

Participant Information - All Information is Required

Participant Name _____ Email Address _____

Company Name Morris Yorn Barnes Levine - PC 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: ____/____/____

Mail: Paychex Retirement Services
PO Box 844815
Boston, MA 02284 - 4815

Fax: Attn: Client Support 585-389-7878

Fee Disclosure Statement for Participants of the Morris Yorn Barnes Levine - PC 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 \$0.00.

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

Minimum Asset Value in the Plan	Maximum Asset Value in the Plan	Annual Account Fee (bps)
\$0.00	\$99,999.99	31bps
\$100,000.00	\$499,999.99	28bps
\$500,000.00	\$999,999.99	23bps
\$1,000,000.00	\$2,999,999.99	20bps
\$3,000,000.00	\$3,999,999.99	13bps
\$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 \$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.

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 22 basis points 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.

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

Part Three: Individual Expenses

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

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$175 general purpose loan \$325 primary residence loan
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$75
Wire/ACH Fee	Fee charged for sending loans and distributions as an automated clearing house (ACH) transaction or via wire transfer.	\$18
Stale Check Fee	Fees charged to participants who fail to cash their distribution check by Paychex and third-party vendor. The amount of the fee depends on the services that are necessary to locate the participant.	\$75 - Stale Check Processing to remit to Third-party vendor.
Participant Search Fee	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
Front/Back-End Load Fee	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate investment option for the investor.	None/waived
Qualified Domestic Relations Order (QDRO) Processing Fee	Fee charged to the Participant for calculation and division of individual Participants Plan assets pursuant to a QDRO.	\$500 or as set forth on the QDRO determination of status paperwork.

Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the investment option's Web site(s) listed in the chart or by contacting Craig Rucker at 2000 AVENUE OF THE START 3RD FLOOR NORTH TOWER, Los Angeles, CA 90067, 310-319-3918.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Section II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

Section I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Variable Return Investments

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Bond Funds									
FIDELITY U.S. BOND INDEX/ Intermediate - Term Bond	FXNAX	(0.53%) www.fidelity.com	2.97%	3.37%	3.38%	(0.33%) Bloomberg US Agg Bond TR USD	3.03%	3.39%	3.41%
HARTFORD INFLATION PLUS R5/ Inflation Protected Bond	HIPTX	7.70% www.hartfordinvestor.com	3.70%	2.70%	4.07%	6.51% Bloomberg US Treasury US TIPS TR USD	4.17%	3.40%	4.52%
MFS GOVERNMENT SECURITIES R6/ Intermediate Government	MFGKX	(1.38%) www.mfs.com	2.19%	2.51%	2.06%	(3.10%) Bloomberg US Government TR USD	2.19%	2.78%	2.15%
PIMCO TOTAL RETURN I-2/ Intermediate - Term Bond	PTTPX	1.37% www.allianzinvestors.com	3.74%	3.67%	4.75%	1.12% Bloomberg US Universal TR USD	3.48%	3.74%	4.30%

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Equity Funds									
ALGER CAPITAL APPRECIATION Z/ Large Growth	ACAZX	39.98%	23.73%	17.55%	17.38%	42.50%	23.66%	17.87%	17.65%
		www.alger.com				Russell 1000 Growth TR USD			
AMERICAN FUNDS NEW WORLD R6/ Diversified Emerging Markets	RNWGX	42.35%	16.10%	8.26%	11.46%	40.90%	13.03%	4.28%	8.72%
		www.americanfunds.com				MSCI EM NR USD			
AMERICAN FUNDS NEW PERSPECTIVE R6/ World Stock	RNPGX	46.25%	19.64%	13.70%	15.48%	38.36%	14.89%	10.03%	N/A
		www.americanfunds.com				MSCI ACWI Large Cap NR USD			
FIDELITY 500 INDEX/ Large Blend	FXAIX	40.79%	17.63%	14.83%	14.40%	43.07%	17.99%	14.90%	14.48%
		www.fidelity.com				Russell 1000 TR USD			
FIDELITY INTERNATIONAL INDEX/ Foreign Large Blend	FSPSX	32.21%	10.30%	6.01%	7.95%	35.72%	11.08%	5.45%	7.07%
		www.fidelity.com				MSCI ACWI Ex USA NR USD			
FIDELITY SMALL CAP INDEX/ Small Blend	FSSNX	61.98%	16.59%	N/A	14.73%	62.03%	16.47%	12.34%	14.59%
		www.fidelity.com				Russell 2000 TR USD			
GOLDMAN SACHS GROWTH OPPORTUNITIES I/ Mid - Cap Growth	GGOIX	39.89%	20.03%	14.66%	12.84%	43.77%	20.52%	15.13%	9.64%
		www.gs.com				Russell Mid Cap Growth TR USD			
INVESCO REAL ESTATE R6/ Real Estate	IARFX	27.49%	6.78%	8.92%	8.77%	37.82%	6.13%	9.24%	8.92%
		www.invesco.com				S&P United States REIT TR USD			
JPMORGAN SMARTRETIREMEN T 2020 R6/ Target Date 2020	JTTYX	16.40%	8.14%	7.22%	6.57%	19.56%	9.21%	7.68%	7.46%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2020 TR USD			
JPMORGAN SMARTRETIREMEN T 2025 R6/ Target Date 2025	JNSYX	21.61%	9.60%	8.18%	7.57%	22.14%	10.11%	8.33%	8.07%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2025 TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
JPMORGAN SMARTRETIREMEN T 2030 R6/ Target Date 2030	JSMYX	26.00%	10.83%	8.88%	8.35%	25.93%	11.18%	9.00%	8.75%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2030 TR USD			
JPMORGAN SMARTRETIREMEN T 2035 R6/ Target Date 2035	SRJYX	32.37%	12.14%	9.67%	9.22%	30.55%	12.17%	9.54%	9.36%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2035 TR USD			
JPMORGAN SMARTRETIREMEN T 2040 R6/ Target Date 2040	SMTYX	36.17%	13.06%	10.16%	9.83%	34.74%	12.89%	9.85%	9.78%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2040 TR USD			
JPMORGAN SMARTRETIREMEN T 2045 R6/ Target Date 2045	JSAYX	39.36%	13.50%	10.38%	10.15%	37.39%	13.22%	9.93%	9.96%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2045 TR USD			
JPMORGAN SMARTRETIREMEN T 2050 R6/ Target Date 2050	JTSYX	39.36%	13.50%	10.38%	10.16%	38.42%	13.30%	9.88%	9.97%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2050 TR USD			
JPMORGAN SMARTRETIREMEN T 2055 R6/ Target Date 2050	JFFYX	39.32%	13.49%	N/A	10.17%	38.71%	13.29%	9.78%	9.93%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2055 TR USD			
JPMORGAN SMARTRETIREMEN T 2060 R6/ Target - Date 2060+	JAKYX	39.32%	N/A	N/A	13.21%	38.83%	13.25%	9.70%	12.76%
		www.jpmorganfunds.com				Morningstar Lifetime Mod 2060 TR USD			
JPMORGAN SMARTRETIREMEN T INCOME R6/ Target Date Retirement	JSIYX	15.59%	7.20%	5.93%	5.81%	15.66%	7.09%	5.77%	5.81%
		www.jpmorganfunds.com				Morningstar Lifetime Mod Incm TR USD			
JPMORGAN US EQUITY R6/ Large Blend	JUEMX	41.98%	19.27%	15.43%	15.78%	43.07%	17.99%	14.90%	15.39%
		www.jpmorganfunds.com				Russell 1000 TR USD			
LORD ABBETT DEVELOPING GROWTH R6/ Small Growth	LADVX	54.98%	28.54%	16.57%	17.84%	51.36%	18.76%	13.52%	13.24%
		www.lordabbett.com				Russell 2000 Growth TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/21				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
THORNBURG INTERNATIONAL EQUITY R6/ Foreign Large Growth	TGIRX	39.94%	12.88%	6.63%	8.37%	35.72%	11.08%	5.45%	7.07%
		www.thornburginvestments.com				MSCI ACWI Ex USA NR USD			
VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity	VBIAX	24.78%	12.05%	10.33%	7.24%	23.92%	10.30%	8.03%	6.93%
		www.vanguard.com				Morningstar Mod Tgt Risk TR USD			
VICTORY SYCAMORE SMALL COMPANY OPPORTUNITY I/ Small Value	VSOIX	54.98%	14.79%	12.35%	10.17%	73.28%	13.62%	10.85%	7.97%
		www.victoryconnect.com				Russell 2000 Value TR USD			
VIRTUS CEREDEX LARGE CAP VALUE EQUITY INST/ Large Value	STVTX	44.76%	12.45%	11.38%	9.64%	43.68%	11.87%	11.61%	9.87%
		www.virtusinvestmentpartners.com				Russell 1000 Value TR USD			
VIRTUS CEREDEX MID-CAP VALUE EQUITY R6/ Mid - Cap Value	SMVZX	49.56%	13.43%	11.21%	10.32%	53.06%	11.79%	11.75%	9.96%
		www.virtusinvestmentpartners.com				Russell Mid Cap Value TR USD			
Money Market Funds									
THE STANDARD STABLE ASSET II/ Stable Value	XSAF2	2.29%	2.44%	2.48%	3.29%	N/A	N/A	N/A	N/A
		http://www.standard.com/							

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							
FIDELITY U.S. BOND INDEX/ Intermediate - Term Bond	FXNAX	0.03%	\$ 0.30	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: None							
HARTFORD INFLATION PLUS R5/ Inflation Protected Bond	HIPTX	0.57%	\$ 5.70	N/A	N/A	2 in 90 Days	90 Days
Additional Description: None							
MFS GOVERNMENT SECURITIES R6/ Intermediate Government	MFGKX	0.44%	\$ 4.40	N/A	N/A	2 in 3 Months	N/A
Additional Description: None							
PIMCO TOTAL RETURN I-2/ Intermediate - Term Bond	PTTPX	0.80%	\$ 8.00	N/A	N/A	N/A	N/A
Additional Description: None							
Equity Funds							
ALGER CAPITAL APPRECIATION Z/ Large Growth	ACAZX	0.84%	\$ 8.40	N/A	N/A	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
AMERICAN FUNDS NEW WORLD R6/ Diversified Emerging Markets	RNWGX	0.59%	\$ 5.90	N/A	N/A	N/A	N/A
Additional Description: None							
AMERICAN FUNDS NEW PERSPECTIVE R6/ World Stock	RNPGX	0.42%	\$ 4.20	N/A	N/A	N/A	N/A
Additional Description: None							
FIDELITY 500 INDEX/ Large Blend	FXAIX	0.01%	\$ 0.10	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: None							
FIDELITY INTERNATIONAL INDEX/ Foreign Large Blend	FSPSX	0.04%	\$ 0.40	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: None							
FIDELITY SMALL CAP INDEX/ Small Blend	FSSNX	0.03%	\$ 0.30	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: None							
GOLDMAN SACHS GROWTH OPPORTUNITIES I/ Mid - Cap Growth	GGOIX	0.90%	\$ 9.00	N/A	N/A	1 in 90 Days	N/A
Additional Description: None							
INVESCO REAL ESTATE R6/ Real Estate	IARFX	0.79%	\$ 7.90	N/A	N/A	N/A	N/A
Additional Description: None							
JPMORGAN SMARTRETIREMEN T 2020 R6/ Target Date 2020	JTTYX	0.41%	\$ 4.10	N/A	N/A	1 in 60 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 ****
JPMORGAN SMARTRETIREMEN T 2025 R6/ Target Date 2025	JNSYX	0.43% \$ 4.30	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None						
JPMORGAN SMARTRETIREMEN T 2030 R6/ Target Date 2030	JSMYX	0.44% \$ 4.40	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None						
JPMORGAN SMARTRETIREMEN T 2035 R6/ Target Date 2035	SRJYX	0.45% \$ 4.50	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None						
JPMORGAN SMARTRETIREMEN T 2040 R6/ Target Date 2040	SMTYX	0.46% \$ 4.60	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None						
JPMORGAN SMARTRETIREMEN T 2045 R6/ Target Date 2045	JSAYX	0.46% \$ 4.60	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None						
JPMORGAN SMARTRETIREMEN T 2050 R6/ Target Date 2050	JTSYX	0.46% \$ 4.60	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None						
JPMORGAN SMARTRETIREMEN T 2055 R6/ Target Date 2050	JFFYX	0.45% \$ 4.50	N/A	N/A	1 in 60 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 ****
JPMORGAN SMARTRETIREMEN T 2060 R6/ Target - Date 2060+	JAKYX	0.44%	\$ 4.40	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None							
JPMORGAN SMARTRETIREMEN T INCOME R6/ Target Date Retirement	JSIYX	0.40%	\$ 4.00	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None							
JPMORGAN US EQUITY R6/ Large Blend	JUEMX	0.44%	\$ 4.40	N/A	N/A	1 in 60 Days	90 Days
Additional Description: None							
LORD ABBETT DEVELOPING GROWTH R6/ Small Growth	LADVX	0.59%	\$ 5.90	N/A	N/A	N/A	N/A
Additional Description: None							
THORNBURG INTERNATIONAL EQUITY R6/ Foreign Large Growth	TGIRX	0.90%	\$ 9.00	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							
VICTORY SYCAMORE SMALL COMPANY OPPORTUNITY I/ Small Value	VSOIX	0.93%	\$ 9.30	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 ****
VIRTUS CEREDEX LARGE CAP VALUE EQUITY INST/ Large Value	STVTX	0.97%	\$ 9.70	N/A	30 Days	1 in 30 Days	N/A
Additional Description: None							
VIRTUS CEREDEX MID-CAP VALUE EQUITY R6/ Mid - Cap Value	SMVZX	0.79%	\$ 7.90	N/A	30 Days	1 in 30 Days	N/A
Additional Description: None							
Money Market Funds							
THE STANDARD STABLE ASSET II/ Stable Value	XSAF2	0.10%	\$ 1.00	N/A	N/A	N/A	N/A
Additional Description: None							

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

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

*** = number of round trips permitted

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

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

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

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