

**Participant Information - All Information is Required**

Participant Name \_\_\_\_\_ Email Address \_\_\_\_\_

Company Name Lantica Pizzeria Da Michele USA LLC Phone Number \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Date of Hire \_\_\_\_/\_\_\_\_/\_\_\_\_ SSN: XXX-XX-\_\_\_\_\_

**Important: Does your rollover contain Roth Contributions?**  Yes  NoIf **no**, skip to Investment Selection Information, then review and sign the remainder of the form.If **yes**, complete all information below. Your Roth rollover cannot be processed without this information.

Establishment Date (date of first Roth deferral) \_\_\_\_/\_\_\_\_/\_\_\_\_

Contribution Amount \$\_\_\_\_\_ plus Earnings Amount \$\_\_\_\_\_ equals Total Check Amount \$\_\_\_\_\_

*Note: Only plans that permit employees to make Roth 401(k) salary deferrals may accept Roth 401(k) rollovers. Refer to the General Information Sheet/Summary Plan Description or contact your plan administrator to determine if your plan accepts Roth 401(k) rollovers.*Important: Is this a COVID-19 Repayment distribution?  Yes  NoIf Yes, Is this from your current employer's plan or a previous employer's plan?  Current  Previous**Investment Selection Information**

- If you have made investment selections in your company's 401(k) retirement plan with Paychex, your rollover funds will be invested according to your current fund allocations.
- If you have **not** made investment selections and are currently eligible to participate in your company's plan, select funds by accessing the Paychex 401(k) participant website at <http://www.paychexflex.com>.
- If you have not made investment selections prior to your rollover being processed, your funds will be invested in the Participant Default Fund within your company's plan.

**Important Information Regarding your Rollover**

- Receipt of this form by Paychex does not initiate the rollover of prior plan assets. You must contact your prior plan administrator to initiate the transfer of assets to Paychex.
- If you are not yet eligible to participate in your company's plan, you may roll funds into the plan. However, a loan from the rollover balance is not available until you are eligible to participate in the plan.
- Funds rolled into the plan become subject to the terms of the plan.
- Your rollover check must be payable to "Paychex FBO Participant Name/Last 4 digits of Social Security Number".

**Authorization**

I hereby certify that this rollover represents a distribution from a qualified retirement plan, and that I understand the terms of the plan as they apply to my rollover account. The authorization set forth in this form shall become effective at the earliest time permitted by the terms of the plan. I acknowledge that I have received and reviewed the Fee Disclosure Statement for Participants.

If selected above as a COVID-19 Repayment Distribution as described in the Coronavirus, Aid, Relief and Economic Security (CARES) Act and that this amount is being recontributed within a three-year period beginning on the day after the date that I received the distribution, I understand that it is solely my responsibility for determining my eligibility for this recontribution under the CARES Act and for all related tax consequences.

Participant Signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Electronic Signatures are not accepted

Fax this form to:  
585-389-7878

Using FedEX, UPS or USPS (Signature of Certified Mail with Tracking):  
PNC Bank C/O Paychex Retirement Services  
Attn: Lockbox 844815  
20 Commerce Way, Suite 800  
Woburn, MA 01801 - 1057

Using Regular Mail (No Tracking or Signature Required):  
Paychex Retirement Services  
PO Box 844815  
Boston, MA 02284 - 4815

*Note: Failure to send overnight or signature required mail to the appropriate address may result in the delay of processing of your request, as the check will be returned to sender.*

## **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:  
Brandon Bush, 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 \$1.83.

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 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, Brandon Bush, 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, Brandon Bush, 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, Brandon Bush, 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
<b>Loan Fee</b>	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$175 general purpose loan \$325 primary residence loan
<b>Distribution Fee</b>	Fee charged for processing a distribution of plan assets.	\$75
<b>Wire/ACH Fee</b>	Fee charged for sending loans and distributions as an automated clearing house (ACH) transaction or via wire transfer.	\$18

<b>Type of Fee</b>	<b>Description</b>	<b>Amount</b>
<b>Stale Check Fee</b>	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.
<b>Participant Search Fee</b>	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
<b>Check Reissue Fee</b>	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
<b>Front/Back-End Load Fee</b>	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
<b>Redemption Fee</b>	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.
<b>Qualified Domestic Relations Order (QDRO) Processing Fee</b>	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 12/31/21				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
<b>Bond Funds</b>										
<b>BNY MELLON/STANDIS H GLOBAL FIXED INCOME I/ World Bond</b>	SDGIX	(1.47%) www.dreyfus.com	3.61%	3.73%	5.53%	(1.39%)	3.39%	3.49%	5.12%	Bloomberg Global Aggregate TR Hdg USD
<b>DFA INFLATION PROTECTED SECURITIES I/ Inflation Protected Bond</b>	DIPSX	5.55% www.dfaus.com	5.44%	3.10%	4.71%	5.96%	5.34%	3.09%	4.59%	Bloomberg US Treasury US TIPS TR USD
<b>DFA INTERMEDIATE GOVERNMENT FIXED INCOME I/ Intermediate Government</b>	DFIGX	(3.15%) www.dfaus.com	3.17%	2.39%	5.75%	(2.28%)	3.07%	2.14%	5.40%	Bloomberg US Government TR USD
<b>DFA SHORT-TERM GOVERNMENT I/ Short Government</b>	DFFGX	(1.27%) www.dfaus.com	0.65%	0.76%	4.45%	(0.60%)	1.62%	1.10%	4.28%	Bloomberg US Govt 1-3 Yr TR USD
<b>FEDERATED HERMES INSTITUTIONAL HIGH YIELD BOND INSTL/ High Yield Bond</b>	FIHBX	4.79% www.federatedinvestors.com	5.86%	6.65%	8.26%	5.36%	6.10%	6.72%	8.53%	ICE BofA US High Yield TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>INVESCO CORPORATE BOND Y/ Corporate Bond</b>	ACCHX	0.56%	6.13%	5.71%	5.69%	(1.04%)	5.26%	4.70%	5.21%
		www.invesco.com				Bloomberg US Corp Bond TR USD			
<b>METROPOLITAN WEST TOTAL RETURN BOND I/ Intermediate - Term Bond</b>	MWTIX	(1.12%)	4.04%	4.06%	5.75%	(1.10%)	3.84%	3.31%	5.04%
		www.mwamllc.com				Bloomberg US Universal TR USD			
<b>Equity Funds</b>									
<b>ALLSPRING PRECIOUS METALS INST/ Equity Precious Metals</b>	EKWYX	(10.78%)	8.55%	(2.94%)	9.67%	14.33%	14.55%	2.82%	7.47%
		www.wellsfargoadvantagefunds.com				MSCI World/Metals & Mining NR USD			
<b>COLUMBIA SMALL CAP INDEX INST 2/ Small Blend</b>	CXXRX	26.36%	12.21%	14.26%	14.63%	14.82%	12.02%	13.23%	13.55%
		www.columbiafunds.com				Russell 2000 TR USD			
<b>DAVIS FINANCIAL Y/ Financial</b>	DVIFYX	31.76%	10.71%	13.17%	8.45%	34.55%	12.73%	15.97%	6.85%
		www.davisfunds.com				S&P 1500 Financials TR			
<b>DFA COMMODITY STRATEGY INSTL/ Commodities Broad Basket</b>	DCMSX	28.46%	4.44%	(1.65%)	(2.22%)	27.11%	3.66%	(2.85%)	(3.45%)
		www.dfaus.com				Bloomberg Commodity TR USD			
<b>DFA GLOBAL EQUITY I/ World Stock</b>	DGEIX	23.20%	13.88%	12.89%	9.43%	18.54%	14.40%	11.85%	8.54%
		www.dfaus.com				MSCI ACWI NR USD			
<b>FRANKLIN UTILITIES R6/ Utilities</b>	FUFRX	18.23%	11.02%	10.81%	9.88%	17.95%	11.38%	11.14%	10.51%
		www.franklintempleton.com				S&P 1500 Utilities TR			
<b>INVESCO OPPENHEIMER INTERNATIONAL GROWTH R6/ Foreign Large Growth</b>	OIGIX	10.99%	12.50%	10.12%	9.07%	5.09%	13.06%	9.13%	8.22%
		www.invesco.com				MSCI ACWI Ex USA Growth NR USD			
<b>JANUS HENDERSON TRITON I/ Small Growth</b>	JSMGX	7.10%	16.35%	15.35%	17.02%	2.83%	14.53%	14.14%	15.22%
		www.janus.com				Russell 2000 Growth TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>MAINSTAY S&amp;P 500 INDEX I/ Large Blend</b>	MSPIX	28.37%	18.17%	16.21%	10.92%	26.45%	18.43%	16.54%	11.46%
		www.nylim.com				Russell 1000 TR USD			
<b>MFS TECHNOLOGY R6/ Technology</b>	MTCLX	13.74%	26.31%	20.83%	21.18%	34.42%	31.62%	23.29%	24.05%
		www.mfs.com				Morningstar US Technology TR USD			
<b>PARNASSUS CORE EQUITY INST/ Large Blend</b>	PRILX	27.82%	18.90%	16.64%	12.61%	26.45%	18.43%	16.54%	10.87%
		www.parnassusfunds.com				Russell 1000 TR USD			
<b>PRINCIPAL MID CAP GROWTH I/ Mid - Cap Growth</b>	PGWIX	14.73%	23.34%	17.89%	8.31%	12.73%	19.83%	16.63%	9.86%
		www.wamu.com/wmgrouppoffunds				Russell Mid Cap Growth TR USD			
<b>T. ROWE PRICE MEDIA &amp; TELECOMMUNICAT IONS/ Communications</b>	PRMTX	9.68%	24.13%	20.36%	15.78%	21.33%	11.34%	11.50%	N/A
		www.troweprice.com				S&P 1500 Commun Services TR			
<b>VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity</b>	VBIAX	14.22%	12.37%	10.99%	7.34%	10.19%	10.07%	8.75%	6.90%
		www.vanguard.com				Morningstar Mod Tgt Risk TR USD			
<b>VANGUARD DEVELOPED MARKETS INDEX ADM/ Foreign Large Blend</b>	VTMGX	11.43%	10.15%	8.51%	4.89%	7.82%	9.61%	7.28%	5.09%
		www.vanguard.com				MSCI ACWI Ex USA NR USD			
<b>VANGUARD EMERGING MARKETS STOCK INDEX ADML/ Diversified Emerging Markets</b>	VEMAX	0.86%	9.43%	5.36%	5.95%	(2.54%)	9.87%	5.49%	6.17%
		www.vanguard.com				MSCI EM NR USD			
<b>VANGUARD ENERGY ADMN/ Equity Energy</b>	VGELX	27.79%	(3.02%)	(0.67%)	6.67%	55.15%	(2.23%)	0.52%	6.05%
		www.vanguard.com				S&P 1500 Energy TR			
<b>VANGUARD EQUITY INCOME ADML/ Large Value</b>	VEIRX	25.64%	12.67%	13.23%	8.85%	25.16%	11.16%	12.97%	7.99%
		www.vanguard.com				Russell 1000 Value TR USD			
<b>VANGUARD GROWTH INDEX ADML/ Large Growth</b>	VIGAX	27.26%	24.77%	19.29%	9.11%	27.60%	25.32%	19.79%	8.57%
		www.vanguard.com				Russell 1000 Growth TR USD			



Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
VANGUARD HEALTH CARE ADMIRAL/ Health	VGHAX	14.36%	13.93%	15.37%	11.08%	24.85%	17.70%	17.44%	9.94%
		www.vanguard.com				S&P 1500 Health Care TR			
VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend	VIMAX	24.51%	15.86%	15.12%	11.19%	22.58%	15.10%	14.91%	11.21%
		www.vanguard.com				Russell Mid Cap TR USD			
VANGUARD REAL ESTATE INDEX ADML/ Real Estate	VGSLX	40.40%	11.24%	11.51%	11.14%	43.05%	10.57%	11.21%	10.92%
		www.vanguard.com				S&P United States REIT TR USD			
VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value	VSIAX	28.09%	10.31%	13.30%	14.00%	28.27%	9.07%	12.03%	12.83%
		www.vanguard.com				Russell 2000 Value TR USD			
VANGUARD TARGET RETIREMENT 2015 INV/ Target Date 2015	VTXVX	5.78%	7.71%	7.46%	6.45%	8.31%	8.80%	7.64%	7.53%
		www.vanguard.com				Morningstar Lifetime Mod 2015 TR USD			
VANGUARD TARGET RETIREMENT 2020 INV/ Target Date 2020	VTWNX	8.17%	9.26%	8.71%	6.93%	9.04%	9.47%	8.38%	7.06%
		www.vanguard.com				Morningstar Lifetime Mod 2020 TR USD			
VANGUARD TARGET RETIREMENT 2025 INV/ Target Date 2025	VTTVX	9.80%	10.35%	9.60%	7.47%	10.10%	10.22%	9.24%	8.42%
		www.vanguard.com				Morningstar Lifetime Mod 2025 TR USD			
VANGUARD TARGET RETIREMENT 2030 INV/ Target Date 2030	VTHRX	11.38%	11.23%	10.36%	7.64%	11.69%	11.07%	10.13%	7.76%
		www.vanguard.com				Morningstar Lifetime Mod 2030 TR USD			
VANGUARD TARGET RETIREMENT 2035 INV/ Target Date 2035	VTTHX	12.96%	12.06%	11.10%	8.30%	13.63%	11.85%	10.83%	9.17%
		www.vanguard.com				Morningstar Lifetime Mod 2035 TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
VANGUARD TARGET RETIREMENT 2040 INV/ Target Date 2040	VFORX	14.56%	12.88%	11.69%	8.31%	15.35%	12.42%	11.23%	8.30%
		www.vanguard.com				Morningstar Lifetime Mod 2040 TR USD			
VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045	VTIVX	16.16%	13.55%	12.04%	8.96%	16.36%	12.70%	11.36%	9.49%
		www.vanguard.com				Morningstar Lifetime Mod 2045 TR USD			
VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050	VFIFX	16.41%	13.62%	12.07%	8.58%	16.60%	12.75%	11.33%	8.36%
		www.vanguard.com				Morningstar Lifetime Mod 2050 TR USD			
VANGUARD TARGET RETIREMENT 2055 INV/ Target - Date 2055	VFFVX	16.44%	13.61%	12.05%	11.67%	16.50%	12.71%	11.24%	10.92%
		www.vanguard.com				Morningstar Lifetime Mod 2055 TR USD			
VANGUARD TARGET RETIREMENT 2060 INV/ Target - Date 2060+	VTTSX	16.44%	13.61%	N/A	11.62%	16.33%	12.65%	11.13%	10.70%
		www.vanguard.com				Morningstar Lifetime Mod 2060 TR USD			
VANGUARD TARGET RETIREMENT 2065 INV/ Target - Date 2060+	VLXVX	16.46%	N/A	N/A	12.63%	16.33%	12.65%	11.13%	11.79%
		www.vanguard.com				Morningstar Lifetime Mod 2060 TR USD			
VANGUARD TARGET RETIREMENT INCOME INV/ Target Date Retirement	VTINX	5.25%	6.85%	5.88%	5.62%	7.62%	7.43%	6.08%	6.24%
		www.vanguard.com				Morningstar Lifetime Mod Incm TR USD			
VANGUARD WELLESLEY INCOME ADML/ Allocation 30 - 50% Equity	VWIAX	8.57%	8.09%	7.73%	7.20%	6.36%	8.11%	6.85%	6.16%
		www.vanguard.com				Morningstar Mod Con Tgt Risk TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>VIRTUS EMERGING MARKETS OPPORTUNITIES R6/ Diversified Emerging Markets</b>	VREMX	(6.22%)	8.29%	5.09%	3.99%	(2.54%)	9.87%	5.49%	5.43%
		www.virtusinvestmentpartners.com				MSCI EM NR USD			
<b>Money Market Funds</b>									
<b>VANGUARD MONEY MARKET RESERVES FEDERAL/ Money Market</b>	VMFXX	0.01%	1.04%	0.55%	3.93%	0.17%	1.40%	0.89%	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 ****
<b>Bond Funds</b>							
<b>BNY MELLON/STANDIS H GLOBAL FIXED INCOME I/ World Bond</b>	SDGIX	0.52%	\$ 5.20	N/A	60 Days	4 in 12 Months	N/A
Additional Description: None							
<b>DFA INFLATION PROTECTED SECURITIES I/ Inflation Protected Bond</b>	DIPSX	0.11%	\$ 1.10	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
<b>DFA INTERMEDIATE GOVERNMENT FIXED INCOME I/ Intermediate Government</b>	DFIGX	0.12%	\$ 1.20	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
<b>DFA SHORT-TERM GOVERNMENT I/ Short Government</b>	DFFGX	0.20%	\$ 2.00	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>FEDERATED HERMES INSTITUTIONAL HIGH YIELD BOND INSTL/ High Yield Bond</b>	FIHBX	0.50%	\$ 5.00	N/A	30 Days	2 in 12 Months	N/A
Additional Description: None							
<b>INVESCO CORPORATE BOND Y/ Corporate Bond</b>	ACCHX	0.49%	\$ 4.90	N/A	N/A	N/A	N/A
Additional Description: None							
<b>METROPOLITAN WEST TOTAL RETURN BOND I/ Intermediate - Term Bond</b>	MWTIX	0.45%	\$ 4.50	N/A	N/A	2 in 30 Days	N/A
Additional Description: None							
<b>Equity Funds</b>							
<b>ALLSPRING PRECIOUS METALS INST/ Equity Precious Metals</b>	EKWYX	0.79%	\$ 7.90	N/A	N/A	N/A	N/A
Additional Description: None							
<b>COLUMBIA SMALL CAP INDEX INST 2/ Small Blend</b>	CXXRX	0.20%	\$ 2.00	N/A	N/A	1 in 28 Days	N/A
Additional Description: None							
<b>DAVIS FINANCIAL Y/ Financial</b>	DVFX	0.74%	\$ 7.40	N/A	N/A	N/A	N/A
Additional Description: None							
<b>DFA COMMODITY STRATEGY INSTL/ Commodities Broad Basket</b>	DCMSX	0.32%	\$ 3.20	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>DFA GLOBAL EQUITY I/ World Stock</b>	DGEIX	0.25%	\$ 2.50	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
<b>FRANKLIN UTILITIES R6/ Utilities</b>	FUFRX	0.50%	\$ 5.00	N/A	N/A	N/A	N/A
Additional Description: None							
<b>INVESCO OPPENHEIMER INTERNATIONAL GROWTH R6/ Foreign Large Growth</b>	OIGIX	0.69%	\$ 6.90	N/A	N/A	N/A	N/A
Additional Description: None							
<b>JANUS HENDERSON TRITON I/ Small Growth</b>	JSMGX	0.75%	\$ 7.50	N/A	N/A	N/A	N/A
Additional Description: None							
<b>MAINSTAY S&amp;P 500 INDEX I/ Large Blend</b>	MSPIX	0.25%	\$ 2.50	N/A	N/A	N/A	N/A
Additional Description: None							
<b>MFS TECHNOLOGY R6/ Technology</b>	MTCLX	0.78%	\$ 7.80	N/A	N/A	2 in 3 Months	N/A
Additional Description: None							
<b>PARNASSUS CORE EQUITY INST/ Large Blend</b>	PRILX	0.62%	\$ 6.20	N/A	5 Days	N/A	N/A
Additional Description: None							
<b>PRINCIPAL MID CAP GROWTH I/ Mid - Cap Growth</b>	PGWIX	0.75%	\$ 7.50	N/A	N/A	1 in 30 Days	30 Days
Additional Description: None							
<b>T. ROWE PRICE MEDIA &amp; TELECOMMUNICAT IONS/ Communications</b>	PRMTX	0.75%	\$ 7.50	N/A	N/A	N/A	N/A
Additional Description: None							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity</b>	VBIAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD DEVELOPED MARKETS INDEX ADM/ Foreign Large Blend</b>	VTMGX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD EMERGING MARKETS STOCK INDEX ADML/ Diversified Emerging Markets</b>	VEMAX	0.14%	\$ 1.40	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD ENERGY ADMN/ Equity Energy</b>	VGELX	0.25%	\$ 2.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD EQUITY INCOME ADML/ Large Value</b>	VEIRX	0.19%	\$ 1.90	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD GROWTH INDEX ADML/ Large Growth</b>	VIGAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD HEALTH CARE ADMIRAL/ Health</b>	VGHAX	0.27%	\$ 2.70	1.00% if redeemed within 364 days	30 Days	1 in 30 Days	30 Days
Additional Description: None							



<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend</b>	VIMAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD REAL ESTATE INDEX ADML/ Real Estate</b>	VGSLX	0.12%	\$ 1.20	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value</b>	VSIAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2015 INV/ Target Date 2015</b>	VTXVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2020 INV/ Target Date 2020</b>	VTWNX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2025 INV/ Target Date 2025</b>	VTTVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2030 INV/ Target Date 2030</b>	VTHRX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>VANGUARD TARGET RETIREMENT 2035 INV/ Target Date 2035</b>	VTTHX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2040 INV/ Target Date 2040</b>	VFORX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045</b>	VTIVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050</b>	VFIFX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2055 INV/ Target - Date 2055</b>	VFFVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2060 INV/ Target - Date 2060+</b>	VTTSX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 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 ****
<b>VANGUARD TARGET RETIREMENT 2065 INV/ Target - Date 2060+</b>	VLXVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT INCOME INV/ Target Date Retirement</b>	VTINX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD WELLESLEY INCOME ADML/ Allocation 30 - 50% Equity</b>	VWIAX	0.16%	\$ 1.60	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VIRTUS EMERGING MARKETS OPPORTUNITIES R6/ Diversified Emerging Markets</b>	VREMX	0.98%	\$ 9.80	N/A	30 Days	1 in 30 Days	N/A
Additional Description: None							
<b>Money Market Funds</b>							
<b>VANGUARD MONEY MARKET RESERVES FEDERAL/ Money Market</b>	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

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