Corporate Bond Fund - Class Y

STRATEGY: The investment seeks current income with preservation of capital; capital appreciation is a secondary objective. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in corporate bonds, and in derivatives and other instruments that have economic characteristics similar to such securities. At least 65% of the fund's net assets must be, and up to 100% may be, invested in investment grade securities; securities issued or guaranteed by the U.S. government, its agencies or instrumentalities; commercial paper rated Prime by Moody's or A- or higher by S&P; and cash and cash equivalents.

Federated Institutional High Yield Bond Fund - Institutional Class

STRATEGY: The investment seeks high current income. The fund pursues its investment objective by investing primarily in a diversified portfolio of high yield corporate bonds (also known as "junk bonds"), which include debt securities issued by U.S. or foreign businesses (including emerging market debt securities). The Adviser does not limit the fund's investments to securities of a particular maturity range. It may invest in derivative contracts (for example, futures contracts, option contracts and swap contracts) to implement its investment strategies.

DFA Inflation Protected Securities Portfolio - Institutional Class

STRATEGY: The investment seeks to provide inflation protection and earn current income consistent with inflation-protected securities. As a non-fundamental policy, under normal circumstances, the Portfolio will invest at least 80% of its net assets in inflation-protected securities. Inflation-protected securities (also known as inflation-indexed securities) are securities whose principal and/or interest payments are adjusted for inflation, unlike conventional debt securities that make fixed principal and interest payments.

Janus Henderson Developed World Bond Fund - Class I

STRATEGY: The investment seeks total return through current income and capital appreciation. The fund pursues its investment objective by investing, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in bonds or other income-producing debt-related securities from developed countries. The managers intend to invest at least 40% of the fund's net assets outside of the United States and in at least three different countries.

Vanguard Target Retirement Income Fund - Investor Class

STRATEGY: The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Vanguard Target Retirement 2020 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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Vanguard Target Retirement 2025 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2030 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2035 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2040 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2045 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2050 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Balanced Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of the overall U.S. stock market with 60% of its assets; the fund seeks to track the performance of a broad, market-weighted bond index with 40% of its assets. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP US Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Bloomberg Barclays U.S. Aggregate Float Adjusted Index.

Vanguard Wellesley Income Fund - Admiral Class

STRATEGY: The investment seeks to provide long-term growth of income and a high and sustainable level of current income, along with moderate long-term capital appreciation. The fund invests approximately 60% to 65% of its assets in investment-grade fixed income securities, including corporate, U.S. Treasury, and government agency bonds, as well as mortgage-backed securities. The remaining 35% to 40% of fund assets are invested in common stocks of companies that have a history of above-average dividends or expectations of increasing dividends.

Vanguard Equity Income Fund - Admiral Class

STRATEGY: The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to similar stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

Calvert US Large Cap Core Responsible Index Fund - Class I

STRATEGY: The investment seeks to track the performance of the Calvert US Large-Cap Core Responsible Index, which measures the investment return of large-capitalization stocks. The fund normally invests at least 95% of its net assets, including borrowings for investment purposes, in securities contained in the index. The index is composed of the common stocks of large companies that operate their businesses in a manner consistent with the Calvert Principles for Responsible Investment.

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MainStay MacKay S&P 500 Index Fund - Class I

STRATEGY: The investment seeks investment results that correspond to the total return performance (reflecting reinvestment of dividends) of common stocks in the aggregate, as represented by the S&P 500 Index. The fund normally invests at least 80% of its assets (net assets plus any borrowings for investment purposes) in stocks as represented in the Standard & Poor's 500 Index in the same proportion, to the extent feasible. It may invest up to 20% of its total assets in options and futures contracts to maintain cash reserves, while being fully invested, to facilitate trading or to reduce transaction costs.

MFS Low Volatility Equity Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund normally invests at least 80% of its net assets in equity securities. Equity securities include common stocks, equity interests in real estate investment trusts (REITs), and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. It may invest the fund's assets in securities of companies of any size. The fund's investment adviser uses an active bottom-up approach to buying and selling investments for the fund.

Vanguard Growth Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of the CRSP US Large Cap Growth Index. The fund employs an indexing investment approach designed to track the performance of index, a broadly diversified index predominantly made up of growth stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

American Century Mid Cap Value Fund - Class R6

STRATEGY: The investment seeks long-term capital growth; income is a secondary consideration. Under normal market conditions, the portfolio managers will invest at least 80% of the fund's net assets in medium size companies. The portfolio managers consider medium size companies to include those whose market capitalizations at the time of purchase are within the capitalization range of the Russell 3000 Index, excluding the largest 100 such companies.

Vanguard Mid-Cap Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Principal Mid Cap Growth Fund - Institutional Class

STRATEGY: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with medium market capitalizations at the time of purchase. For this fund, companies with medium market capitalizations are those with market capitalizations within the range of companies comprising the Russell Midcap Growth Index.

Vanguard Small Cap Value Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Columbia Small Cap Index Fund - Institutional 2 Class

STRATEGY: The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) SmallCap 600 Index. Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P SmallCap 600 Index. The Investment Manager attempts to achieve at least a 95% correlation between the performance of the index and the fund's investment results, before fees and expenses. The fund may invest in derivatives, such as futures (including equity index futures), for cash equitization purposes.

Janus Henderson Triton Fund - Class I

STRATEGY: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500 Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

Vanguard Developed Markets Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of the FTSE Developed All Cap ex US Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3,885 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The adviser attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

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ClearBridge International Growth Fund - Class I

STRATEGY: The investment seeks long-term growth of capital. The fund normally invests primarily in common stocks of foreign companies that, in the portfolio managers' opinion, appear to offer above average growth potential and trade at a significant discount to the portfolio managers' assessment of their intrinsic value. It may invest in common stocks of foreign companies of any size located throughout the world. The fund is non-diversified.

T. Rowe Price Global Stock Fund - Investor Class

STRATEGY: The investment seeks long-term growth of capital through investments primarily in the common stocks of established companies throughout the world, including the U.S. The fund seeks to be broadly diversified by investing in a variety of industries in developed and, to a lesser extent, emerging markets. It normally invests in at least five countries, one of which is the U.S. Under normal conditions, at least 80% of the fund's net assets (including any borrowings for investment purposes) will be invested in stocks and at least 40% of the fund's net assets will be invested in stocks of companies outside the U.S.

Vanguard Emerging Markets Stock Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in emerging market countries. The fund employs an indexing investment approach designed to track the performance of the FTSE Emerging Markets All Cap China A Inclusion Index. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the index in terms of key characteristics.

Virtus Vontobel Emerging Markets Opportunities Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund offers investors exposure to emerging economies through well-established companies. Under normal circumstances, it invests at least 80% of its assets in equity securities or equity-linked instruments of issuers located in emerging markets countries; such issuers may be of any capitalization. Emerging markets countries generally include every nation in the world except the U.S., Canada, Japan, Australia, New Zealand and most nations located in Western Europe.

Davis Financial Fund - Class Y

STRATEGY: The investment seeks long-term growth of capital. The fund's investment adviser uses the Davis Investment Discipline to invest at least 80% of the fund's net assets, plus any borrowing for investment purposes, in securities issued by companies principally engaged in the financial services sector. It invests principally in common stocks (including indirect holdings of common stock through depositary receipts). A company is principally engaged in financial services if it owns financial services-related assets that constitute at least 50% of the value of all of its assets, or if it derives at least 50% of its revenues from providing financial services.

BlackRock Health Sciences Opportunities Portfolio - Institutional Class

STRATEGY: The investment seeks to provide long-term growth of capital. The fund invests at least 80% of its total assets in equity securities, primarily common stock, of companies in health sciences and related industries. The health sciences sector can include companies in health care equipment and supplies, health care providers and services, biotechnology, and pharmaceuticals. It will concentrate its investments (i.e., invest more than 25% of its assets) in health sciences or related industries, and may invest in companies located in non-U.S. countries.

Wells Fargo Precious Metals Fund - Institutional Class

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of the fund's net assets in investments related to precious metals. It invests any amount of the fund's total assets in equity securities of foreign issuers, including ADRs and similar investments. The fund invests up to 40% of its total assets in emerging market equity securities; and up to 25% of its total assets, at the time of purchase, in debt securities linked to precious metals and common or preferred stocks of subsidiaries of the fund that invest directly or indirectly in precious metals and minerals. It is non-diversified.

Vanguard Real Estate Index Fund - Admiral Class

STRATEGY: The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of the MSCI US Investable Market Real Estate 25/50 Index that measures the performance of publicly traded equity REITs and other real estate-related investments. The advisor attempts to track the index by investing all, or substantially all, of its assets-either directly or indirectly through a wholly owned subsidiary, which is itself a registered investment company-in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

MFS Technology Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in securities of issuers principally engaged in offering, using or developing products, processes, or services that will provide or will benefit significantly from technological advances and improvements. It normally invests the fund's assets primarily in equity securities. The fund may invest its assets in securities of companies of any size. It is non-diversified.

Franklin Utilities Fund - Class R6

STRATEGY: The investment seeks capital appreciation and current income. The fund normally invests at least 80% of its net assets in the securities of public utilities companies. These are companies that provide electricity, natural gas, water, and communications services to the public and companies that provide services to public utilities companies. It concentrates (invests more than 25% of its total assets) in companies operating in the utilities industry. The fund invests primarily in equity securities, which consist mainly of common stocks.

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DFA Commodity Strategy Portfolio - Institutional Class

STRATEGY: The investment seeks total return consisting of capital appreciation and current income. The Portfolio seeks to achieve its investment objective by generally investing in a universe of allowable commodity-linked derivative instruments and fixed income investment opportunities. It may invest up to 25% of its total assets in Dimensional Cayman Commodity Fund I Ltd.

Vanguard Energy Fund - Admiral Class

STRATEGY: The investment seeks to provide long-term capital appreciation. Under normal circumstances, the fund invests at least 80% of its assets in the common stocks of companies principally engaged in activities in the energy industry, such as the exploration, production, and transmission of energy or energy fuels; the making and servicing of component products for such activities; energy research; and energy conservation or pollution control.

ADDITIONAL DISCLOSURES

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NAV (Net Asset Value) is determined by calculating the total assets, deducting total liabilities and dividing the result by the number of shares outstanding.

Performance information for all publicly traded mutual funds, excluding Money Market funds, is provided by Morningstar®. Performance information for Money Market funds and certain other types of funds is provided by the respective fund manager. © 2003 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, ADP, nor its content providers is responsible for any damages or losses arising from any use of this information.

Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly.

The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for Money Market funds and certain other types of funds are provided by the respective fund manager.

Investment Type Definitions:

The investment types are four broad investment categories; each fund is categorized based on where the fund is listed in Morningstar, Inc.'s investment category. Income: Money Market, Stable Value, and Fixed Income investment funds. Growth and Income: Balanced and Lifestyle investment funds. Growth: Large and Mid Capitalization investment funds. Aggressive Growth: Small Capitalization, Specialty, Foreign Stock and World Stock investment funds.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

The Morningstar fund summaries provided above were prepared by others for general research purposes and are made available by ADP, LLC (ADP) in a non-fiduciary capacity. ADP makes this information available solely for the purpose of providing general reference material and not as an investment recommendation or advice.

Investment Risk

Foreign Securities Funds/Emerging Markets Funds: The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Sector Funds: The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Non-Diversified Funds: The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Small Cap Funds: The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Mid Cap Funds: The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-Yield Bond Funds: The investor should note that funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Tax-Free Municipal Bond Funds: The investor should note that the income from the tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

Target Date Funds: Target date funds generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

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For more information about the funds in your 401(k) plan, please view a current prospectus. Investment objectives, risks, charges, expenses, and other important information about a fund are contained in the prospectus.

Plan information

ACCOUNT ACCESS

You can access your account anytime.*

- www.mykplan.com
- 1-800-695-7526

You may also speak with a Service Representative Monday through Friday 8 am– 9 pm ET on days when the New York Stock Exchange is open.

PLAN ELIGIBILITY

You can take advantage of this employee benefit as soon as you have met your plan's age and service eligibility requirements:

- 18 years of age on the next plan entry date

CONTRIBUTIONS

- **Pre-tax:** 1% to 90%
- **Roth 401k:** 1% to 90%
- If you're 50 or older, you may also make a catch-up contribution in excess of Internal Revenue Code or plan limits. You may save an additional \$6,500 in your plan.

EMPLOYER CONTRIBUTIONS

VESTING

Your contributions and any amounts you rolled into the plan, adjusted for gains and losses, are always 100% yours.

PLAN INVESTMENTS

You choose how to invest your savings. You may select from the following:

- The variety of investments listed in the Performance Summary.

LOANS

Your plan allows you to borrow from your savings. (A fee may apply.)

- Number of loans outstanding at any one time: 2
- Minimum loan amount: \$500
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Interest rate: Prime + 2%

WITHDRAWALS

Types:

- Rollover
- Age 59½
- Hardship

Special rules: Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. See your Participant Website for more information.

DISTRIBUTIONS

Vested savings may be eligible for distribution upon retirement, death, disability or termination of employment.

*Except during scheduled maintenance.

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Plan information

ROLLOVERS

Rollovers are accepted into the plan, even if you have not yet met the plan's age and service requirements. See the Rollover form for instructions if you are interested.

ACCOUNT MANAGEMENT FEATURES

You may elect the following plan features online at www.mykplan.com.

Save Smart® allows you to save gradually over time, as you can afford to, to help you meet your retirement savings goals. This feature lets you increase your pre-tax plan contribution by 1, 2, or 3% annually on the date you choose.

Automatic Account Rebalancing is a tool that can help you keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account as often as you choose: quarterly, semi-annually, or annually.



Enroll Today.

ACCOUNT RESOURCES

Once you set up your account, it's easy to stay connected and get information.

Online: www.mykplan.com

The Participant Website provides instant access to your retirement account and the ability to make changes and perform transactions. You'll also find tools and calculators to help with your investment planning decisions so you can make the most of your plan benefit:

- Research plan investments
- Make investment elections
- Change your contribution amounts
- Elect Save Smart® and automatic Account Rebalancing
- Get prospectuses

Phone: 1-800-695-7526

The Voice Response System connects you to your plan account over the phone. Call 1-800-695-7526 to get account information and perform many of the transactions available on the Participant Website.

You can also speak to a Customer Service Representative Monday – Friday, 8am – 9pm ET.

QUARTERLY ACCOUNT STATEMENT

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period. Available on your Participant Website.

If you were provided with access information at your enrollment meeting, you can enroll online now at <https://www.mykplan.com/enroll>

You'll need to enter the plan number and passcode you received at the enrollment meeting:

Plan number: 284787

Passcode: _____

This passcode expires on: _____

After your plan is live, you can go to www.mykplan.com to enroll online or access your account. Look for your User ID and Password in the mail.

WANT TO LEARN MORE?

Scan the code with your mobile device to enroll.



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