

Mesirow Index Elite		Investment Selection
21546	STATE STREET TARGET RETIREMENT 2030 K	%
21548	STATE STREET TARGET RETIREMENT 2035 K	%
21550	STATE STREET TARGET RETIREMENT 2040 K	%
21552	STATE STREET TARGET RETIREMENT 2045 K	%
21554	STATE STREET TARGET RETIREMENT 2050 K	%
21556	STATE STREET TARGET RETIREMENT 2055 K	%
21558	STATE STREET TARGET RETIREMENT 2060 K	%
21560	STATE STREET AGGREGATE BOND INDEX K	%
21564	STATE STREET GLOBAL ALL CAP EQUITY EX-US INDEX K	%
21566	STATE STREET EQUITY 500 INDEX K	%
21624	ISHARES RUSSELL MID-CAP INDEX K	%
36349	FIDELITY SMALL CAP INDEX	%
21562	STATE STREET TARGET RETIREMENT K	%
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 GS1 GROUP INC 401(k) Profit Sharing Plan & Trust

Overview

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

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

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

Part One: General Plan Information

Enrollment

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

• <http://www.paychexflex.com>

• Fax: 585-389-7252

• Mail correspondence:

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

Plan Investment Changes

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

Voting of Proxy

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

Asset Management

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

Part Two: Administrative Expenses

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

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

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

Paychex returns any payments which Paychex would have received from the investments in the Plan's lineup pro-rata to the Plan and assesses an annual account fee against the Plan assets. The annual account fee is based on the formula below.

Minimum Asset Value in the Plan	Maximum Asset Value in the Plan	Annual Account Fee (bps)
\$0.00	\$99,999.99	46bps
\$100,000.00	\$499,999.99	42bps
\$500,000.00	\$999,999.99	31bps
\$1,000,000.00	\$2,999,999.99	25bps
\$3,000,000.00	\$3,999,999.99	15bps
\$4,000,000.00	\$9,999,999.99	14bps
\$10,000,000.00	\$14,999,999.99	13bps
\$15,000,000.00	\$39,999,999.99	10bps
\$40,000,000.00+		8bps

Basis points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 40bps = .40% = .004).

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

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

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 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 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 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

Your employer has elected to utilize the Mesirow Index Elite Guided Fund Select offering. Mesirow Financial Investment Management, Inc. will serve as the 3(38) investment fiduciary for this offering. As the 3(38) fiduciary they will (i) act with discretionary authority over the plan investment selection and monitoring; (ii) accept ERISA 3(38) fiduciary responsibility for investment-related decisions, and; (iii) assist with the preparation of Investment Policy Statements (IPS). The 5bps annual fee for this service is pro-rated and charged against participant accounts based on account balance.

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

Part Three: Individual Expenses

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

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request 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
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.	\$75 - Stale Check Processing to remit to Third-party vendor.
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
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 Ernesto Garcia at 630 N Rosemead Blvd 150, Pasadena, CA 91107, 626-510-6384.

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 12/31/20				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Bond Funds										
STATE STREET AGGREGATE BOND INDEX K/ Intermediate - Term Bond	SSFEX	N/A	N/A	N/A	N/A	7.51%	4.44%	3.84%	3.94%	BBgBarc US Agg Bond TR USD
Equity Funds										
FIDELITY SMALL CAP INDEX/ Small Blend	FSSNX	N/A	N/A	N/A	N/A	19.96%	13.26%	11.20%	13.44%	Russell 2000 TR USD
ISHARES MSCI EAFE INTERNATIONAL INDEX K/ Foreign Large Blend	BTMKX	N/A	N/A	N/A	N/A	10.65%	8.93%	4.92%	4.68%	MSCI ACWI Ex USA NR USD
ISHARES RUSSELL MID-CAP INDEX K/ Mid - Cap Blend	BRMKX	N/A	N/A	N/A	N/A	17.10%	13.40%	12.41%	10.58%	Russell Mid Cap TR USD
STATE STREET EQUITY 500 INDEX K/ Large Blend	SSSYX	N/A	N/A	N/A	N/A	20.96%	15.60%	14.01%	12.93%	Russell 1000 TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
STATE STREET GLOBAL ALL CAP EQUITY EX-US INDEX K/ Foreign Large Blend	SSGLX	N/A	N/A	N/A	N/A	10.65%	8.93%	4.92%	4.82%
		www.ssga.com/				MSCI ACWI Ex USA NR USD			
STATE STREET TARGET RETIREMENT 2020 K/ Target Date 2020	SSBOX	N/A	N/A	N/A	N/A	13.32%	9.20%	7.63%	7.20%
		www.ssga.com/				Morningstar Lifetime Mod 2020 TR USD			
STATE STREET TARGET RETIREMENT 2025 K/ Target Date 2025	SSBSX	N/A	N/A	N/A	N/A	13.67%	9.88%	8.22%	7.73%
		www.ssga.com/				Morningstar Lifetime Mod 2025 TR USD			
STATE STREET TARGET RETIREMENT 2030 K/ Target Date 2030	SSBYX	N/A	N/A	N/A	N/A	13.69%	10.58%	8.79%	8.24%
		www.ssga.com/				Morningstar Lifetime Mod 2030 TR USD			
STATE STREET TARGET RETIREMENT 2035 K/ Target Date 2035	SSCKX	N/A	N/A	N/A	N/A	13.38%	11.14%	9.17%	8.62%
		www.ssga.com/				Morningstar Lifetime Mod 2035 TR USD			
STATE STREET TARGET RETIREMENT 2040 K/ Target Date 2040	SSCQX	N/A	N/A	N/A	N/A	13.09%	11.48%	9.34%	8.83%
		www.ssga.com/				Morningstar Lifetime Mod 2040 TR USD			
STATE STREET TARGET RETIREMENT 2045 K/ Target Date 2045	SSDEX	N/A	N/A	N/A	N/A	12.95%	11.61%	9.33%	8.87%
		www.ssga.com/				Morningstar Lifetime Mod 2045 TR USD			
STATE STREET TARGET RETIREMENT 2050 K/ Target Date 2050	SSDLX	N/A	N/A	N/A	N/A	12.91%	11.62%	9.24%	8.83%
		www.ssga.com/				Morningstar Lifetime Mod 2050 TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
STATE STREET TARGET RETIREMENT 2055 K/ Target - Date 2055	SSDQX	N/A	N/A	N/A	N/A	12.91%	11.61%	9.14%	8.77%
		www.ssga.com/				Morningstar Lifetime Mod 2055 TR USD			
STATE STREET TARGET RETIREMENT 2060 K/ Target - Date 2060+	SSDYX	N/A	N/A	N/A	N/A	12.89%	11.57%	9.00%	8.70%
		www.ssga.com/				Morningstar Lifetime Mod 2060 TR USD			
STATE STREET TARGET RETIREMENT K/ Target Date Retirement	SSFOX	N/A	N/A	N/A	N/A	10.56%	7.10%	5.73%	5.54%
		www.ssga.com/				Morningstar Lifetime Mod Incm TR USD			
TIAA CREF EQUITY INDEX INSTITUTIONAL/ Large Blend	TIEIX	N/A	N/A	N/A	N/A	20.96%	15.60%	14.01%	7.15%
		www.tiaa-cref.org				Russell 1000 TR USD			
VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity	VBIAX	N/A	N/A	N/A	N/A	12.82%	9.75%	7.77%	6.74%
		www.vanguard.com				Morningstar Mod Tgt Risk TR USD			
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	N/A	N/A	N/A	N/A	38.49%	21.00%	17.21%	7.70%
		www.vanguard.com				Russell 1000 Growth TR USD			
VANGUARD SMALL CAP GROWTH INDEX ADML/ Small Growth	VSGAX	N/A	N/A	N/A	N/A	34.63%	16.36%	13.48%	15.96%
		www.vanguard.com				Russell 2000 Growth TR USD			
VANGUARD SMALL CAP INDEX ADML/ Small Blend	VSMAX	N/A	N/A	N/A	N/A	19.96%	13.26%	11.20%	8.77%
		www.vanguard.com				Russell 2000 TR USD			
VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value	VSIAX	N/A	N/A	N/A	N/A	4.63%	9.65%	8.66%	11.28%
		www.vanguard.com				Russell 2000 Value TR USD			
VANGUARD VALUE INDEX ADML/ Large Value	VVIAX	N/A	N/A	N/A	N/A	2.80%	9.74%	10.50%	6.98%
		www.vanguard.com				Russell 1000 Value TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Money Market Funds									
METLIFE GAC SERIES 25053 0/ Stable Value	250X0	N/A	N/A	N/A	N/A	4.71%	2.17%	1.35%	N/A
www.metlife.com					USTREAS T-Bill Cnst Mat Rate 3 Yr				

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							
STATE STREET AGGREGATE BOND INDEX K/ Intermediate - Term Bond	SSFEX	0.03%	\$ 0.30	N/A	N/A	1 in 30 Days	N/A
Additional Description: None							
Equity Funds							
FIDELITY SMALL CAP INDEX/ Small Blend	FSSNX	0.03%	\$ 0.30	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: None							
ISHARES MSCI EAFE INTERNATIONAL INDEX K/ Foreign Large Blend	BTMKX	0.03%	\$ 0.30	N/A	N/A	N/A	N/A
Additional Description: None							
ISHARES RUSSELL MID-CAP INDEX K/ Mid - Cap Blend	BRMKX	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 ****
STATE STREET EQUITY 500 INDEX K/ Large Blend	SSSYX	0.02%	\$ 0.20	N/A	N/A	1 in 30 Days	N/A
Additional Description: None							
STATE STREET GLOBAL ALL CAP EQUITY EX-US INDEX K/ Foreign Large Blend	SSGLX	0.07%	\$ 0.70	N/A	N/A	1 in 30 Days	N/A
Additional Description: None							
STATE STREET TARGET RETIREMENT 2020 K/ Target Date 2020	SSBOX	0.09%	\$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None							
STATE STREET TARGET RETIREMENT 2025 K/ Target Date 2025	SSBSX	0.09%	\$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None							
STATE STREET TARGET RETIREMENT 2030 K/ Target Date 2030	SSBYX	0.09%	\$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None							
STATE STREET TARGET RETIREMENT 2035 K/ Target Date 2035	SSCKX	0.09%	\$ 0.90	N/A	N/A	1 in 30 Days	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 ****
STATE STREET TARGET RETIREMENT 2040 K/ Target Date 2040	SSCQX	0.09% \$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None						
STATE STREET TARGET RETIREMENT 2045 K/ Target Date 2045	SSDEX	0.09% \$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None						
STATE STREET TARGET RETIREMENT 2050 K/ Target Date 2050	SSDLX	0.09% \$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None						
STATE STREET TARGET RETIREMENT 2055 K/ Target - Date 2055	SSDQX	0.09% \$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None						
STATE STREET TARGET RETIREMENT 2060 K/ Target - Date 2060+	SSDYX	0.09% \$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None						
STATE STREET TARGET RETIREMENT K/ Target Date Retirement	SSFOX	0.09% \$ 0.90	N/A	N/A	1 in 30 Days	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 ****
TIAA CREF EQUITY INDEX INSTITUTIONAL/ Large Blend	TIEIX	0.05% \$ 0.50	N/A	60 Days	N/A	N/A
Additional Description: None						
VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity	VBIAX	0.07% \$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None						
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	0.05% \$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None						
VANGUARD SMALL CAP GROWTH INDEX ADML/ Small Growth	VSGAX	0.07% \$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None						
VANGUARD SMALL CAP INDEX ADML/ Small Blend	VSMAX	0.05% \$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None						
VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value	VSIAX	0.07% \$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None						
VANGUARD VALUE INDEX ADML/ Large Value	VVIAX	0.05% \$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None						
Money Market Funds						
METLIFE GAC SERIES 25053 0/ Stable Value	250X0	0.62% \$ 6.20	N/A	N/A	N/A	N/A
Additional Description: None						

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

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

*** = number of round trips permitted

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

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

to think about whether an investment in a particular option, along with your other investments, will help you achieve your

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

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