

## Required Notices and Documents

# Grier, Copeland & Williams, P.C. Retirement Savings Plan



Certificate #CFX10319

For Service Related to Your 401(k) Account or to Speak with an Adviser,  
call 1-800-754-9933 or Send an E-mail to [Service@FinancialFreedomHouse.com](mailto:Service@FinancialFreedomHouse.com)

# Plan Highlights

This is a brief summary of Plan features. For full details refer to the **Summary Plan Description** provided in the **Notices Packet**.

<b>Eligibility</b>	
<b>Excluded Employees</b>	All employees are eligible to participate in the Plan.
<b>Employee Elective Salary Deferral and Employer Matching Contributions</b>	You must meet the following criteria to be eligible to make Elective Deferral Contributions and receive Matching Contributions: <ul style="list-style-type: none"> <li>• You must attain age 21</li> <li>• You must complete 1 year of service</li> </ul>
<b>Employee Automatic Enrollment &amp; Salary Deferral</b>	No
<b>Profit Sharing Contributions by Employer</b>	You must meet the following criteria to be eligible to Profit Sharing Contributions: <ul style="list-style-type: none"> <li>• You must attain age 21</li> <li>• You must complete 1 year service</li> </ul>
<b>Plan Enrollment Entry Dates</b>	
<b>Elective Salary Deferral and Matching Contributions</b>	On the first day of the first month and seventh month of the Plan Year coincident with or next following the time you meet the eligibility criteria.
<b>Other Contributions by Employer</b>	On first day of the first month and seventh month of the Plan Year coincident with or next following and the time you meet the eligibility criteria specified above for purposes of Profit Sharing Contributions.
<b>Contributions and Contribution Limits</b>	
<b>Employee Salary Deferral (Automatic or Elective)</b>	<p>You may make Regular 401(k) deferrals (pre-tax) into the Plan. Your total deferrals in any taxable year may not exceed a dollar limit which is set by law. The dollar limit for 2020 is \$19,500.</p> <p>If you are at least age 50 or will attain age 50 during a calendar year, then you may defer an additional amount ("<b>catch up contribution</b>") to the Plan. The dollar limit for 2020 is \$6,500.</p>
<b>Matching Contributions by Employer</b>	At their discretion the company may make a Matching Contribution on your behalf into the plan
<b>Profit Sharing Contributions</b>	At their discretion the company may make a Matching Contribution on your behalf into the plan
<b>Rollovers into the Plan</b>	The Plan may accept a <b>Rollover Contribution</b> made on behalf of any Eligible Employee, regardless of whether such Employee has met the age and service requirements of the Plan. An Eligible Employee who has not yet met any of the eligibility requirements of the Plan will be deemed a Participant only with respect to amounts, if any, in their <b>Rollover Contribution Account</b> .

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### Vesting

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**Fully Vested Accounts**

You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account and Safe Harbor Matching Contribution Account.

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**Profit Sharing Contributions**

Your Profit Sharing Contribution Account is subject to a 2-6 year graded vesting schedule (20% per year starting with two years of vesting service).

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### Investing Plan Contributions

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**Investments**

You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law.

The Plan is intended to constitute a plan described in ERISA §404(c). This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.

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### Distributions and Loans

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**Distributions from the Plan**

You may receive a distribution from your account under the following circumstances:

- Termination of employment
  - Hardship
  - After age 59 1/2
  - From the Rollover Contribution Account at any time
  - Death
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**Loans**

The maximum loan amount you are eligible to take is the lesser of 50% of your vested account balance or \$50,000 minus the highest outstanding balance of your loan(s) in the past 12 months.

- The minimum loan amount is \$1,000.
  - The maximum number of loans outstanding at any time is 1
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Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the **Summary Plan Description** or contact the **Plan Administrator** for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.

# Frequently Asked Questions

## How much should I save?

Deciding how much to save for retirement is a balancing act. While the need to save for the future is undeniable and the more you save means the more you'll have, you still have bills to pay today. Since it is counterproductive to save a lot into the 401(k) and make yourself "cash poor", we recommend that you begin by saving an amount you know you can tolerate. And then as time goes on you should increase the amount you're saving by small and manageable increments.

### Potential Value at Different Levels of Weekly Savings

Savings	5 Years	10 Years	20 Years
\$20	\$6,148	\$14,655	\$42,714
\$40	\$12,295	\$29,309	\$85,429
\$60	\$18,443	\$43,964	\$128,143
\$80	\$24,591	\$58,618	\$170,858
\$100	\$30,738	\$73,273	\$213,572

The 6.5% annual rate of return is for illustrative purposes only and is not representative of any particular investment; actual results can vary significantly. This illustration does not account for inflation, fluctuation in principal or taxes.

Salary deferral elections are done as a percent of pay (not a flat dollar amount). If you have a dollar amount in mind that you want to save out of each paycheck, use the following table as a guide.

### Actual Dollars Saved Each Pay Day

Percent Deferral	\$500 Pay Before Taxes	\$1,000 Pay Before Taxes	\$2,000 Pay Before Taxes
1%	\$5	\$10	\$20
5%	\$25	\$50	\$100
10%	\$50	\$100	\$200
15%	\$75	\$150	\$300
20%	\$100	\$200	\$400

## How much can I save?

During 2020, the IRS limits the maximum amount you can contribute to a 401(k) at \$19,500. If you are older than 50 or turn 50 during 2020, you can contribute an additional \$6,500.

## Can I change how much I am saving?

Yes. All you need to do is call 800-754-9933 and request a **Payroll Deferral Change Form**. You can also change the amount you are saving by logging into your account at [www.FFH401k.com](http://www.FFH401k.com).

## How do I change how my account is invested?

You can change the investments in your account or how future deposits are allocated using the participant website @ [www.FFH401k.com](http://www.FFH401k.com). You can also call 800-754-9933 and request an **Investment Election Change Form**. If you have questions someone at this number will be able to help you out or you can talk to the “**401(k) Guy**” when they’re at your worksite.

## Can I get money out of the 401(k) if I'm still working?

While you are still working, the IRS imposes strict rules regarding taking money out of your 401(k) account. The options for taking money out of your 401(k) account *before* you retire or terminate your employment are described below.

### 1) Loan

You must have at least \$2,000 in your account to request a loan. The minimum loan you can take is \$1,000 and the maximum is 50% of your account balance (up to a maximum loan of \$50,000). This maximum potential loan amount of \$50,000 is reduced by the highest outstanding balance of your 401(k) loan(s) in the past 12 months.

You must pay the loan back over a 1-5 year period. Interest on your loan is the prime rate plus 1%. In addition, you will be charged a fee for loan origination and processing.

### 2) Hardship Withdrawal

If you have a qualifying hardship (as defined by the IRS definition) and are not eligible to take a **Loan** from your 401(k) account, you can withdraw money that you contributed to your 401(k) account. Qualifying hardships are events for which the money is needed to do the following:

- prevent eviction or foreclosure;
- purchase your primary residence;
- pay for unreimbursed medical bills;
- pay for post-secondary education expenses;
- pay for catastrophic damage to your house; or
- pay eligible burial/funeral expenses.

20% will be withheld for federal income taxes. If you’re younger than 59½ you’ll also have to pay a 10% federal tax penalty when you file your annual tax return. You also won’t be able to contribute to the 401(k) for 6 months. After 6 month’s you will need to call the plan administrator at 800-754-9933 if you want to restart saving money into your 401(k) account.

### 3) In-Service Withdrawal

If you are older than 59½, you can take an In-Service Withdrawal. While you won’t get hit with a 10% federal tax penalty. You will pay income taxes. The law requires that 20% is withheld for federal income taxes.

## How do I log into my account on the web?

The website for your account is [www.FFH401k.com](http://www.FFH401k.com).

Click **Login** at the upper right of the website and select **+My 401(k) Account**. Select your plan and then click **Online Instructions**.

## Will I receive paper statements each quarter?

The default setting for the Plan is for you to receive electronic statements that you can view online or download from the participant website. You can view your statement online at [www.FFH401k.com](http://www.FFH401k.com) or call us at 800-754-9933 and we'll be happy to mail you a statement.

## Can I transfer my 401(k) from an old employer into this plan?

Yes. Please contact us at 800-754-9933.

## What if I need more help with my 401(k) or other financial planning, retirement planning, or investment matters?

All participants in the 401(k) have access to the following services at no extra charge:

- One-on-one enrollment with an investment advisor
- One-on-one investment advice and financial advice during scheduled worksite service visits
  - Advisor is available for via telephone, email, and web conference
- Comprehensive financial planning and a retirement check-up under the supervision of a Certified Financial Planner® is available to all participants and their direct family members.

To schedule a meeting or to learn more call 800-754-9933, see the **"401(k) Guy"** or send an email to [Service@FinancialFreedomHouse.com](mailto:Service@FinancialFreedomHouse.com)

## Key Contact Information

Call 800-754-9933 or send an email to [Service@FinancialFreedomHouse.com](mailto:Service@FinancialFreedomHouse.com) for any help you need or to request paperwork to:

- Change the amount coming out of your paycheck
- Change your investment elections (this can also be done through the participant web site)
- Apply for a 401(k) loan
- Request a distribution or rollover your account after you terminate employment
- Transfer an account from old 401(k) into this plan

# Participant Notices and Disclosures Packet (2020)



This packet has been designed to contain all of the notices and disclosures your 401(k) retirement plan (“Plan”) is required to provide to you in paper format.

- Participant §404(a)(5) Fee Disclosure
- Summary Plan Description (“SPD”)

If you have any questions regarding these disclosures or your account in the Plan, call 800-754-9933.

In addition to these disclosure documents, the Plan is providing you with general information regarding its operation.

- **Giving investment instructions** - The Plan intends to be an ERISA §404(c) plan. This means that you “exercise control” over some or all of the investments in your account. To direct your Plan investments, you must complete an investment direction form (available by calling 800-754-9933) or make your election on the web site: [www.FFH401k.com](http://www.FFH401k.com). You may direct the investment of all funds held in your self-directed account.
- **Limitations on instructions** - You may give investment instructions on any day the New York Stock Exchange is open for business.
- **Voting and other rights** - The trustee will exercise any voting or other rights associated with ownership of your investments held in your plan account.
- **Designated investment alternatives** - The Plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart provides you with information regarding these designated investment alternatives.
- **Managed asset allocation strategies** - In addition to the individual mutual funds available for you to choose from, the Plan offers five (5) managed asset allocation strategies (model portfolios) comprised of the Plan’s investment options (mutual funds).
  - Conservative Managed Strategy
  - Moderate-Conservative Managed Strategy
  - Moderate Managed Strategy
  - Moderate-Aggressive Managed Strategy
  - Aggressive Managed Strategy

There is no additional charge or extra fees to invest your account in the Plan using these managed strategies.

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## Participant §404(a)(5) Fee Disclosure

This document contains information regarding the fees paid to the outside service providers that the Plan has hired to provide the services necessary for the Plan to operate, remain in compliance, and serve the needs of its participants. These services include plan administration and recordkeeping, participant investment advice, plan investment management, fiduciary compliance, legal services, accounting and auditing, and the internal cost of mutual funds. This is a fee-only plan in which service providers are not compensated by commissions, “finder’s fees”, or other forms of indirect compensation.

The Fee Disclosure is divided into two main sections.

The first section lists the annual fee billed by each of the plan’s service providers. These fees are deducted from Plan assets on a quarterly basis (25% of the annual fee). Fees are generally deducted pro-rata from participant accounts (i.e., based on the relative size of each account). Any revenue sharing or other indirect payments generated by the Plan’s mutual funds are accounted for and are credited back into the mutual funds and participant accounts from which these payments originated. This section also includes the weighted average expense ratio for the mutual funds in the plan. At the bottom we show the total annual cost of plan investments + plan services is shown in both dollars and as a percent of assets.

**One of the features that makes your plan unique is that most of the fees are charged as a flat-dollar amount, not as a percent of plan assets. This means that as the plan continues to grow, fees as a percent of plan assets will automatically decrease.**

In addition to these Plan level fees, individual participants may be billed certain processing fees such as:

- In-service withdrawal @ 59½
- Hardship withdrawal
- Loan origination
- Termination distribution
- QDRO account set up

These processing fees are deducted from the account of the individual participant requesting the transaction.

The second section is a Comparative Chart to help you compare the performance and internal expenses of the Plan’s investment options (mutual funds). This internal expense ratio is the fee charged by the mutual fund company to operate the mutual fund. The rate of return for each mutual fund is reported net of the fund’s internal expense ratio.

## Fees Paid By Plan Participants

Plan Assets: \$96,546.42

Participants: 5

This section will review the annual direct and indirect expenses charged against the Plan. Direct expenses will be paid from the plan's assets and deducted from individual plan accounts equally. Indirect expenses are paid through the investments in which you invest. Each investment option may charge an expense ratio that can either be kept in full by the investment manager or used to compensate other service providers for services they provide to the plan.

### Compensation from Plan Participants

#### Direct fees paid to Employee Fiduciary for Recordkeeper services

- + **Annual Plan Administration (1-30 Employees):** Calculated based on the fee schedule (Employee Fiduciary - Annual Administrative fees include a multitude of items that help to support and/or make the 401k process work. \$1,500

#### Direct fees paid to Fiduciary Firewall Administrators for ERISA §3(16) Administrator services

- + **Daily Plan Management & Administration as ERISA §3(16) Fiduciary:** \$1.00 flat fee assessed yearly. \$1  
*Fiduciary Firewall Administrators, Inc. provides daily plan management and administrative services including the reconciliation and processing of participant contributions, maintenance of participant records, approval and processing of distribution requests, compilation of data for annual plan audit, and other day-to-day administrative and participant services. This annual expense is billed quarterly and is paid by participants on a pro-rata basis.*

#### Direct fees paid to Fiduciary Firewall Consulting for Plan Governance & Fiduciary Compliance services

- + **Plan Governance & Compliance as ERISA §3(21) Fiduciary:** \$1.00 flat fee assessed yearly. \$1  
*Fiduciary Firewall Consulting, Inc. is an independent and CEFEX-certified professional fiduciary that provides plan governance and compliance services to the plan and plan trustees. This annual expense is billed quarterly and is paid by participants on a pro-rata basis.*

#### Direct fees paid to Financial Freedom House for ERISA §3(21) Participant Investment Advisor services

- + **Participant Investment Advice as ERISA §3(21) Fiduciary:** \$1.00 flat fee assessed yearly. \$1  
*Cygnat Financial Freedom House is an independent fee-based Registered Investment Advisor ("RIA") and CEFEX-certified investment fiduciary. Cygnat provides participants with investment advice during one-one-one enrollment meetings, worksite service visits, via the telephone, or other means. This annual expense is billed quarterly and is paid by participants on a pro-rata basis.*

#### Direct fees paid to Financial Freedom House for ERISA §3(38) Plan Investment Manager services

- + **Plan Investment Management as ERISA §3(38) Fiduciary:** \$1.00 flat fee assessed yearly. \$1  
*Fiduciary Firewall Advisers, Inc. is an independent fee-based Registered Investment Advisor ("RIA") and CEFEX-certified investment fiduciary that serves as the plan's discretionary investment manager. Their responsibilities include the selection and monitoring of plan investments, replacement of plan investments when necessary, the construction and oversight of managed strategies ("model portfolios") made available as plan investment options, and the general fiduciary oversight of the plan's investments. This annual expense is billed quarterly and is paid by participants on a pro-rata basis.*

#### Direct fees paid to MG Trust for Custodian services

- + **Institutional Custody Services:** 8.00 bps of plan assets assessed yearly. \$77  
*Fees paid to independent institutional custodian to maintain custody of plan assets.*

#### Direct fees paid via the expense ratio to the investment manager

- + **Effective Mgmt Fee:** 24.63 bps of plan assets assessed annually. \$238

### Net annual recurring fees

**\$1,819**

1.88% of plan assets or approximately \$18.84 per \$1,000 invested

# Plan Options: Performance and Expenses

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific internet web site address shown next to each investment or you can contact us at the number shown on the cover page.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses. It does not reflect the maximum sales charges, which are generally waived for investments within qualified plans. Such charges, if applied, would reduce the performance quoted. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section.

Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
<b>Large-Cap Equity</b>			
<b>Vanguard 500 Index Admiral (VFIAX)   Vanguard   MF</b> <a href="http://www.vanguard.com">www.vanguard.com</a>			
Your Share Class Inception: 11/13/2000	14.30% - Investment return	10.74% - Investment return	13.66% - Investment return
Oldest Share Class Inception: 08/31/1976	13.13% - Median peer return	9.23% - Median peer return	12.48% - Median peer return
<u>Performance Benchmark</u>	14.15% - Benchmark return	10.54% - Benchmark return	13.72% - Benchmark return
Russell 1000 TR USD	Earned \$143.00 per \$1000 invested	Earned \$537.00 per \$1000 invested	Earned \$1,366.00 per \$1000 invested
	Outperformed 71% of its 1,414 peers	Outperformed 89% of its 1,212 peers	Outperformed 92% of its 1,040 peers
Total Annual Investment Expenses	Investment return since inception is 6.42% for your share class		
0.04% - Expense ratio			
0.80% - Median peer expenses	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$0.40 annually per \$1000 invested	None		
Costs less than 96% of its 1,468 peers			
<b>Vanguard Total Stock Mkt Idx Adm (VTSAX)   Vanguard   MF</b> <a href="http://www.vanguard.com">www.vanguard.com</a>			
Your Share Class Inception: 11/13/2000	13.44% - Investment return	10.28% - Investment return	13.63% - Investment return
Oldest Share Class Inception: 04/27/1992	13.13% - Median peer return	9.23% - Median peer return	12.48% - Median peer return
<u>Performance Benchmark</u>	14.15% - Benchmark return	10.54% - Benchmark return	13.72% - Benchmark return
Russell 1000 TR USD	Earned \$134.40 per \$1000 invested	Earned \$514.00 per \$1000 invested	Earned \$1,363.00 per \$1000 invested
	Outperformed 54% of its 1,414 peers	Outperformed 76% of its 1,212 peers	Outperformed 91% of its 1,040 peers
Total Annual Investment Expenses	Investment return since inception is 6.87% for your share class		
0.04% - Expense ratio			
0.80% - Median peer expenses	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$0.40 annually per \$1000 invested	None		
Costs less than 96% of its 1,468 peers			
<b>TIAA-CREF Large-Cap Gr Idx Instl (TILIX)   TIAA Investments   MF</b> <a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>			
Your Share Class Inception: 10/01/2002	17.03% - Investment return	13.37% - Investment return	15.33% - Investment return
Oldest Share Class Inception: 10/01/2002	14.82% - Median peer return	11.34% - Median peer return	13.82% - Median peer return
<u>Performance Benchmark</u>	17.10% - Benchmark return	13.43% - Benchmark return	15.41% - Benchmark return
Russell 1000 Growth TR USD	Earned \$170.30 per \$1000 invested	Earned \$668.50 per \$1000 invested	Earned \$1,533.00 per \$1000 invested
	Outperformed 76% of its 1,389 peers	Outperformed 85% of its 1,273 peers	Outperformed 87% of its 1,113 peers
Total Annual Investment Expenses	Investment return since inception is 10.87% for your share class		
0.05% - Expense ratio			
0.95% - Median peer expenses	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$0.50 annually per \$1000 invested	None		
Costs less than 97% of its 1,426 peers			
<b>DFA US Large Cap Value I (DFLVX)   Dimensional Fund Advisors   MF</b> <a href="http://www.dimensional.com">www.dimensional.com</a>			
Your Share Class Inception: 02/19/1993	6.97% - Investment return	7.62% - Investment return	12.92% - Investment return
Oldest Share Class Inception: 02/19/1993	10.11% - Median peer return	7.19% - Median peer return	11.04% - Median peer return
<u>Performance Benchmark</u>	11.21% - Benchmark return	7.61% - Benchmark return	11.96% - Benchmark return
Russell 1000 Value TR USD	Earned \$69.70 per \$1000 invested	Earned \$381.00 per \$1000 invested	Earned \$1,292.00 per \$1000 invested
	Outperformed 21% of its 1,239 peers	Outperformed 60% of its 1,094 peers	Outperformed 94% of its 957 peers
Total Annual Investment Expenses	Investment return since inception is 9.95% for your share class		
0.27% - Expense ratio			
0.87% - Median peer expenses	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$2.70 annually per \$1000 invested	Contractual expense waiver of 0.10%. This may expire at anytime. Gross expense ratio is 0.37%.		
Costs less than 93% of its 1,269 peers			

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# Plan Options: Performance and Expenses (Cont.)

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific internet web site address shown next to each investment or you can contact us at the number shown on the cover page.

Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
<b>Mid-Cap Equity</b>			
<b>Vanguard Mid Cap Index Admiral (VIMAX)   Vanguard   MF</b> <a href="http://www.vanguard.com">www.vanguard.com</a>			
Your Share Class Inception: 11/12/2001	14.39% - Investment return	8.70% - Investment return	13.68% - Investment return
Oldest Share Class Inception: 05/21/1998	9.51% - Median peer return	6.54% - Median peer return	11.64% - Median peer return
	13.71% - Benchmark return	8.66% - Benchmark return	13.70% - Benchmark return
<u>Performance Benchmark</u>	Earned \$143.90 per \$1000 invested	Earned \$435.00 per \$1000 invested	Earned \$1,368.00 per \$1000 invested
Russell Mid Cap TR USD	Outperformed 84% of its 425 peers	Outperformed 87% of its 359 peers	Outperformed 95% of its 307 peers
Total Annual Investment Expenses	Investment return since inception is 9.88% for your share class		
0.05% - Expense ratio			
0.96% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$0.50 annually per \$1000 invested	None		
Costs less than 96% of its 436 peers			
<b>Small-Cap Equity</b>			
<b>DFA US Small Cap I (DFSTX)   Dimensional Fund Advisors   MF</b> <a href="http://www.dimensional.com">www.dimensional.com</a>			
Your Share Class Inception: 03/19/1992	1.41% - Investment return	6.35% - Investment return	12.60% - Investment return
Oldest Share Class Inception: 03/19/1992	4.46% - Median peer return	6.57% - Median peer return	11.69% - Median peer return
	4.90% - Benchmark return	7.37% - Benchmark return	12.27% - Benchmark return
<u>Performance Benchmark</u>	Earned \$14.10 per \$1000 invested	Earned \$317.50 per \$1000 invested	Earned \$1,260.00 per \$1000 invested
Russell 2000 TR USD	Outperformed 20% of its 732 peers	Outperformed 45% of its 626 peers	Outperformed 75% of its 518 peers
Total Annual Investment Expenses	Investment return since inception is 10.02% for your share class		
0.37% - Expense ratio			
1.05% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$3.70 annually per \$1000 invested	None		
Costs less than 90% of its 738 peers			
<b>Developed International Equity</b>			
<b>DFA International Core Equity I (DFIEY)   Dimensional Fund Advisors   MF</b> <a href="http://www.dimensional.com">www.dimensional.com</a>			
Your Share Class Inception: 09/15/2005	7.67% - Investment return	4.46% - Investment return	5.91% - Investment return
Oldest Share Class Inception: 09/15/2005	10.47% - Median peer return	3.69% - Median peer return	5.28% - Median peer return
	11.26% - Benchmark return	3.81% - Benchmark return	4.94% - Benchmark return
<u>Performance Benchmark</u>	Earned \$76.70 per \$1000 invested	Earned \$223.00 per \$1000 invested	Earned \$591.00 per \$1000 invested
MSCI ACWI Ex USA NR USD	Outperformed 16% of its 742 peers	Outperformed 79% of its 600 peers	Outperformed 78% of its 507 peers
Total Annual Investment Expenses	Investment return since inception is 4.85% for your share class		
0.30% - Expense ratio			
0.91% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$3.00 annually per \$1000 invested	None		
Costs less than 88% of its 783 peers			
<b>Emerging Market Equity</b>			
<b>DFA Emerging Markets I (DFEMX)   Dimensional Fund Advisors   MF</b> <a href="http://www.dimensional.com">www.dimensional.com</a>			
Your Share Class Inception: 04/25/1994	11.06% - Investment return	2.77% - Investment return	4.27% - Investment return
Oldest Share Class Inception: 04/25/1994	13.34% - Median peer return	2.68% - Median peer return	3.99% - Median peer return
	11.85% - Benchmark return	2.93% - Benchmark return	3.78% - Benchmark return
<u>Performance Benchmark</u>	Earned \$110.60 per \$1000 invested	Earned \$138.50 per \$1000 invested	Earned \$427.00 per \$1000 invested
MSCI EM NR USD	Outperformed 35% of its 842 peers	Outperformed 52% of its 662 peers	Outperformed 55% of its 353 peers
Total Annual Investment Expenses	Investment return since inception is 6.64% for your share class		
0.47% - Expense ratio			
1.24% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$4.70 annually per \$1000 invested	Contractual expense waiver of 0.10%. This may expire at anytime. Gross expense ratio is 0.57%.		
Costs less than 92% of its 878 peers			

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# Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
<b>Real Estate</b>			
<b>DFA Global Real Estate Securities Port</b> (DFGEX)   Dimensional Fund Advisors   MF <a href="http://www.dimensional.com">www.dimensional.com</a>			
Your Share Class Inception: 06/04/2008	24.55% - Investment return	7.82% - Investment return	11.64% - Investment return
Oldest Share Class Inception: 06/04/2008	21.43% - Median peer return	6.01% - Median peer return	8.88% - Median peer return
	23.07% - Benchmark return	7.52% - Benchmark return	11.51% - Benchmark return
<u>Performance Benchmark</u>	Earned \$245.50 per \$1000 invested	Earned \$391.00 per \$1000 invested	Earned \$1,164.00 per \$1000 invested
S&P Global REIT TR USD	Outperformed 86% of its 231 peers	Outperformed 87% of its 198 peers	Outperformed 94% of its 167 peers
Total Annual Investment Expenses	Investment return since inception is 6.58% for your share class		
0.24% - Expense ratio			
1.13% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$2.40 annually per \$1000 invested	Contractual expense waiver of 0.11%. Expires on 2020-2-28. Gross expense ratio is 0.35%.		
Costs less than 96% of its 232 peers			
<b>Long-Term Fixed Income</b>			
<b>MFS Corporate Bond R6</b> (MFBKX)   MFS   MF <a href="http://www.mfs.com">http://www.mfs.com</a>			
Your Share Class Inception: 06/01/2012	15.69% - Investment return	4.70% - Investment return	<b>5.82% - Investment return</b>
Oldest Share Class Inception: 05/08/1974	14.06% - Median peer return	4.31% - Median peer return	5.59% - Median peer return
	15.36% - Benchmark return	4.63% - Benchmark return	5.55% - Benchmark return
<u>Performance Benchmark</u>	Earned \$156.90 per \$1000 invested	Earned \$235.00 per \$1000 invested	Earned \$582.00 per \$1000 invested
BBgBarc US Corp Bond TR USD	Outperformed 91% of its 220 peers	Outperformed 76% of its 176 peers	Outperformed 68% of its 122 peers
Total Annual Investment Expenses	Investment return since inception is 4.72% for your share class		
0.43% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.65% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$4.30 annually per \$1000 invested	None		
Costs less than 76% of its 223 peers			
<b>Intermediate Fixed Income</b>			
<b>TIAA-CREF Bond Instl</b> (TIBDX)   TIAA Investments   MF <a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>			
Your Share Class Inception: 07/01/1999	11.51% - Investment return	3.76% - Investment return	4.32% - Investment return
Oldest Share Class Inception: 07/01/1999	10.79% - Median peer return	3.22% - Median peer return	4.30% - Median peer return
	11.35% - Benchmark return	3.48% - Benchmark return	4.11% - Benchmark return
<u>Performance Benchmark</u>	Earned \$115.10 per \$1000 invested	Earned \$188.00 per \$1000 invested	Earned \$432.00 per \$1000 invested
BBgBarc US Universal TR USD	Outperformed 73% of its 626 peers	Outperformed 84% of its 534 peers	Outperformed 52% of its 467 peers
Total Annual Investment Expenses	Investment return since inception is 5.17% for your share class		
0.30% - Expense ratio			
0.70% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$3.00 annually per \$1000 invested	None		
Costs less than 96% of its 636 peers			
<b>DFA Intermediate Govt Fixed-Income I</b> (DFIGX)   Dimensional Fund Advisors   MF <a href="http://www.dimensional.com">www.dimensional.com</a>			
Your Share Class Inception: 10/19/1990	11.81% - Investment return	3.01% - Investment return	3.45% - Investment return
Oldest Share Class Inception: 10/19/1990	8.60% - Median peer return	2.12% - Median peer return	2.66% - Median peer return
	10.99% - Benchmark return	2.71% - Benchmark return	3.01% - Benchmark return
<u>Performance Benchmark</u>	Earned \$118.10 per \$1000 invested	Earned \$150.50 per \$1000 invested	Earned \$345.00 per \$1000 invested
BBgBarc US Government TR USD	Outperformed 99% of its 237 peers	Outperformed 99% of its 233 peers	Outperformed 96% of its 200 peers
Total Annual Investment Expenses	Investment return since inception is 6.03% for your share class		
0.13% - Expense ratio			
0.71% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$1.30 annually per \$1000 invested	None		
Costs less than 93% of its 237 peers			

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# Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
<b>Intermediate Fixed Income (Cont.)</b>			
<b>Vanguard GNMA Adm (VFIJX)   Vanguard   MF</b> <a href="http://www.vanguard.com">www.vanguard.com</a>			
Your Share Class Inception: 02/12/2001	8.46% - Investment return	2.56% - Investment return	3.35% - Investment return
Oldest Share Class Inception: 06/27/1980	8.60% - Median peer return	2.12% - Median peer return	2.66% - Median peer return
<u>Performance Benchmark</u>	10.99% - Benchmark return	2.71% - Benchmark return	3.01% - Benchmark return
BBgBarc US Government TR USD	Earned \$84.60 per \$1000 invested	Earned \$128.00 per \$1000 invested	Earned \$335.00 per \$1000 invested
	Outperformed 41% of its 237 peers	Outperformed 91% of its 233 peers	Outperformed 93% of its 200 peers
Total Annual Investment Expenses	Investment return since inception is 4.48% for your share class		
0.11% - Expense ratio			
0.71% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$1.10 annually per \$1000 invested	None		
Costs less than 93% of its 237 peers			
<b>Short-Term Fixed Income</b>			
<b>Vanguard Short-Term Federal Adm (VSGDX)   Vanguard   MF</b> <a href="http://www.vanguard.com">www.vanguard.com</a>			
Your Share Class Inception: 02/12/2001	5.33% - Investment return	1.65% - Investment return	1.67% - Investment return
Oldest Share Class Inception: 12/31/1987	4.26% - Median peer return	1.20% - Median peer return	1.30% - Median peer return
<u>Performance Benchmark</u>	4.61% - Benchmark return	1.34% - Benchmark return	1.21% - Benchmark return
BBgBarc US Govt 1-3 Yr TR USD	Earned \$53.30 per \$1000 invested	Earned \$82.50 per \$1000 invested	Earned \$167.00 per \$1000 invested
	Outperformed 78% of its 103 peers	Outperformed 94% of its 103 peers	Outperformed 76% of its 92 peers
Total Annual Investment Expenses	Investment return since inception is 3.12% for your share class		
0.10% - Expense ratio			
0.62% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$1.00 annually per \$1000 invested	None		
Costs less than 92% of its 103 peers			
<b>High Yield Fixed Income</b>			
<b>Vanguard High-Yield Corporate Adm (VWEAX)   Vanguard   MF</b> <a href="http://www.vanguard.com">www.vanguard.com</a>			
Your Share Class Inception: 11/12/2001	10.53% - Investment return	5.20% - Investment return	7.37% - Investment return
Oldest Share Class Inception: 12/27/1978	7.43% - Median peer return	4.09% - Median peer return	6.77% - Median peer return
<u>Performance Benchmark</u>	8.32% - Benchmark return	5.17% - Benchmark return	7.68% - Benchmark return
ICE BofAML US High Yield TR USD	Earned \$105.30 per \$1000 invested	Earned \$260.00 per \$1000 invested	Earned \$737.00 per \$1000 invested
	Outperformed 96% of its 724 peers	Outperformed 91% of its 619 peers	Outperformed 83% of its 475 peers
Total Annual Investment Expenses	Investment return since inception is 6.70% for your share class		
0.13% - Expense ratio			
0.87% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$1.30 annually per \$1000 invested	None		
Costs less than 97% of its 742 peers			
<b>Commodities</b>			
<b>DFA Commodity Strategy Institutional (DCMSX)   Dimensional Fund Advisors   MF</b> <a href="http://www.dimensional.com">www.dimensional.com</a>			
Your Share Class Inception: 11/09/2010	-1.99% - Investment return	-5.94% - Investment return	N/Av
Oldest Share Class Inception: 11/09/2010	-3.78% - Median peer return	-6.36% - Median peer return	-4.65% - Median peer return
<u>Performance Benchmark</u>	-5.01% - Benchmark return	-7.21% - Benchmark return	-2.69% - Benchmark return
Morningstar Lng-Only Cmdty TR USD	Lost \$19.90 per \$1000 invested	Lost \$297.00 per \$1000 invested	
	Outperformed 78% of its 130 peers	Outperformed 56% of its 108 peers	
Total Annual Investment Expenses	Investment return since inception is -5.50% for your share class		
0.32% - Expense ratio			
1.03% - Median peer expenses	<u>Shareholder-type expenses (If applicable)</u>		
Charged \$3.20 annually per \$1000 invested	None		
Costs less than 94% of its 135 peers			

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## Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
<b>Stable Value / Money Market</b>			
<b>Vanguard Prime Money Market Investor</b> (VMMXX)   Vanguard   MF			<a href="http://www.vanguard.com">www.vanguard.com</a>
Your Share Class Inception: 06/04/1975	2.33% - Investment return	1.09% - Investment return	0.56% - Investment return
Oldest Share Class Inception: 06/04/1975	2.12% - Median peer return	0.87% - Median peer return	0.44% - Median peer return
<u>Performance Benchmark</u>	2.67% - Benchmark return	1.27% - Benchmark return	0.80% - Benchmark return
ICE BofAML USD 3M Dep OR CM TR US	Earned \$23.30 per \$1000 invested	Earned \$54.50 per \$1000 invested	Earned \$56.00 per \$1000 invested
	Outperformed 74% of its 237 peers	Outperformed 84% of its 193 peers	Outperformed 76% of its 181 peers
Total Annual Investment Expenses	Investment return since inception is 4.90% for your share class		
0.16% - Expense ratio			
0.43% - Median peer expenses	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$1.60 annually per \$1000 invested	None		
Costs less than 91% of its 252 peers			

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## Appendix - Fee Schedules

Any fee schedule utilized in the previous report sections will be shown below for additional details and clarity on the calculation process.

Plan Assets: \$96,546.42 # of Participants: 5

### Compensation Fee Schedules

#### Employee Fiduciary - Annual Plan Administration and Recordkeeping

Your fee tier will be assigned based on the # of participants in your plan. The minimum and maximum # of participants for each tier will be identified below. Since this is a tiered fee schedule, many tiers may be assessed depending on your current # of participants. Any applicable tier will be highlighted in yellow below. The yearly \$ amount will be calculated by multiplying the number of participants for that tier by the \$/part fee amount shown.

Minimum Fee: If the calculated fee is less than 1,500.00, then a minimum fee of 1,500.00 will be assessed instead.

Minimum # of participants	Maximum # of participants	Fee Amount (per participant)	Participants multiplier	Yearly \$ amount	Annual \$ amount
1	30	0.00	5	0.00	0.00
31	and up	35.00			
<b>Total annual \$ amount for your plan</b>					<b>\$0.00</b>
Using minimum fee value instead:					<b>\$1,500.00</b>

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## **Summary Plan Description (“SPD”)**

This is the official legal document that describes how the Plan operates and your rights as a Plan participant. In the event of a discrepancy between the SPD and any information contained in this enrollment kit or other material as may be distributed from time to time, the SPD shall control.

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