

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.

➔ **Employee Signature:** _____ **Date:** ____/____/____

Fee Disclosure Statement for Participants of the Lantica Pizzeria Da Michele US 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.

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 31.00 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 \$15 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 the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, 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.

Mid Atlantic Trust Company Directed Trustee services include, but are not limited to, holding and administering the plan trust pursuant to the direction of company or named fiduciary, establishing a cash settlement account for the plan, purchasing and subscribing authorized plan investments and maintaining custody of said plan investments, accounting for plan investments on a regular basis, certifying the accuracy of statements, and more as defined in the Directed Trustee Agreement as entered into with the plan trust. The fee is \$71.67 per month which is pro-rated and charged against participant accounts 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 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.

Your employer has elected to use the 3(16) services of ERISA Fiduciary Services Inc. An annual account fee against the Plan assets will be charged. The annual account fee is based on the formula below:

Tier	Plan Assets as of the last business day of the prior plan year. For initial year of service billing will be calculated based on assets as of the first billing date.	Partner 3(16) Referred Client Service Fee	Partner Receives	Paychex Revenue Share of Service Fee
1	\$0.00 - \$99,999.99	\$600.00	\$450.00	\$150.00
2	\$100,000.00 - \$199,999.99	\$800.00	\$600.00	\$200.00
3	\$200,000.00 - \$299,999.99	\$1,000.00	\$750.00	\$250.00
4	\$300,000.00 - \$499,999.99	\$1,200.00	\$900.00	\$300.00
5	\$500,000.00 - \$999,999.99	\$1,500.00	\$1,125.00	\$375.00
6	\$1,000,000.00 - \$1,499,999.99	\$1,800.00	\$1,350.00	\$450.00
7	\$1,500,000.00 - \$1,999,999.99	\$2,000.00	\$1,500.00	\$500.00
8	\$2,000,000.00 - \$2,499,999.99	\$2,400.00	\$1,800.00	\$600.00
9	\$2,500,000.00 - \$2,999,999.99	\$2,600.00	\$1,950.00	\$650.00
10	\$3,000,000.00 - \$3,499,999.99	\$3,000.00	\$2,250.00	\$750.00
11	\$3,500,000.00 - \$3,999,999.99	\$3,500.00	\$2,625.00	\$875.00
12	\$4,000,000.00 - \$4,999,999.99	\$4,000.00	\$3,000.00	\$1,000.00
13	\$5,000,000.00 - \$5,999,999.99	\$5,000.00	\$3,750.00	\$1,250.00
14	\$6,000,000.00 - \$6,999,999.99	\$5,600.00	\$4,200.00	\$1,400.00
15	\$7,000,000.00 - \$9,999,999.99	\$6,300.00	\$4,725.00	\$1,575.00
16	Above \$10,000,000.00	*Custom Pricing	*Custom Pricing	*Custom Pricing

*See your Plan Administrator for specific fee

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 including preparation of amortization schedule.	\$175 general purpose 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 automated clearing house (ACH) transaction or via wire transfer.	\$18

Type of Fee	Description	Amount
Stale Check Fee	Fees charged to participants who fail to cash their distribution check by Paychex and third-party vendor. The amount of the fee depends on the services that are necessary to locate the participant.	\$65 Stale Check Processing to remit to Third-party vendor. Third-party Vendor Fees \$5 mailing fee to participant \$60 distribution of Stale Check Assets to participant or rollover of Stale Check Assets to IRA fee \$125 missing participant search fee
Participant Search Fee	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
Front/Back-End Load Fee	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate investment option for the investor.	None/waived
Redemption Fee	A fee assessed by an investment company to discourage short-term in and out trading of mutual fund shares. Redemption fees are credited directly to the investments' assets, not to the investment company. They are quoted as a percentage of sale proceeds sold within a specified period of time.	Refer to Section II, Fee and Expense Information of the Investment Chart.
Qualified Domestic Relations Order (QDRO) Processing Fee	Fee charged to the Participant for calculation and division of individual Participants Plan assets pursuant to a QDRO.	\$500 or as set forth on the QDRO determination of status paperwork.

Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the investment option's Web site(s) listed in the chart or by contacting Francesco Zimone at 1534 North McCadden Place, Los Angeles, CA 90028, 310-963-3992.

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/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/20				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Bond Funds										
BNY MELLON/STANDIS H GLOBAL FIXED INCOME I/ World Bond	SDGIX	5.61%	3.56%	3.99%	5.75%	0.86%	3.32%	1.81%	N/A	www.dreyfus.com FTSE WGBI NonUSD USD
DFA INFLATION PROTECTED SECURITIES I/ Inflation Protected Bond	DIPSX	7.96%	3.84%	3.64%	4.46%	8.28%	3.75%	3.52%	N/A	www.dfaus.com BBgBarc US Treasury US TIPS TR USD
DFA INTERMEDIATE GOVERNMENT FIXED INCOME I/ Intermediate Government	DFIGX	11.06%	4.36%	3.76%	6.18%	10.34%	4.05%	3.34%	N/A	www.dfaus.com BBgBarc US Government TR USD
DFA SHORT-TERM GOVERNMENT I/ Short Government	DFFGX	1.33%	1.11%	1.33%	4.70%	5.34%	2.32%	1.84%	N/A	www.dfaus.com BBgBarc Government 1-5 Yr TR USD
FEDERATED HERMES INSTITUTIONAL HIGH YIELD BOND INSTL/ High Yield Bond	FIHBX	0.30%	4.74%	6.73%	8.11%	(1.10%)	4.58%	6.48%	N/A	www.federatedinvestors.com ICE BofA US High Yield TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
INVESCO CORPORATE BOND Y/ Corporate Bond	ACCHX	8.60%	5.89%	5.93%	5.71%	9.50%	5.83%	5.47%	N/A
		www.invesco.com				BBgBarc US Corp Bond TR USD			
METROPOLITAN WEST TOTAL RETURN BOND I/ Intermediate - Term Bond	MWTIX	9.07%	4.33%	4.87%	6.12%	8.74%	4.30%	3.82%	N/A
		www.mwamllc.com				BBgBarc US Agg Bond TR USD			
Equity Funds									
COLUMBIA SMALL CAP INDEX INST 2/ Small Blend	CXXRX	(11.36%)	4.28%	11.03%	9.76%	(6.63%)	4.29%	10.50%	N/A
		www.columbiafunds.com				Russell 2000 TR USD			
DAVIS FINANCIAL Y/ Financial	DVFX	(18.66%)	1.93%	8.17%	6.52%	(14.69%)	5.29%	9.69%	N/A
		www.davisfunds.com				S&P 1500 Financials TR			
DFA COMMODITY STRATEGY INSTL/ Commodities Broad Basket	DCMSX	(15.81%)	(6.69%)	N/A	(6.84%)	(22.65%)	(8.47%)	(4.74%)	N/A
		www.dfaus.com				Morningstar Lng-Only Cmdty TR USD			
DFA GLOBAL EQUITY I/ World Stock	DGEIX	(1.92%)	5.52%	9.79%	7.41%	3.17%	6.86%	9.28%	N/A
		www.dfaus.com				MSCI ACWI Large Cap NR USD			
FRANKLIN UTILITIES R6/ Utilities	FUFRX	(4.39%)	9.12%	11.25%	7.82%	(3.85%)	10.18%	11.46%	N/A
		www.franklintempleton.com				S&P 1500 Utilities TR			
INVESCO OPPENHEIMER INTERNATIONAL GROWTH R6/ Foreign Large Growth	OIGIX	5.58%	4.03%	7.92%	6.32%	5.80%	5.61%	7.04%	N/A
		www.oppenheimerfunds.com				MSCI ACWI Ex USA Growth NR USD			
JANUS HENDERSON TRITON I/ Small Growth	JSMGX	(4.30%)	8.55%	14.28%	15.42%	3.48%	6.86%	12.92%	N/A
		www.janus.com				Russell 2000 Growth TR USD			
MAINSTAY MACKAY S&P 500 INDEX I/ Large Blend	MSPIX	7.29%	10.42%	13.63%	9.83%	7.48%	10.47%	13.97%	N/A
		www.nylim.com				Russell 1000 TR USD			
MFS TECHNOLOGY R6/ Technology	MTCLX	26.24%	21.53%	20.01%	20.17%	35.85%	21.91%	19.38%	N/A
		www.mfs.com				Morningstar US Technology TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
PARNASSUS CORE EQUITY INST/ Large Blend	PRILX	6.75%	10.84%	13.63%	10.40%	7.48%	10.47%	13.97%	N/A
		www.parnassusfunds.com				Russell 1000 TR USD			
PRINCIPAL MID CAP GROWTH I/ Mid - Cap Growth	PGWIX	14.98%	10.69%	14.68%	6.20%	11.91%	11.60%	15.09%	N/A
		www.wamu.com/wmgroupoffunds				Russell Mid Cap Growth TR USD			
T. ROWE PRICE MEDIA & TELECOMMUNICAT IONS/ Communications	PRMTX	32.13%	19.52%	19.87%	15.39%	10.62%	7.07%	10.47%	N/A
		www.troweprice.com				S&P 1500 Telecom Services TR			
VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity	VBIAX	8.24%	8.04%	9.94%	6.42%	3.70%	6.00%	7.76%	N/A
		www.vanguard.com				Morningstar Mod Tgt Risk TR USD			
VANGUARD DEVELOPED MARKETS INDEX ADM/ Foreign Large Blend	VTMGX	(4.26%)	2.46%	6.09%	3.65%	(4.80%)	2.26%	4.97%	N/A
		www.vanguard.com				MSCI ACWI Ex USA NR USD			
VANGUARD EMERGING MARKETS STOCK INDEX ADML/ Diversified Emerging Markets	VEMAX	(2.92%)	2.16%	3.14%	4.72%	(3.39%)	2.86%	3.27%	N/A
		www.vanguard.com				MSCI EM NR USD			
VANGUARD ENERGY ADMN/ Equity Energy	VGELX	(31.59%)	(6.55%)	(0.60%)	5.76%	(37.49%)	(10.40%)	(0.66%)	N/A
		www.vanguard.com				S&P 1500 Energy TR			
VANGUARD EQUITY INCOME ADML/ Large Value	VEIRX	(5.45%)	7.15%	12.02%	7.28%	(8.84%)	4.64%	10.41%	N/A
		www.vanguard.com				Russell 1000 Value TR USD			
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	24.77%	14.92%	16.77%	7.24%	23.28%	15.89%	17.23%	N/A
		www.vanguard.com				Russell 1000 Growth TR USD			
VANGUARD HEALTH CARE ADMIRAL/ Health	VGHAX	19.02%	6.79%	15.55%	10.71%	10.80%	8.43%	15.97%	N/A
		www.vanguard.com				S&P 1500 Health Care TR			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend	VIMAX	(0.20%) www.vanguard.com	6.99%	12.47%	9.40%	(2.24%) Russell Mid Cap TR USD	6.76%	12.35%	N/A
VANGUARD REAL ESTATE INDEX ADML/ Real Estate	VGSLX	(6.93%) www.vanguard.com	5.36%	9.71%	9.47%	(12.95%) S&P United States REIT TR USD	3.86%	8.94%	N/A
VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value	VSIAX	(16.48%) www.vanguard.com	2.00%	9.35%	9.56%	(17.48%) Russell 2000 Value TR USD	1.26%	7.82%	N/A
VANGUARD TARGET RETIREMENT 2015 INV/ Target Date 2015	VTXVX	5.45% www.vanguard.com	5.47%	7.55%	6.11%	5.50% Morningstar Lifetime Mod 2015 TR USD	5.57%	7.38%	N/A
VANGUARD TARGET RETIREMENT 2020 INV/ Target Date 2020	VTWNX	5.09% www.vanguard.com	5.96%	8.31%	6.19%	5.44% Morningstar Lifetime Mod 2020 TR USD	5.90%	8.04%	N/A
VANGUARD TARGET RETIREMENT 2025 INV/ Target Date 2025	VTTVX	4.82% www.vanguard.com	6.29%	8.88%	6.67%	4.87% Morningstar Lifetime Mod 2025 TR USD	6.17%	8.73%	N/A
VANGUARD TARGET RETIREMENT 2030 INV/ Target Date 2030	VTHR3	4.40% www.vanguard.com	6.47%	9.37%	6.48%	3.66% Morningstar Lifetime Mod 2030 TR USD	6.32%	9.28%	N/A
VANGUARD TARGET RETIREMENT 2035 INV/ Target Date 2035	VTTHX	3.94% www.vanguard.com	6.62%	9.84%	7.18%	1.91% Morningstar Lifetime Mod 2035 TR USD	6.28%	9.56%	N/A
VANGUARD TARGET RETIREMENT 2040 INV/ Target Date 2040	VFORX	3.46% www.vanguard.com	6.76%	10.08%	6.77%	0.32% Morningstar Lifetime Mod 2040 TR USD	6.12%	9.57%	N/A

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045	VTIVX	2.97%	6.79%	10.10%	7.52%	(0.69%)	5.94%	9.45%	N/A
		www.vanguard.com				Morningstar Lifetime Mod 2045 TR USD			
VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050	VFIFX	3.02%	6.79%	10.10%	6.81%	(1.13%)	5.81%	9.32%	N/A
		www.vanguard.com				Morningstar Lifetime Mod 2050 TR USD			
VANGUARD TARGET RETIREMENT 2055 INV/ Target - Date 2055	VFFVX	2.95%	6.77%	N/A	9.55%	(1.32%)	5.72%	9.20%	N/A
		www.vanguard.com				Morningstar Lifetime Mod 2055 TR USD			
VANGUARD TARGET RETIREMENT 2060 INV/ Target Date 2051+	VTTSX	2.95%	6.76%	N/A	9.16%	(1.46%)	5.63%	9.06%	N/A
		www.vanguard.com				Morningstar Lifetime Mod 2060 TR USD			
VANGUARD TARGET RETIREMENT 2065 INV/ Target - Date 2060+	VLXVX	2.84%	N/A	N/A	6.17%	(1.46%)	5.63%	9.06%	N/A
		www.vanguard.com				Morningstar Lifetime Mod 2060 TR USD			
VANGUARD TARGET RETIREMENT INCOME INV/ Target Date Retirement	VTINX	5.69%	4.93%	5.84%	5.30%	4.35%	4.54%	5.74%	N/A
		www.vanguard.com				Morningstar Lifetime Mod Incm TR USD			
VANGUARD WELLESLEY INCOME ADML/ Allocation 30 - 50% Equity	VWIAX	5.73%	6.72%	7.91%	6.89%	5.74%	5.58%	6.43%	N/A
		www.vanguard.com				Morningstar Mod Con Tgt Risk TR USD			
VIRTUS EMERGING MARKETS OPPORTUNITIES R6/ Diversified Emerging Markets	VREMX	(6.71%)	2.69%	5.00%	1.63%	(3.39%)	2.86%	3.27%	N/A
		www.virtusinvestmentpartners.com				MSCI EM NR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
WELLS FARGO PRECIOUS METALS INST/ Equity Precious Metals	EKWYX	43.74%	15.00%	(1.28%)	11.11%	(1.38%)	6.61%	(0.65%)	N/A
		www.wellsfargoadvantagefunds.com				MSCI World/Metals & Mining NR USD			
Money Market Funds									
VANGUARD MONEY MARKET RESERVES FEDERAL/ Money Market	VMFXX	1.39%	1.10%	0.55%	4.09%	2.11%	1.50%	0.91%	N/A
		www.vanguard.com				ICE BofA USD 3M Dep OR CM TR USD			

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

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Section II. Fee and Expense Information

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

Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Bond Funds							
BNY MELLON/STANDIS H GLOBAL FIXED INCOME I/ World Bond	SDGIX	0.51%	\$ 5.10	N/A	60 Days	4 in 12 Months	N/A
Additional Description: None							
DFA INFLATION PROTECTED SECURITIES I/ Inflation Protected Bond	DIPSX	0.11%	\$ 1.10	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA INTERMEDIATE GOVERNMENT FIXED INCOME I/ Intermediate Government	DFIGX	0.12%	\$ 1.20	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA SHORT-TERM GOVERNMENT I/ Short Government	DFFGX	0.19%	\$ 1.90	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
FEDERATED HERMES INSTITUTIONAL HIGH YIELD BOND INSTL/ High Yield Bond	FIHBX	0.50%	\$ 5.00	N/A	30 Days	2 in 12 Months	N/A
Additional Description: None							
INVESCO CORPORATE BOND Y/ Corporate Bond	ACCHX	0.55%	\$ 5.50	N/A	N/A	N/A	N/A
Additional Description: None							
METROPOLITAN WEST TOTAL RETURN BOND I/ Intermediate - Term Bond	MWTIX	0.44%	\$ 4.40	N/A	N/A	2 in 30 Days	N/A
Additional Description: None							
Equity Funds							
COLUMBIA SMALL CAP INDEX INST 2/ Small Blend	CXXRX	0.20%	\$ 2.00	N/A	N/A	1 in 28 Days	N/A
Additional Description: None							
DAVIS FINANCIAL Y/ Financial	DVFX	0.72%	\$ 7.20	N/A	N/A	N/A	N/A
Additional Description: None							
DFA COMMODITY STRATEGY INSTL/ Commodities Broad Basket	DCMSX	0.31%	\$ 3.10	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA GLOBAL EQUITY I/ World Stock	DGEIX	0.28%	\$ 2.80	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
FRANKLIN UTILITIES R6/ Utilities	FUFRX	0.50%	\$ 5.00	N/A	N/A	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
INVESCO OPPENHEIMER INTERNATIONAL GROWTH R6/ Foreign Large Growth	OIGIX	0.69%	\$ 6.90	N/A	N/A	N/A	N/A
Additional Description: None							
JANUS HENDERSON TRITON I/ Small Growth	JSMGX	0.76%	\$ 7.60	N/A	N/A	N/A	N/A
Additional Description: None							
MAINSTAY MACKAY S&P 500 INDEX I/ Large Blend	MSPIX	0.29%	\$ 2.90	N/A	N/A	N/A	N/A
Additional Description: None							
MFS TECHNOLOGY R6/ Technology	MTCLX	0.84%	\$ 8.40	N/A	N/A	2 in 3 Months	N/A
Additional Description: None							
PARNASSUS CORE EQUITY INST/ Large Blend	PRILX	0.63%	\$ 6.30	N/A	5 Days	N/A	N/A
Additional Description: None							
PRINCIPAL MID CAP GROWTH I/ Mid - Cap Growth	PGWIX	0.75%	\$ 7.50	N/A	N/A	1 in 30 Days	30 Days
Additional Description: None							
T. ROWE PRICE MEDIA & TELECOMMUNICAT IONS/ Communications	PRMTX	0.76%	\$ 7.60	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity	VBIAX	0.07%	\$ 0.70	N/A	N/A	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
VANGUARD DEVELOPED MARKETS INDEX ADM/ Foreign Large Blend	VTMGX	0.07%	\$ 0.70	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD EMERGING MARKETS STOCK INDEX ADML/ Diversified Emerging Markets	VEMAX	0.14%	\$ 1.40	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD ENERGY ADMN/ Equity Energy	VGELX	0.24%	\$ 2.40	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD EQUITY INCOME ADML/ Large Value	VEIRX	0.18%	\$ 1.80	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	0.05%	\$ 0.50	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD HEALTH CARE ADMIRAL/ Health	VGHAX	0.27%	\$ 2.70	1.00% if redeemed within 364 days	N/A	N/A	N/A
Additional Description: None							
VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend	VIMAX	0.05%	\$ 0.50	N/A	N/A	N/A	N/A
Additional Description: None							

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

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
VANGUARD TARGET RETIREMENT 2040 INV/ Target Date 2040	VFORX	0.14%	\$ 1.40	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045	VTIVX	0.15%	\$ 1.50	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050	VFIFX	0.15%	\$ 1.50	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD TARGET RETIREMENT 2055 INV/ Target - Date 2055	VFFVX	0.15%	\$ 1.50	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD TARGET RETIREMENT 2060 INV/ Target Date 2051+	VTTSX	0.15%	\$ 1.50	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD TARGET RETIREMENT 2065 INV/ Target - Date 2060+	VLXVX	0.15%	\$ 1.50	N/A	N/A	N/A	N/A
Additional Description: None							

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

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

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

*** = number of round trips permitted

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

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.html>. 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 financial goals.

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