PAYCHEX®

Retirement Services Enrollment Form

Enrollment Methods

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

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

Employee Information (All information is required)

Employee Name ______________________________ Social Security Number XXX – XX – ______________

Company Name Elviras Restaurant LLC

Office/Client Number 0741 / 20017133

Date of Birth ______/______/________ Date of Hire ________/______/________ Phone Number (________)______________

E-mail Address |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Enrollment (Check one box)

If neither box is checked and a deferral field is filled in, you will be enrolled in the plan at the stated amount. If you wish to change your deferral election to zero percent in any source, place 0% on the line provided for that source. If you do not, the current election for that source will remain as it was prior to completing this updated election.

❒ **Yes,** I want to enroll in the plan at this time. I acknowledge that I have received a copy of the plan's Fee Disclosure Statement for Participants. I have indicated below the percentage or dollar amount that I want to contribute to the plan through payroll deduction. **You must select the same method (percentage or dollar amount) for all contribution types.** Percentages must be in increments of 1% (**non-whole numbers will be rounded down** to the nearest percent).

Check one: ❒ **Percentage per pay period**
❒ **Dollar Amount per pay period** (Consult with your employer to determine if your plan permits.)

Pretax Salary Deferral ________

Roth 401(k) Deferral* ________

Pretax Catch-up Deferral** ________

Roth Catch-up Deferral** ________

*Consult with your employer to determine if the Roth 401(k) option is available in your plan. Also, loans and hardship withdrawals will not be issued from your Roth 401(k) balance.
**For catch-up deferrals, you must be eligible to make elective deferrals under your employer's 401(k) plan and have, or will have, attained age 50 before the close of the calendar year. If you have not met the age requirement you will not be enrolled in catch-up contributions.

Important: All deferrals that you elect in this section will be invested using the same fund allocation percentages that you select in the "Investment Selection" below.

❒ **No,** I do not want to enroll in the plan at this time. My deferral is zero.

Investment Selection

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

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

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

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

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

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

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

Paychex 401(k) Pooled Employer Plan		Investment Selection
11332	VANGUARD MONEY MARKET RESERVES FEDERAL	%
14514	JPMORGAN CORE BOND R6	%
17968	VANGUARD GROWTH INDEX ADML	%
18504	VANGUARD VALUE INDEX ADML	%
20587	T. ROWE PRICE SMALL-CAP VALUE I	%
21542	STATE STREET TARGET RETIREMENT 2020 K	%
21544	STATE STREET TARGET RETIREMENT 2025 K	%
21546	STATE STREET TARGET RETIREMENT 2030 K	%
21548	STATE STREET TARGET RETIREMENT 2035 K	%

(Funds continued on next page)

Paychex 401(k) Pooled Employer Plan		Investment Selection
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	%
21562	STATE STREET TARGET RETIREMENT K	%
21564	STATE STREET GLOBAL ALL CAP EQUITY EX-US INDEX K	%
21566	STATE STREET EQUITY 500 INDEX K	%
32344	MFS INTL DIVERSIFICATION R6	%
36336	FIDELITY EXTENDED MARKET INDEX	%
46727	STATE STREET TARGET RETIREMENT 2065 K	%
12043	AMERICAN FUNDS AMERICAN BALANCED R6	%
	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 Paychex Pooled Employer 401(k) Plan

Overview

As a participant in the Paychex Pooled Employer 401(k) Plan (the "Plan"), which has been adopted 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, by mobile app, 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:**

Paychex
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 participant level investment selections: KELLY ROJAS, 866-998-5879.

Part Two: Administrative Expenses

Administrative expenses for such duties as recordkeeping, plan administration, document services, delivery of participant communications, trustee services, investment management, plan audit, fiduciary bonding, beneficiary tracking, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Paychex charges administrative fees for the services provided to the plan. Paychex administrative expenses include monthly Administrative fees, a Pooled Employer Plan Fee, per participant fees, and set up fees. Your employer also has the option to be reimbursed by the plan for expenses they have paid. 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.

Certain Paychex administrative fees may be paid from plan assets if elected by the employer. Certain restrictions may apply. You may contact your employer 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 plan assets totaled $0.00.

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.

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.
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	$75

Type of Fee	Description	Amount
Managed Account Fee	Fee for using GuidedChoice® managed account services. GuidedChoice® provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided. Paychex does not deliver the GuidedChoice® managed account services or make recommendations as to the selection of an advice provider or investments.	45 bps or .45% of the first $100,000 in assets with an annual maximum of $450 regardless of asset level. These fees are prorated and charged on a quarterly basis.
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 - Use of standard form provided by Paychex $1,200 - Use of custom or modified standard form

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 Paychex Retirement LLC, 1175 John Street, West Henrietta, NY 14586, 866-385-5005.

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 03/31/21 1yr.	5yr.	10yr.	Since Inception	Benchmark 1yr.	5yr.	10yr.	Since Inception
Bond Funds									
JPMORGAN CORE BOND R6/ Intermediate - Term Bond	JCBUX	2.82%	3.50%	3.69%	4.52%	0.71%	3.10%	3.44%	4.09%
		www.jpmorganfunds.com				BBgBarc US Agg Bond TR USD			
STATE STREET AGGREGATE BOND INDEX K/ Intermediate - Term Bond	SSFEX	0.73%	2.95%	N/A	3.12%	0.71%	3.10%	3.44%	3.25%
		www.ssga.com/				BBgBarc US Agg Bond TR USD			
Equity Funds									
AMERICAN FUNDS AMERICAN BALANCED R6/ Allocation 50 - 70% Equity	RLBGX	30.58%	10.79%	10.18%	11.86%	33.07%	9.75%	7.59%	9.45%
		www.americanfunds.com				Morningstar Mod Tgt Risk TR USD			
FIDELITY EXTENDED MARKET INDEX/ Mid - Cap Blend	FSMAX	97.89%	18.00%	13.15%	15.70%	73.64%	14.67%	12.47%	14.66%
		www.fidelity.com				Russell Mid Cap TR USD			
MFS INTL DIVERSIFICATIO N R6/ Foreign Large Blend	MDIZX	46.47%	11.94%	7.65%	10.05%	49.41%	9.76%	4.93%	6.69%
		www.mfs.com				MSCI ACWI Ex USA NR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/21 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
STATE STREET EQUITY 500 INDEX K/ Large Blend	SSSYX	56.09% 16.18% N/A 13.18% www.ssga.com/	60.59% 16.66% 13.97% 13.41% Russell 1000 TR USD
STATE STREET GLOBAL ALL CAP EQUITY EX-US INDEX K/ Foreign Large Blend	SSGLX	52.84% 9.88% N/A 5.20% www.ssga.com/	49.41% 9.76% 4.93% 5.19% MSCI ACWI Ex USA NR USD
STATE STREET TARGET RETIREMENT 2020 K/ Target Date 2020	SSBOX	27.47% 8.82% N/A 7.08% www.ssga.com/	26.08% 8.69% 7.18% 6.94% Morningstar Lifetime Mod 2020 TR USD
STATE STREET TARGET RETIREMENT 2025 K/ Target Date 2025	SSBSX	33.62% 10.51% N/A 8.35% www.ssga.com/	29.78% 9.53% 7.77% 7.53% Morningstar Lifetime Mod 2025 TR USD
STATE STREET TARGET RETIREMENT 2030 K/ Target Date 2030	SSBYX	38.14% 11.56% N/A 9.13% www.ssga.com/	35.26% 10.51% 8.39% 8.19% Morningstar Lifetime Mod 2030 TR USD
STATE STREET TARGET RETIREMENT 2035 K/ Target Date 2035	SSCKX	42.24% 12.24% N/A 9.60% www.ssga.com/	41.93% 11.44% 8.90% 8.78% Morningstar Lifetime Mod 2035 TR USD
STATE STREET TARGET RETIREMENT 2040 K/ Target Date 2040	SSCQX	46.03% 12.78% N/A 9.92% www.ssga.com/	47.89% 12.09% 9.19% 9.17% Morningstar Lifetime Mod 2040 TR USD
STATE STREET TARGET RETIREMENT 2045 K/ Target Date 2045	SSDEX	49.91% 13.27% N/A 10.23% www.ssga.com/	51.57% 12.40% 9.26% 9.34% Morningstar Lifetime Mod 2045 TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/21 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
STATE STREET TARGET RETIREMENT 2050 K/ Target Date 2050	SSDLX	52.00% 13.43% N/A 10.30% www.ssga.com/	52.97% 12.46% 9.21% 9.34% Morningstar Lifetime Mod 2050 TR USD
STATE STREET TARGET RETIREMENT 2055 K/ Target - Date 2055	SSDQX	51.77% 13.45% N/A 10.30% www.ssga.com/	53.35% 12.45% 9.11% 9.28% Morningstar Lifetime Mod 2055 TR USD
STATE STREET TARGET RETIREMENT 2060 K/ Target - Date 2060+	SSDYX	51.76% 13.43% N/A 10.29% www.ssga.com/	53.51% 12.41% 9.00% 9.21% Morningstar Lifetime Mod 2060 TR USD
STATE STREET TARGET RETIREMENT 2065 K/ Target - Date 2060+	SSFKX	50.06% N/A N/A 48.44% www.ssga.com/	53.51% 12.41% 9.00% 52.58% Morningstar Lifetime Mod 2060 TR USD
STATE STREET TARGET RETIREMENT K/ Target Date Retirement	SSFOX	21.11% 6.87% N/A 5.61% www.ssga.com/	20.75% 6.76% 5.49% 5.45% Morningstar Lifetime Mod Incm TR USD
T. ROWE PRICE SMALL-CAP VALUE I/ Small Blend	PRVIX	83.86% 14.98% 11.06% 14.00% www.troweprice.com	94.85% 16.35% 11.68% 13.83% Russell 2000 TR USD
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	64.95% 20.60% 16.27% 8.26% www.vanguard.com	62.74% 21.05% 16.63% 7.65% Russell 1000 Growth TR USD
VANGUARD VALUE INDEX ADML/ Large Value	VVIAX	51.33% 12.72% 11.63% 7.14% www.vanguard.com	56.09% 11.74% 10.99% 7.46% Russell 1000 Value TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/21 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
Money Market Funds			
VANGUARD MONEY MARKET RESERVES FEDERAL/ Money Market	VMFXX	0.11% 1.08% 0.55% 4.01% www.vanguard.com	0.64% 1.49% 0.90% N/A 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.

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. With the return of concessions feature for this plan, the revenue 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							
JPMORGAN CORE BOND R6/ Intermediate - Term Bond	JCBUX	0.34%	$ 3.40	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None							
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							
AMERICAN FUNDS AMERICAN BALANCED R6/ Allocation 50 - 70% Equity	RLBGX	0.26%	$ 2.60	N/A	N/A	N/A	N/A
Additional Description: None							
FIDELITY EXTENDED MARKET INDEX/ Mid - Cap Blend	FSMAX	0.05%	$ 0.50	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: None							
MFS INTL DIVERSIFICATIO N R6/ Foreign Large Blend	MDIZX	0.75%	$ 7.50	N/A	N/A	2 in 3 Months	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 2065 K/ Target - Date 2060+	SSFKX	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 K/ Target Date Retirement	SSFOX	0.09%	$ 0.90	N/A	N/A	1 in 30 Days	N/A
Additional Description: None							
T. ROWE PRICE SMALL-CAP VALUE I/ Small Blend	PRVIX	0.72%	$ 7.20	1.00% if redeemed within 90 days	N/A	N/A	N/A
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 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							
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 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

The information set forth in this document is based upon information that Paychex has received from unaffiliated third parties. Paychex has not verified the accuracy or completeness of the information and cannot be responsible for any inaccuracies in the information from third party sources. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals to assist you in your interpretation of that information and if so, the nature of professional assistance that you may need. Paychex is not responsible for the manner in which you interpret the information in this document.

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.