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Tri-Com Consulting Group LLC

0014-0014T501

08/08/2023

## Fee Disclosure Statement for Participants of the Tri-Com Consulting Group LLC 401(k) Profit Sharing Plan & Trust

### Summary of Changes

Attached is an updated Fee Disclosure Statement for Participants. The following section(s) have been updated:

Description of change	Section(s)
Change to investment lineup	Investment Chart

**Note:** Please visit the Retirement Services web application to view the most recent and previous disclosure.

## **Fee Disclosure Statement for Participants of the Tri-Com Consulting Group 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

#### **Automatic Enrollment**

Your plan includes an automatic enrollment feature. Once automatically enrolled, if you do not wish to participate, you have the ability to opt out within 90 days of enrollment via <http://www.paychexflex.com>. Please review your Automatic Enrollment Notice.

#### **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: James Betzig, 203-693-8522.

## 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 \$4,421.32.

Paychex returns any payments which Paychex would have received from the investments in the Plan's lineup pro-rata to the Plan and assesses an annual account fee against the Plan assets. The annual account fee is currently 10.00 bps. Basis points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 40 bps = .40%=.004).

Quarterly Plan Document Maintenance Fee of \$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.

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

<b>Type of Fee</b>	<b>Description</b>	<b>Amount</b>
<b>Wire/ACH Fee</b>	Fee charged for sending loans and distributions as an automated clearing house (ACH) transaction or via wire transfer.	\$18
<b>Stale Check Fee</b>	Fees charged to participants who fail to cash their distribution check by Paychex and third-party vendor. The amount of the fee depends on the services that are necessary to locate the participant.	\$75 - Stale Check Processing to remit to Third-party vendor.
<b>Participant Search Fee</b>	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
<b>Check Reissue Fee</b>	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
<b>Managed Account Fee</b>	Fee for using GuidedChoice® managed account services. GuidedChoice® provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided. Paychex does not deliver the GuidedChoice® managed account services or make recommendations as to the selection of an advice provider or investments.	45 bps or .45% of the first \$100,000 in assets with an annual maximum of \$450 regardless of asset level. These fees are prorated and charged on a quarterly basis.
<b>Front/Back-End Load Fee</b>	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate investment option for the investor.	None/waived
<b>Redemption Fee</b>	A fee assessed by an investment company to discourage short-term in and out trading of mutual fund shares. Redemption fees are credited directly to the investments' assets, not to the investment company. They are quoted as a percentage of sale proceeds sold within a specified period of time.	Refer to Section II, Fee and Expense Information of the Investment Chart.
<b>Qualified Domestic Relations Order (QDRO) Processing Fee</b>	Fee charged to the Participant for calculation and division of individual Participants Plan assets pursuant to a QDRO.	\$500 or as set forth on the QDRO determination of status paperwork.

## Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the investment option's Web site(s) listed in the chart or by contacting Douglas J. Tringali at 333 INDUSTRIAL PARK RD, MIDDLETOWN, CT 06457-1535, 860-635-9600.

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

Variable Return Investments									
Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/23				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Bond Funds									
JOHN HANCOCK BOND R6/ Intermediate - Term Bond	JHBSX	(5.70%) www.jhfunds.com	1.43%	2.23%	3.18%	(4.61%) Bloomberg US Universal TR USD	1.05%	1.62%	2.03%
LORD ABBETT HIGH YIELD R6/ High Yield Bond	LHYVX	(5.99%) www.lordabbett.com	1.92%	3.95%	3.42%	(3.56%) ICE BofA US High Yield TR USD	3.06%	4.03%	3.98%
VANGUARD GNMA INV/ Intermediate Government	VFIIX	(4.37%) www.vanguard.com	0.27%	0.94%	6.33%	(4.42%) Bloomberg US Government TR USD	0.76%	0.92%	6.38%
VANGUARD INFLATION PROTECTED SECURITIES INV/ Inflation Protected Bond	VIPSX	(6.30%) www.vanguard.com	2.76%	1.29%	4.63%	(6.06%) Bloomberg US Treasury US TIPS TR USD	2.94%	1.49%	4.85%
VANGUARD INTERMEDIATE TERM INVESTMENT GRADE INV/ Corporate Bond	VFICX	(4.00%) www.vanguard.com	1.72%	2.01%	4.92%	(5.55%) Bloomberg US Corp Bond TR USD	1.62%	2.32%	5.14%

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/23				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>VANGUARD LONG TERM US TREASURY INV/ Long Government</b>	VUSTX	(16.39%) www.vanguard.com	(0.35%)	1.31%	6.37%	(15.94%) Bloomberg US Government Long TR USD	(0.36%)	1.44%	6.55%
<b>VANGUARD SHORT TERM FEDERAL INV/ Short Government</b>	VSGBX	(1.27%) www.vanguard.com	1.02%	0.80%	4.23%	0.23% Bloomberg US Govt 1-3 Yr TR USD	1.09%	0.81%	3.99%
<b>VANGUARD SHORT TERM INVESTMENT GRADE INV/ Short - Term Bond</b>	VFSTX	(0.29%) www.vanguard.com	1.49%	1.49%	5.41%	0.26% Bloomberg US Govt/Credit 1-3 Yr TR USD	1.26%	1.01%	4.99%
<b>Equity Funds</b>									
<b>ALLSPRING DIVERSIFIED CAPITAL BUILDER INST/ Moderate Allocation</b>	EKBYX	(4.13%) www.wellsfargoadvantagetrade.com	8.33%	10.30%	6.60%	(6.62%) Morningstar Mod Agg Tgt Risk TR USD	5.81%	7.11%	N/A
<b>ALLSPRING DIVERSIFIED INCOME BUILDER INST/ Allocation 15 - 30% Equity</b>	EKSYX	(6.97%) www.wellsfargoadvantagetrade.com	2.22%	4.34%	5.31%	(5.44%) Morningstar Mod Con Tgt Risk TR USD	3.77%	4.36%	N/A
<b>AMERICAN FUNDS NEW WORLD R6/ Diversified Emerging Markets</b>	RNWGX	(6.90%) www.americanfunds.com	4.10%	5.50%	8.16%	(10.70%) MSCI EM NR USD	(0.91%)	2.00%	5.42%
<b>COHEN &amp; STEERS REAL ESTATE SECURITIES Z/ Real Estate</b>	CSZIX	(19.36%) www.cohenandsteers.com	7.37%	7.91%	8.16%	(19.08%) S&P United States REIT TR USD	6.03%	5.83%	5.93%
<b>FIDELITY CONTRAFUND/ Large Growth</b>	FCNTX	(11.28%) www.fidelity.com	10.24%	12.63%	12.36%	(10.90%) Russell 1000 Growth TR USD	13.66%	14.59%	N/A
<b>FIDELITY SMALL CAP GROWTH INDEX/ Small Growth</b>	FECGX	(10.30%) www.fidelity.com	N/A	N/A	4.06%	(10.60%) Russell 2000 Growth TR USD	4.26%	8.49%	3.99%

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/23				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>FIRST EAGLE GLOBAL R6/ Foreign Large Blend</b>	FEGRX	(0.89%)	6.37%	6.63%	6.39%	(7.25%)	3.98%	5.34%	5.22%
		www.firsteaglefunds.com				Morningstar Gbl Allocation TR USD			
<b>FRANKLIN GOLD AND PRECIOUS METALS A/ Equity Precious Metals</b>	FKRCX	(23.98%)	9.66%	(0.17%)	4.77%	(10.38%)	11.90%	5.31%	N/A
		www.franklintempleton.com				MSCI World/Metals & Mining NR USD			
<b>GOLDMAN SACHS INTERNATIONAL SMALL CP INSIGHTS INST/ Foreign Small/Mid Value</b>	GICIX	(6.61%)	0.74%	6.03%	4.45%	(8.93%)	1.41%	4.60%	2.59%
		www.gs.com				MSCI ACWI Ex USA SMID NR USD			
<b>MFS INTL DIVERSIFICATIO N R6/ Foreign Large Blend</b>	MDIZX	(1.91%)	4.56%	6.02%	5.19%	(5.07%)	2.47%	4.17%	2.94%
		www.mfs.com				MSCI ACWI Ex USA NR USD			
<b>MFS UTILITIES R6/ Utilities</b>	MMUKX	(2.99%)	9.56%	7.74%	9.54%	(6.00%)	9.20%	9.34%	10.06%
		www.mfs.com				S&P 1500 Utilities TR			
<b>NATIONWIDE NY ARCA TECH 100 INDEX A/ Technology</b>	NWJCX	(3.73%)	11.65%	13.92%	12.21%	(7.17%)	18.43%	19.06%	11.19%
		www.nationwide.com				Morningstar US Tech TR USD			
<b>PGIM GLOBAL REAL ESTATE Z/ Global Real Estate</b>	PURZX	(21.41%)	2.71%	3.28%	7.19%	(19.42%)	3.48%	4.36%	7.59%
		www.jennisondryden.com				S&P Global REIT TR USD			
<b>SCHWAB S&amp;P 500 INDEX/ Large Blend</b>	SWPPX	(7.76%)	11.16%	12.18%	8.27%	(8.39%)	10.87%	12.01%	8.49%
		www.schwab.com				Russell 1000 TR USD			
<b>T. ROWE PRICE INTEGRATED US SMALL-CAP GROWTH EQUITY INV/ Small Growth</b>	PRDSX	(5.93%)	6.79%	10.38%	7.75%	(10.60%)	4.26%	8.49%	6.43%
		www.troweprice.com				Russell 2000 Growth TR USD			
<b>VANGUARD EQUITY INCOME ADML/ Large Value</b>	VEIRX	(3.21%)	9.01%	10.37%	8.22%	(5.91%)	7.50%	9.13%	7.17%
		www.vanguard.com				Russell 1000 Value TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/23				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>VANGUARD INTERNATIONAL GROWTH INV/ Foreign Large Growth</b>	VWIGX	(6.91%) www.vanguard.com	6.42%	8.66%	10.28%	(6.35%) MSCI ACWI Ex USA Growth NR USD	3.36%	5.08%	N/A
<b>VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend</b>	VIMAX	(9.86%) www.vanguard.com	8.13%	10.17%	9.63%	(8.78%) Russell Mid Cap TR USD	8.05%	10.05%	9.74%
<b>VANGUARD REAL ESTATE INDEX ADML/ Real Estate</b>	VGSLX	(20.10%) www.vanguard.com	5.82%	5.79%	8.99%	(19.08%) S&P United States REIT TR USD	6.03%	5.83%	8.96%
<b>VANGUARD SMALL CAP INDEX ADML/ Small Blend</b>	VSMAX	(9.33%) www.vanguard.com	6.76%	9.19%	8.70%	(11.61%) Russell 2000 TR USD	4.71%	8.04%	7.55%
<b>VANGUARD STRATEGIC EQUITY INV/ Mid - Cap Blend</b>	VSEQX	(5.81%) www.vanguard.com	7.87%	10.63%	10.30%	(8.78%) Russell Mid Cap TR USD	8.05%	10.05%	10.27%
<b>VANGUARD TARGET RETIREMENT 2020 INV/ Target Date 2020</b>	VTWNX	(5.26%) www.vanguard.com	4.30%	5.77%	5.73%	(7.95%) Morningstar Lifetime Mod 2020 TR USD	4.07%	5.09%	5.63%
<b>VANGUARD TARGET RETIREMENT 2025 INV/ Target Date 2025</b>	VTTVX	(5.91%) www.vanguard.com	4.77%	6.35%	6.33%	(8.37%) Morningstar Lifetime Mod 2025 TR USD	4.31%	5.65%	7.04%
<b>VANGUARD TARGET RETIREMENT 2030 INV/ Target Date 2030</b>	VTHRX	(6.22%) www.vanguard.com	5.21%	6.89%	6.28%	(8.49%) Morningstar Lifetime Mod 2030 TR USD	4.70%	6.30%	6.21%
<b>VANGUARD TARGET RETIREMENT 2035 INV/ Target Date 2035</b>	VTTHX	(6.36%) www.vanguard.com	5.68%	7.43%	7.06%	(8.22%) Morningstar Lifetime Mod 2035 TR USD	5.18%	6.90%	7.75%



Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/23				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>VANGUARD TARGET RETIREMENT 2040 INV/ Target Date 2040</b>	VFORX	(6.53%) www.vanguard.com	6.12%	7.91%	6.87%	(7.81%)	5.62%	7.31%	6.78%
<b>VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045</b>	VTIVX	(6.70%) www.vanguard.com	6.59%	8.22%	7.65%	(7.50%)	5.86%	7.48%	8.11%
<b>VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050</b>	VFIFX	(6.71%) www.vanguard.com	6.66%	8.26%	7.10%	(7.33%)	5.92%	7.47%	6.88%
<b>VANGUARD TARGET RETIREMENT 2055 INV/ Target - Date 2055</b>	VFFVX	(6.67%) www.vanguard.com	6.66%	8.24%	9.34%	(7.33%)	5.86%	7.40%	8.65%
<b>VANGUARD TARGET RETIREMENT 2060 INV/ Target Date 2060</b>	VTTSX	(6.67%) www.vanguard.com	6.65%	8.24%	9.02%	(7.36%)	5.77%	7.31%	8.17%
<b>VANGUARD TARGET RETIREMENT 2065 INV/ Target Date 2060</b>	VLXVX	(6.64%) www.vanguard.com	6.64%	N/A	7.34%	(7.36%)	5.77%	7.31%	6.62%
<b>VANGUARD TARGET RETIREMENT 2070/ Target - Date 2065+</b>	VSVNX	N/A www.vanguard.com	N/A	N/A	7.73%	(7.36%)	5.77%	7.31%	7.40%
<b>VANGUARD TARGET RETIREMENT INCOME INV/ Target Date Retirement</b>	VTINX	(4.50%) www.vanguard.com	3.26%	3.79%	4.73%	(5.19%)	3.75%	3.87%	5.31%

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/23				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>VANGUARD TOTAL STOCK MARKET INDEX ADML/ Large Blend</b>	VTSAX	(8.78%) www.vanguard.com	10.36%	11.68%	7.40%	(8.39%) Russell 1000 TR USD	10.87%	12.01%	7.24%
<b>VANGUARD UTILITIES INDEX ADMIRAL/ Utilities</b>	VUIAX	(5.83%) www.vanguard.com	9.04%	9.19%	9.52%	(6.00%) S&P 1500 Utilities TR	9.20%	9.34%	9.80%
<b>VANGUARD WELLESLEY INCOME INV/ Allocation 30 - 50% Equity</b>	VWINX	(4.43%) www.vanguard.com	4.74%	5.34%	9.23%	(5.44%) Morningstar Mod Con Tgt Risk TR USD	3.77%	4.36%	N/A
<b>Money Market Funds</b>									
<b>METLIFE GAC SERIES 25053 0/ Stable Value</b>	250X0	2.69% www.metlife.com	2.54%	2.50%	4.07%	(0.26%) USTREAS T-Bill Cnst Mat Rate 3 Yr	0.94%	0.42%	2.49%

N/A- Please refer to the fact sheets on <http://www.paychexflex.com> by selecting Research Funds from your Home Page and clicking on the name of the investment option.

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## Section II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses. A portion of the expense ratio may be returned to Paychex or its subsidiaries in the form of revenue sharing. If an employer has elected the return of concessions feature for its plan the revenue share that would be returned to Paychex or its subsidiaries is returned directly to the participant who incurred the fee charged by the investment and an annual account fee is charged against plan assets. Administrative fees including annual account fees, may be paid directly by your employer or by the Plan as described in Part Two.

### Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>Bond Funds</b>							
<b>JOHN HANCOCK BOND R6/ Intermediate - Term Bond</b>	JHBSX	0.35%	\$ 3.50	N/A	N/A	N/A	N/A
Additional Description: None							
<b>LORD ABBETT HIGH YIELD R6/ High Yield Bond</b>	LHYVX	0.60%	\$ 6.00	N/A	N/A	N/A	N/A
Additional Description: None							
<b>VANGUARD GNMA INV/ Intermediate Government</b>	VFII	0.21%	\$ 2.10	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD INFLATION PROTECTED SECURITIES INV/ Inflation Protected Bond</b>	VIPSX	0.20%	\$ 2.00	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>VANGUARD INTERMEDIATE TERM INVESTMENT GRADE INV/ Corporate Bond</b>	VFICX	0.20%	\$ 2.00	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD LONG TERM US TREASURY INV/ Long Government</b>	VUSTX	0.20%	\$ 2.00	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD SHORT TERM FEDERAL INV/ Short Government</b>	VSGBX	0.20%	\$ 2.00	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD SHORT TERM INVESTMENT GRADE INV/ Short - Term Bond</b>	VFSTX	0.20%	\$ 2.00	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>Equity Funds</b>							
<b>ALLSPRING DIVERSIFIED CAPITAL BUILDER INST/ Moderate Allocation</b>	EKBYX	0.78%	\$ 7.80	N/A	N/A	N/A	N/A
Additional Description: None							
<b>ALLSPRING DIVERSIFIED INCOME BUILDER INST/ Allocation 15 - 30% Equity</b>	EKSYX	0.52%	\$ 5.20	N/A	N/A	N/A	N/A
Additional Description: None							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>AMERICAN FUNDS NEW WORLD R6/ Diversified Emerging Markets</b>	RNWGX	0.57%	\$ 5.70	N/A	N/A	N/A	N/A
Additional Description: None							
<b>COHEN &amp; STEERS REAL ESTATE SECURITIES Z/ Real Estate</b>	CSZIX	0.75%	\$ 7.50	N/A	N/A	2 in 60 Days	N/A
Additional Description: None							
<b>FIDELITY CONTRAFUND/ Large Growth</b>	FCNTX	0.55%	\$ 5.50	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: None							
<b>FIDELITY SMALL CAP GROWTH INDEX/ Small Growth</b>	FECGX	0.05%	\$ 0.50	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: None							
<b>FIRST EAGLE GLOBAL R6/ Foreign Large Blend</b>	FEGRX	0.79%	\$ 7.90	N/A	N/A	N/A	N/A
Additional Description: None							
<b>FRANKLIN GOLD AND PRECIOUS METALS A/ Equity Precious Metals</b>	FKRCX	0.88%	\$ 8.80	N/A	N/A	N/A	N/A
Additional Description: None							
<b>GOLDMAN SACHS INTERNATIONAL SMALL CP INSIGHTS INST/ Foreign Small/Mid Value</b>	GICIX	0.87%	\$ 8.70	N/A	N/A	1 in 90 Days	N/A
Additional Description: None							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>MFS INTL DIVERSIFICATION R6/ Foreign Large Blend</b>	MDIZX	0.72%	\$ 7.20	N/A	N/A	2 in 3 Months	N/A
Additional Description: None							
<b>MFS UTILITIES R6/ Utilities</b>	MMUKX	0.66%	\$ 6.60	N/A	N/A	2 in 3 Months	N/A
Additional Description: None							
<b>NATIONWIDE NY ARCA TECH 100 INDEX A/ Technology</b>	NWJCX	0.65%	\$ 6.50	N/A	N/A	N/A	N/A
Additional Description: None							
<b>PGIM GLOBAL REAL ESTATE Z/ Global Real Estate</b>	PURZX	0.93%	\$ 9.30	N/A	N/A	1 in 30 Days	60 Days
Additional Description: None							
<b>SCHWAB S&amp;P 500 INDEX/ Large Blend</b>	SWPPX	0.02%	\$ 0.20	N/A	N/A	N/A	N/A
Additional Description: None							
<b>T. ROWE PRICE INTEGRATED US SMALL-CAP GROWTH EQUITY INV/ Small Growth</b>	PRDSX	0.80%	\$ 8.00	N/A	N/A	N/A	N/A
Additional Description: None							
<b>VANGUARD EQUITY INCOME ADML/ Large Value</b>	VEIRX	0.19%	\$ 1.90	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD INTERNATIONAL GROWTH INV/ Foreign Large Growth</b>	VWIGX	0.45%	\$ 4.50	2.00% if redeemed within 60 days	30 Days	1 in 30 Days	30 Days
Additional Description: None							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend</b>	VIMAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD REAL ESTATE INDEX ADML/ Real Estate</b>	VGSLX	0.12%	\$ 1.20	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD SMALL CAP INDEX ADML/ Small Blend</b>	VSMAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD STRATEGIC EQUITY INV/ Mid - Cap Blend</b>	VSEQX	0.17%	\$ 1.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2020 INV/ Target Date 2020</b>	VTWNX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2025 INV/ Target Date 2025</b>	VTTVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2030 INV/ Target Date 2030</b>	VTHRX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							



Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>VANGUARD TARGET RETIREMENT 2035 INV/ Target Date 2035</b>	VTTHX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2040 INV/ Target Date 2040</b>	VFORX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2045 INV/ Target Date 2045</b>	VTIVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2050 INV/ Target Date 2050</b>	VFIFX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2055 INV/ Target - Date 2055</b>	VFFVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2060 INV/ Target Date 2060</b>	VTTSX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>VANGUARD TARGET RETIREMENT 2065 INV/ Target Date 2060</b>	VLXVX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT 2070/ Target - Date 2065+</b>	VSVNX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TARGET RETIREMENT INCOME INV/ Target Date Retirement</b>	VTINX	0.08%	\$ 0.80	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD TOTAL STOCK MARKET INDEX ADML/ Large Blend</b>	VTSAX	0.04%	\$ 0.40	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD UTILITIES INDEX ADMIRAL/ Utilities</b>	VUIAX	0.10%	\$ 1.00	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>VANGUARD WELLESLEY INCOME INV/ Allocation 30 - 50% Equity</b>	VWINX	0.23%	\$ 2.30	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
<b>Money Market Funds</b>							
<b>METLIFE GAC SERIES 25053 0/ Stable Value</b>	250X0	0.57%	\$ 5.70	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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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.