

Participant Information - All Information is Required

Participant Name _____ Email Address _____

Company Name Learning Herbs 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 Learning Herbs LLC 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:
KRISTOFER GRAY, 800-794-4015.

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 11 months, Paychex administrative fees paid from assets totaled \$120.00.

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 | 50bps |
| \$100,000.00 | \$499,999.99 | 45bps |
| \$500,000.00 | \$999,999.99 | 35bps |
| \$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.

A registered investment advisor, KRISTOFER GRAY, 800-794-4015, manages the assets of the plan based on direction from the plan administrator. The annual fee is 0.999999996% of plan assets paid on a Monthly basis and charged against participant accounts pro-rata 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 |
| Residual Distribution Fee | Fee charged for processing of residual distributions initiated by Paychex. Residual distributions pay out any remaining money added to the account after a full distribution. | \$25 |
| 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 |
| 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 Kimberly Gallagher at 113 Cherry St PMB 88863, SEATTLE, WA 98104-2853, 206-963-4898.

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 12/31/22 | | | | Benchmark | | | | |
|--|------------------|---|---------|-------|--------------------|-----------|---------|-------|--------------------|---|
| | | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | Since Inception | |
| Bond Funds | | | | | | | | | | |
| BNY MELLON/STANDIS H GLOBAL FIXED INCOME I/ World Bond | SDGIX | (9.35%) www.dreyfus.com | 0.73% | 1.78% | 4.98% | (11.22%) | 0.36% | 1.70% | 4.51% | Bloomberg Global Aggregate TR Hdg USD |
| CALVERT INCOME I/ Intermediate - Term Bond | CINCX | (15.37%) www.calvertgroup.com | 0.87% | 2.19% | 4.71% | (15.76%) | 0.45% | 1.96% | 4.65% | Bloomberg US Corp Bond TR USD |
| CALVERT SHORT DURATION INCOME I/ Short - Term Bond | CDSIX | (4.72%) www.calvertgroup.com | 1.53% | 1.72% | 3.06% | (3.69%) | 0.92% | 0.88% | 2.01% | Bloomberg US Govt/Credit 1-3 Yr TR USD |
| DFA INFLATION PROTECTED SECURITIES I/ Inflation Protected Bond | DIPSX | (12.22%) www.dfaus.com | 2.06% | 1.04% | 3.59% | (11.85%) | 2.11% | 1.12% | 3.50% | Bloomberg US Treasury US TIPS TR USD |
| DFA INTERMEDIATE GOVERNMENT FIXED INCOME I/ Intermediate Government | DFIGX | (13.12%) www.dfaus.com | (0.13%) | 0.59% | 5.11% | (12.32%) | (0.06%) | 0.60% | 4.80% | Bloomberg US Government TR USD |

| Name/ Type of Option | Ticker Symbol | Average Annual Total Return as of 12/31/22 | | | | Benchmark | | | |
|--|------------------|---|---------|---------|--------------------|--|---------|-------|--------------------|
| | | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | Since Inception |
| FEDERATED HERMES INSTITUTIONAL HIGH YIELD BOND INSTL/ High Yield Bond | FIHBX | (11.39%) www.federatedinvestors.com | 1.91% | 3.89% | 7.19% | (11.22%) ICE BofA US High Yield TR USD | 2.12% | 3.94% | 7.45% |
| GOLDMAN SACHS EMERGING MARKETS DEBT INST/ Emerging Markets Bond | GSDIX | (20.04%) www.gs.com | (2.58%) | 0.68% | 5.92% | (17.78%) JPM EMBI Global Diversified TR USD | (1.31%) | 1.59% | 5.70% |
| JOHN HANCOCK INCOME R6/ Multisector Bond | JSNWX | (10.14%) www.jhfunds.com | 0.89% | 2.00% | 2.76% | (12.99%) Bloomberg US Universal TR USD | 0.18% | 1.33% | 1.78% |
| METROPOLITAN WEST TOTAL RETURN BOND I/ Intermediate - Term Bond | MWTIX | (14.79%) www.mwamlc.com | 0.09% | 1.29% | 4.75% | (12.99%) Bloomberg US Universal TR USD | 0.18% | 1.33% | 4.17% |
| VANGUARD LONG-TERM TREASURY INDEX ADML/ Long Government | VLGSX | (29.47%) www.vanguard.com | (2.40%) | 0.49% | 3.18% | (29.19%) Bloomberg US Government Long TR USD | (2.19%) | 0.61% | 3.31% |
| VICTORY INCORE FUND FOR INCOME I/ Short Government | VFFIX | (5.23%) www.victoryconnect.com | 0.28% | 0.61% | 1.08% | (3.81%) Bloomberg US Govt 1-3 Yr TR USD | 0.74% | 0.66% | 0.72% |
| Equity Funds | | | | | | | | | |
| ALLSPRING PRECIOUS METALS INST/ Equity Precious Metals | EKWYX | (7.44%) www.wellsfargoadvantagefunds.com | 4.86% | (2.95%) | 8.86% | 7.15% MSCI World/Metals & Mining NR USD | 9.73% | 3.44% | 7.46% |
| AMERICAN BEACON SMALL CAP VALUE R5/ Small Value | AVFIX | (7.78%) www.americanbeaconfunds.com | 5.08% | 9.41% | 9.68% | (14.48%) Russell 2000 Value TR USD | 4.13% | 8.48% | 8.34% |

| Name/ Type of Option | Ticker Symbol | Average Annual Total Return as of 12/31/22 | | | | Benchmark | | | |
|--|------------------|---|---------|--------|--------------------|--|---------|--------|--------------------|
| | | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | Since Inception |
| CALVERT EMERGING MARKETS EQUITY I/ Diversified Emerging Markets | CVMIX | (22.58%) | (1.43%) | 3.92% | 4.36% | (20.09%) | (1.40%) | 1.44% | 2.02% |
| | | www.calvertgroup.com | | | | MSCI EM NR USD | | | |
| CALVERT GLOBAL WATER I/ Natural Resources | CFWIX | (19.40%) | 4.87% | 6.59% | 4.77% | 34.07% | 7.13% | 4.05% | 3.32% |
| | | www.calvertgroup.com | | | | S&P North American Natural Resources TR | | | |
| CALVERT INTERNATIONAL OPPORTUNITIES I/ Foreign Small/Mid Blend | COIIX | (26.68%) | 0.50% | 6.06% | 3.36% | (20.23%) | 0.06% | 5.11% | N/A |
| | | www.calvertgroup.com | | | | MSCI World Ex USA SMID NR USD | | | |
| CALVERT U.S. LARGE CAP CORE RESPONSIBLE INDEX I/ Large Growth | CISIX | (21.66%) | 9.60% | 12.73% | 5.59% | (19.13%) | 9.13% | 12.37% | 6.54% |
| | | www.calvertgroup.com | | | | Russell 1000 TR USD | | | |
| CALVERT US LARGE CAP VALUE RSPNB IDX I/ Large Value | CFJIX | (11.66%) | 6.86% | N/A | 7.73% | (7.54%) | 6.67% | 10.29% | 7.65% |
| | | www.calvertgroup.com | | | | Russell 1000 Value TR USD | | | |
| COLUMBIA SMALL CAP INDEX INST 2/ Small Blend | CXXRX | (16.28%) | 5.66% | 10.58% | 11.13% | (20.44%) | 4.13% | 9.01% | 9.64% |
| | | www.columbiafunds.com | | | | Russell 2000 TR USD | | | |
| DAVIS FINANCIAL Y/ Financial | DVFX | (8.70%) | 4.90% | 10.28% | 7.73% | (10.15%) | 6.24% | 12.03% | 6.13% |
| | | www.davisfunds.com | | | | S&P 1500 Financials TR | | | |
| DFA US SMALL CAP I/ Small Blend | DFSTX | (13.53%) | 5.84% | 10.14% | 9.97% | (20.44%) | 4.13% | 9.01% | 8.65% |
| | | www.dfaus.com | | | | Russell 2000 TR USD | | | |
| EATON VANCE GREATER CHINA GROWTH I/ China Region | EICGX | (22.46%) | (0.32%) | 5.14% | 4.94% | (21.93%) | (4.54%) | 2.43% | 2.89% |
| | | www.eatonvance.com | | | | MSCI China NR USD | | | |
| EATON VANCE STOCK I/ Large Blend | EIERX | (16.62%) | 9.21% | 12.09% | 9.64% | (19.13%) | 9.13% | 12.37% | 10.16% |
| | | www.eatonvance.com | | | | Russell 1000 TR USD | | | |
| FRANKLIN UTILITIES R6/ Utilities | FUFRX | 1.88% | 9.14% | 10.41% | 9.02% | 1.37% | 9.14% | 11.10% | 9.53% |
| | | www.franklintempleton.com | | | | S&P 1500 Utilities TR | | | |

| Name/ Type of Option | Ticker Symbol | Average Annual Total Return as of 12/31/22 | | | | Benchmark | | | |
|--|------------------|---|--------|--------|--------------------|--|--------|--------|--------------------|
| | | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | Since Inception |
| IMPAX ELLEVATE GLOBAL WOMEN'S LEADERSHIP INSTL/ World Stock | PXWIX | (19.76%) www.paxworld.com | 4.74% | 8.23% | 4.90% | (18.36%) MSCI ACWI NR USD | 5.23% | 7.98% | 5.65% |
| IMPAX GLOBAL ENVIRONMENTAL MARKETS INSTL/ World Stock | PGINX | (22.39%) www.paxworld.com | 5.63% | 8.95% | 6.40% | (18.36%) MSCI ACWI NR USD | 5.23% | 7.98% | 5.59% |
| INVESCO OPPENHEIMER INTERNATIONAL GROWTH R6/ Foreign Large Growth | OIGIX | (27.00%) www.invesco.com | 0.68% | 4.60% | 5.07% | (23.05%) MSCI ACWI Ex USA Growth NR USD | 1.49% | 4.68% | 4.84% |
| LAZARD INTERNATIONAL EQUITY PORTFOLIO INST/ Foreign Large Blend | LZIEX | (14.83%) www.lazardnet.com | 0.55% | 3.58% | 5.29% | (16.00%) MSCI ACWI Ex USA NR USD | 0.88% | 3.80% | N/A |
| MAINSTAY S&P 500 INDEX I/ Large Blend | MSPIX | (18.31%) www.nylim.com | 9.16% | 12.24% | 9.87% | (19.13%) Russell 1000 TR USD | 9.13% | 12.37% | 10.35% |
| MFS TECHNOLOGY R6/ Technology | MTCLX | (35.97%) www.mfs.com | 8.19% | 14.04% | 13.69% | (31.55%) Morningstar US Tech TR USD | 14.55% | 17.23% | 16.89% |
| PARNASSUS CORE EQUITY INST/ Large Blend | PRILX | (18.45%) www.parnassusfunds.com | 10.66% | 12.64% | 10.46% | (19.13%) Russell 1000 TR USD | 9.13% | 12.37% | 8.79% |
| PARNASSUS MID CAP INST/ Mid - Cap Blend | PFPMX | (21.41%) www.parnassusfunds.com | 4.98% | 9.32% | 7.14% | (17.32%) Russell Mid Cap TR USD | 7.10% | 10.96% | 7.96% |
| PARNASSUS VALUE EQUITY INVESTOR/ Large Growth | PARWX | (13.81%) www.parnassusfunds.com | 10.67% | 14.51% | 12.08% | (7.54%) Russell 1000 Value TR USD | 6.67% | 10.29% | 7.59% |
| T. ROWE PRICE MEDIA & TELECOMMUNICAT IONS/ Communications | PRMTX | (40.58%) www.troweprice.com | 5.66% | 11.95% | 13.17% | (39.66%) S&P 1500 Commun Services TR | 0.97% | 4.25% | N/A |

| Name/ Type of Option | Ticker Symbol | Average Annual Total Return as of 12/31/22 | | | | Benchmark | | | |
|---|------------------|---|---------|--------|--------------------|--|---------|--------|--------------------|
| | | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | Since Inception |
| VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity | VBIAX | (16.90%) www.vanguard.com | 5.50% | 7.77% | 6.10% | (14.77%) Morningstar Mod Tgt Risk TR USD | 3.73% | 5.82% | 5.81% |
| VANGUARD EMERGING MARKETS STOCK INDEX ADML/ Diversified Emerging Markets | VEMAX | (17.78%) www.vanguard.com | (0.36%) | 1.55% | 4.34% | (20.09%) MSCI EM NR USD | (1.40%) | 1.44% | 4.36% |
| VANGUARD ENERGY ADMN/ Equity Energy | VGELX | 23.80% www.vanguard.com | 0.57% | 1.20% | 7.42% | 63.77% S&P 1500 Energy TR | 8.35% | 5.16% | 8.26% |
| VANGUARD EQUITY INCOME ADML/ Large Value | VEIRX | 0.00% www.vanguard.com | 8.91% | 11.79% | 8.42% | (7.54%) Russell 1000 Value TR USD | 6.67% | 10.29% | 7.21% |
| VANGUARD GROWTH INDEX ADML/ Large Growth | VIGAX | (33.14%) www.vanguard.com | 9.61% | 12.80% | 6.73% | (29.14%) Russell 1000 Growth TR USD | 10.96% | 14.10% | 6.50% |
| VANGUARD HEALTH CARE ADMIRAL/ Health | VGHAX | (1.01%) www.vanguard.com | 9.69% | 13.64% | 10.48% | (3.31%) S&P 1500 Health Care TR | 12.27% | 15.09% | 9.27% |
| VANGUARD LIFESTRATEGY GROWTH INV/ Allocation 70 - 85% Equity | VASGX | (17.09%) www.vanguard.com | 4.64% | 7.60% | 7.62% | (15.48%) Morningstar Mod Agg Tgt Risk TR USD | 4.64% | 7.30% | N/A |
| VANGUARD LIFESTRATEGY MODERATE GROWTH INV/ Allocation 50 - 70% Equity | VSMGX | (16.00%) www.vanguard.com | 3.58% | 6.05% | 7.04% | (14.77%) Morningstar Mod Tgt Risk TR USD | 3.73% | 5.82% | N/A |
| VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend | VIMAX | (18.71%) www.vanguard.com | 7.32% | 11.10% | 9.55% | (17.32%) Russell Mid Cap TR USD | 7.10% | 10.96% | 9.66% |
| VANGUARD MID CAP VALUE INDEX ADML/ Mid - Cap Value | VMVAX | (7.90%) www.vanguard.com | 6.39% | 10.98% | 12.03% | (12.03%) Russell Mid Cap Value TR USD | 5.72% | 10.11% | 11.42% |

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|--|------------------|---|-------|--------|--------------------|---|-------|-------|--------------------|
| | | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | Since Inception |
| VANGUARD REAL ESTATE INDEX ADML/ Real Estate | VGSLX | (26.20%) www.vanguard.com | 3.68% | 6.42% | 9.01% | (24.36%) S&P United States REIT TR USD | 3.68% | 6.37% | 8.93% |
| VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value | VSIX | (9.31%) www.vanguard.com | 5.79% | 10.28% | 11.70% | (14.48%) Russell 2000 Value TR USD | 4.13% | 8.48% | 10.09% |
| VANGUARD TARGET RETIREMENT 2020 INV/ Target Date 2020 | VTWXX | (14.15%) www.vanguard.com | 3.22% | 5.83% | 5.52% | (16.77%) Morningstar Lifetime Mod 2020 TR USD | 3.02% | 5.16% | 5.45% |
| VANGUARD TARGET RETIREMENT 2025 INV/ Target Date 2025 | VTTVX | (15.55%) www.vanguard.com | 3.58% | 6.43% | 6.13% | (17.58%) Morningstar Lifetime Mod 2025 TR USD | 3.20% | 5.79% | 6.88% |
| VANGUARD TARGET RETIREMENT 2030 INV/ Target Date 2030 | VTTHX | (16.27%) www.vanguard.com | 3.94% | 6.99% | 6.02% | (17.94%) Morningstar Lifetime Mod 2030 TR USD | 3.54% | 6.51% | 6.00% |
| VANGUARD TARGET RETIREMENT 2035 INV/ Target Date 2035 | VTTHX | (16.62%) www.vanguard.com | 4.34% | 7.57% | 6.83% | (17.75%) Morningstar Lifetime Mod 2035 TR USD | 3.97% | 7.14% | 7.57% |
| VANGUARD TARGET RETIREMENT 2040 INV/ Target Date 2040 | VFORX | (16.98%) www.vanguard.com | 4.74% | 8.06% | 6.59% | (17.37%) Morningstar Lifetime Mod 2040 TR USD | 4.36% | 7.55% | 6.55% |
| VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045 | VTIVX | (17.36%) www.vanguard.com | 5.14% | 8.34% | 7.40% | (17.06%) Morningstar Lifetime Mod 2045 TR USD | 4.58% | 7.70% | 7.92% |

| Name/ Type of Option | Ticker Symbol | Average Annual Total Return as of 12/31/22 | | | | Benchmark | | | |
|--|------------------|---|-------|--------|--------------------|---|-------|-------|--------------------|
| | | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | Since Inception |
| VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050 | VFIFX | (17.46%) www.vanguard.com | 5.18% | 8.36% | 6.79% | (16.91%) Morningstar Lifetime Mod 2050 TR USD | 4.62% | 7.68% | 6.64% |
| VANGUARD TARGET RETIREMENT INCOME INV/ Target Date Retirement | VTINX | (12.74%) www.vanguard.com | 2.30% | 3.62% | 4.57% | (12.24%) Morningstar Lifetime Mod Incm TR USD | 2.95% | 3.82% | 5.19% |
| VANGUARD WELLESLEY INCOME ADML/ Allocation 30 - 50% Equity | VWIAX | (9.01%) www.vanguard.com | 4.02% | 5.69% | 6.39% | (13.85%) Morningstar Mod Con Tgt Risk TR USD | 2.79% | 4.30% | 5.14% |
| VIRTUS SMALL CAP SUSTAINABLE GROWTH I/ Small Growth | PXSGX | (30.22%) www.virtusinvestmentpartners.com | 9.80% | 14.89% | 10.76% | (26.36%) Russell 2000 Growth TR USD | 3.51% | 9.20% | 7.81% |
| Money Market Funds | | | | | | | | | |
| VANGUARD MONEY MARKET RESERVES FEDERAL/ Money Market | VMFXX | 1.55% www.vanguard.com | 1.18% | 0.71% | 3.88% | 1.21% ICE BofA USD 3M Dep OR CM TR USD | 1.43% | 0.96% | N/A |

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 | 0.50% | \$ 5.00 | N/A | 60 Days | 4 in 12 Months | N/A |
| Additional Description: None | | | | | | | |
| CALVERT INCOME I/ Intermediate - Term Bond | CINCX | 0.67% | \$ 6.70 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| CALVERT SHORT DURATION INCOME I/ Short - Term Bond | CDSIX | 0.51% | \$ 5.10 | N/A | N/A | N/A | 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 | | | | | | | |

| 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 **** |
|--|------------------|--|------------|---------------------------|-------------------------|------------------------------|--------------------------------------|
| 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 | | | | | | | |
| 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 | | | | | | | |
| GOLDMAN SACHS EMERGING MARKETS DEBT INST/ Emerging Markets Bond | GSDIX | 0.87% | \$ 8.70 | N/A | N/A | 1 in 90 Days | N/A |
| Additional Description: None | | | | | | | |
| JOHN HANCOCK INCOME R6/ Multisector Bond | JSNWX | 0.40% | \$ 4.00 | 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 | | | | | | | |
| VANGUARD LONG-TERM TREASURY INDEX ADML/ Long Government | VLGSX | 0.07% | \$ 0.70 | 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 **** |
|--|------------------|--|------------|---------------------------|-------------------------|------------------------------|--------------------------------------|
| VICTORY INCORE FUND FOR INCOME I/ Short Government | VFFIX | 0.64% | \$ 6.40 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| Equity Funds | | | | | | | |
| ALLSPRING PRECIOUS METALS INST/ Equity Precious Metals | EKWYX | 0.79% | \$ 7.90 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| AMERICAN BEACON SMALL CAP VALUE R5/ Small Value | AVFIX | 0.81% | \$ 8.10 | N/A | N/A | 1 in 90 Days | N/A |
| Additional Description: None | | | | | | | |
| CALVERT EMERGING MARKETS EQUITY I/ Diversified Emerging Markets | CVMIX | 0.99% | \$ 9.90 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| CALVERT GLOBAL WATER I/ Natural Resources | CFWIX | 0.99% | \$ 9.90 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| CALVERT INTERNATIONAL OPPORTUNITIES I/ Foreign Small/Mid Blend | COIIX | 1.06% | \$ 10.60 | 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 **** |
|--|--------------------------|--|-------------------|-----------------------------------|---------------------------------|--------------------------------------|---|
| CALVERT U.S. LARGE CAP CORE RESPONSIBLE INDEX I/ Large Growth | CISIX | 0.24% | \$ 2.40 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| CALVERT US LARGECAP VALUE RSPNB IDX I/ Large Value | CFJIX | 0.24% | \$ 2.40 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| 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 | 0.70% | \$ 7.00 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| DFA US SMALL CAP I/ Small Blend | DFSTX | 0.27% | \$ 2.70 | N/A | N/A | 1 in 30 Days | 90 Days |
| Additional Description: None | | | | | | | |
| EATON VANCE GREATER CHINA GROWTH I/ China Region | EICGX | 1.25% | \$ 12.50 | N/A | N/A | 1 in 90 Days | N/A |
| Additional Description: None | | | | | | | |
| EATON VANCE STOCK I/ Large Blend | EIERX | 0.73% | \$ 7.30 | N/A | N/A | 1 in 90 Days | N/A |
| Additional Description: None | | | | | | | |
| FRANKLIN UTILITIES R6/ Utilities | FUFXX | 0.50% | \$ 5.00 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| IMPAX ELLEVATE GLOBAL WOMEN'S LEADERSHIP INSTL/ World Stock | PXWIX | 0.51% | \$ 5.10 | 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 **** |
|--|--------------------------|--|-------------------|-----------------------------------|---------------------------------|--------------------------------------|---|
| IMPAX GLOBAL ENVIRONMENTAL MARKETS INSTL/ World Stock | PGINX | 0.90% | \$ 9.00 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| INVESCO OPPENHEIMER INTERNATIONAL GROWTH R6/ Foreign Large Growth | OIGIX | 0.70% | \$ 7.00 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| LAZARD INTERNATIONAL EQUITY PORTFOLIO INST/ Foreign Large Blend | LZIEX | 0.82% | \$ 8.20 | N/A | N/A | 6 in 12 Months | N/A |
| Additional Description: None | | | | | | | |
| MAINSTAY S&P 500 INDEX I/ Large Blend | MSPIX | 0.25% | \$ 2.50 | N/A | N/A | N/A | N/A |
| Additional Description: None | | | | | | | |
| MFS TECHNOLOGY R6/ Technology | MTCLX | 0.78% | \$ 7.80 | N/A | N/A | 2 in 3 Months | N/A |
| Additional Description: None | | | | | | | |
| PARNASSUS CORE EQUITY INST/ Large Blend | PRILX | 0.61% | \$ 6.10 | N/A | 5 Days | N/A | N/A |
| Additional Description: None | | | | | | | |
| PARNASSUS MID CAP INST/ Mid - Cap Blend | PFPMX | 0.75% | \$ 7.50 | N/A | 5 Days | N/A | N/A |
| Additional Description: None | | | | | | | |
| PARNASSUS VALUE EQUITY INVESTOR/ Large Growth | PARWX | 0.88% | \$ 8.80 | N/A | 5 Days | 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 **** |
|---|------------------|--|------------|--|-------------------------|------------------------------|--------------------------------------|
| T. ROWE PRICE MEDIA & TELECOMMUNICAT IONS/ Communications | PRMTX | 0.75% | \$ 7.50 | 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 | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD EMERGING MARKETS STOCK INDEX ADML/ Diversified Emerging Markets | VEMAX | 0.14% | \$ 1.40 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD ENERGY ADMN/ Equity Energy | VGELX | 0.33% | \$ 3.30 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD EQUITY INCOME ADML/ Large Value | VEIRX | 0.19% | \$ 1.90 | 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 HEALTH CARE ADMIRAL/ Health | VGHAX | 0.25% | \$ 2.50 | 1.00% if redeemed within 364 days | 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 **** |
|--|--------------------------|--|-------------------|-----------------------------------|---------------------------------|--------------------------------------|---|
| VANGUARD LIFESTRATEGY GROWTH INV/ Allocation 70 - 85% Equity | VASGX | 0.14% | \$ 1.40 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD LIFESTRATEGY MODERATE GROWTH INV/ Allocation 50 - 70% Equity | VSMGX | 0.13% | \$ 1.30 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend | VIMAX | 0.05% | \$ 0.50 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD MID CAP VALUE INDEX ADML/ Mid - Cap Value | VMVAX | 0.07% | \$ 0.70 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD REAL ESTATE INDEX ADML/ Real Estate | VGSLX | 0.12% | \$ 1.20 | 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 TARGET RETIREMENT 2020 INV/ Target Date 2020 | VTWNX | 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 **** |
|--|------------------|--|------------|---------------------------|-------------------------|------------------------------|--------------------------------------|
| VANGUARD TARGET RETIREMENT 2025 INV/ Target Date 2025 | VTTVX | 0.08% | \$ 0.80 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD TARGET RETIREMENT 2030 INV/ Target Date 2030 | VTHR3 | 0.08% | \$ 0.80 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD TARGET RETIREMENT 2035 INV/ Target Date 2035 | VTT3X | 0.08% | \$ 0.80 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD TARGET RETIREMENT 2040 INV/ Target Date 2040 | VFOR3 | 0.08% | \$ 0.80 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045 | VTIV3 | 0.08% | \$ 0.80 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | | |
| VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050 | VFIF3 | 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 **** |
|--|------------------|--|---------------------------|-------------------------|------------------------------|--------------------------------------|
| VANGUARD TARGET RETIREMENT INCOME INV/ Target Date Retirement | VTINX | 0.08% \$ 0.80 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | |
| VANGUARD WELLESLEY INCOME ADML/ Allocation 30 - 50% Equity | VWIAX | 0.16% \$ 1.60 | N/A | 30 Days | 1 in 30 Days | 30 Days |
| Additional Description: None | | | | | | |
| VIRTUS SMALL CAP SUSTAINABLE GROWTH I/ Small Growth | PXSGX | 1.07% \$ 10.70 | N/A | 30 Days | 1 in 30 Days | 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 <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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