

Notice of Investment Returns & Fee Comparison

385086-02 Directed Account Plan

www.DAP401k.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower

P.O. Box 173764 Denver, CO 80217-3764

Participant Call Center: 1-844-861-4327

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	Other Investment-Related Fees, Expense Information and Transfer Restrictions - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

Your Plan offers a Self-Directed Brokerage Account (SDBA) through TD Ameritrade Inc. The SDBA allows you to select from securities and investments that have not been chosen by and are not monitored by your employer, fiduciary and/or the Plan Sponsor. What investments you may actually invest in depends on the specifics of your Plan design. These investment options are not offered through your retirement plan recordkeeper. You may invest through the SDBA by logging in to your Plan's web site and completing the SDBA enrollment process online.

The SDBA is for knowledgeable investors who acknowledge and understand the risks associated with many of the investments contained in the SDBA. By utilizing the account, you acknowledge that none of the available options in the SDBA have been selected for use in the Plan, reviewed for suitability or will be monitored by your employer, Plan Sponsor, SDBA provider, or retirement plan recordkeeper. You are solely responsible for determining the suitability and for the selection and ongoing monitoring of the investments that are available and utilized in the SDBA.

If you decide to use the SDBA, there may be an annual maintenance fee for using the SDBA as reflected in the Participant Elected Services Expenses table in this document. There may be additional expenses and fees associated with using TD Ameritrade Inc., such as commissions and sales loads. More information regarding these fees is located in the SDBA pricing summary at the back of this notice. Before investing, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Fund prospectuses contain this and other important information and may be obtained by calling the SDBA provider at 1-866-766-4015 or through the SDBA's website at www.tdameritraderetirement.com. Investors should read prospectuses carefully before investing.

Transfers into and out of TD Ameritrade Inc. will be subject to minimum transfer restrictions. If your transfer request does not meet the minimum amount, your transfer will not be completed. You must initially transfer a minimum of \$2,500. Subsequent transfers must be at least \$1,000. You are also required to maintain a minimum balance of \$500 in your core account. If your core account is below the minimum balance, any percentage of your future contribution investment

elections allocated to the SDBA will be allocated pro-rata across your other investment elections (or to the Plan's default fund if 100% of your investment elections are allocated to the brokerage account) until the minimum balance is reached.

More detailed information about the SDBA is available on the Participant website.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. 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 investment option's principal risks is available on the Web site listed above.

Variable Return Investments Averaged Annualized Total Return[‡] as of 06/30/2023									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Tier I - Asset Allocation Funds									
Income Fund	N/A	1.43%	3.85%	5.19%	3.86%	3.85%	3.92%	04/30/2010	0.34%/0.34%
							\$39.20 per \$1,000		\$3.40 per \$1,000 Gross
Income Fund Composite Index**		1.77%	4.24%	5.62%	3.54%	3.31%	2.84%	04/30/2010	
							\$28.40 per \$1,000		
Conservative Fund	N/A	2.01%	5.69%	7.02%	4.24%	4.42%	5.10%	07/01/1993	0.40%/0.40%
							\$51.00 per \$1,000		\$4.00 per \$1,000 Gross
Conservative Fund Composite Index**		2.25%	5.73%	6.97%	4.05%	4.15%	4.24%	07/01/1993	
							\$42.40 per \$1,000		
Moderate Fund	N/A	2.85%	8.50%	10.11%	5.90%	5.40%	6.50%	07/01/1993	0.46%/0.46%
							\$65.00 per \$1,000		\$4.60 per \$1,000 Gross
Moderate Fund Composite Index**		3.00%	8.03%	9.35%	5.98%	5.48%	6.01%	07/01/1993	
							\$60.10 per \$1,000		
Aggressive Fund	N/A	3.54%	10.09%	12.23%	7.52%	6.13%	7.36%	07/01/1993	0.50%/0.50%
							\$73.60 per \$1,000		\$5.00 per \$1,000 Gross
Aggressive Fund Composite Index**		3.72%	9.51%	11.31%	7.78%	6.35%	7.01%	07/01/1993	
							\$70.10 per \$1,000		
Vanguard Target Retirement Income Inv^{1,2}	VTINX	1.36%	5.65%	4.51%	1.70%	3.45%	4.12%	10/27/2003	0.08%/0.08%
							\$41.20 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		1.59%	5.50%	5.87%	2.02%	3.46%	4.01%	10/27/2003	
							\$40.10 per \$1,000		
Vanguard Target Retirement 2020 Inv^{1,2}	VTWNX	2.15%	7.02%	6.58%	3.85%	4.62%	6.02%	06/07/2006	0.08%/0.08%
							\$60.20 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2020 TR USD**		2.25%	6.88%	7.86%	4.12%	4.49%	5.70%	06/07/2006	
							\$57.00 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Vanguard Target Retirement 2025 Inv ^{1,2}	VTTVX	3.02%	8.45%	8.56%	4.96%	5.26%	6.68%	10/27/2003	0.08%/0.08%
							\$66.80 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2025 TR USD**		2.52%	7.36%	8.95%	5.51%	5.17%	6.38%	10/27/2003	
							\$63.80 per \$1,000		
Vanguard Target Retirement 2030 Inv ^{1,2}	VTHRX	3.56%	9.44%	9.95%	6.04%	5.78%	7.24%	06/07/2006	0.08%/0.08%
							\$72.40 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2030 TR USD**		3.19%	8.54%	10.63%	6.87%	5.80%	7.02%	06/07/2006	
							\$70.20 per \$1,000		
Vanguard Target Retirement 2035 Inv ^{1,2}	VTTHX	4.10%	10.28%	11.28%	7.21%	6.35%	7.82%	10/27/2003	0.08%/0.08%
							\$78.20 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2035 TR USD**		3.88%	9.79%	12.37%	8.35%	6.48%	7.67%	10/27/2003	
							\$76.70 per \$1,000		
Vanguard Target Retirement 2040 Inv ^{1,2}	VFORX	4.57%	11.06%	12.56%	8.35%	6.88%	8.33%	06/07/2006	0.08%/0.08%
							\$83.30 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2040 TR USD**		4.47%	10.82%	13.92%	9.48%	7.00%	8.15%	06/07/2006	
							\$81.50 per \$1,000		
Vanguard Target Retirement 2045 Inv ^{1,2}	VTIVX	5.10%	11.92%	13.93%	9.53%	7.46%	8.69%	10/27/2003	0.08%/0.08%
							\$86.90 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2045 TR USD**		4.87%	11.50%	15.04%	10.20%	7.33%	8.45%	10/27/2003	
							\$84.50 per \$1,000		
Vanguard Target Retirement 2050 Inv ^{1,2}	VFIFX	5.36%	12.35%	14.58%	9.73%	7.58%	8.76%	06/07/2006	0.08%/0.08%
							\$87.60 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2050 TR USD**		5.06%	11.78%	15.51%	10.54%	7.47%	8.67%	06/07/2006	
							\$86.70 per \$1,000		
Vanguard Target Retirement 2055 Inv ^{1,2}	VFFVX	5.36%	12.35%	14.60%	9.74%	7.57%	8.74%	08/18/2010	0.08%/0.08%
							\$87.40 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2055 TR USD**		5.06%	11.80%	15.64%	10.69%	7.52%	8.78%	08/18/2010	
							\$87.80 per \$1,000		
Vanguard Target Retirement 2060 Inv ^{1,2}	VTTSX	5.39%	12.39%	14.62%	9.75%	7.58%	8.74%	01/19/2012	0.08%/0.08%
							\$87.40 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2055 TR USD**		5.06%	11.80%	15.64%	10.69%	7.52%	8.78%	01/19/2012	
							\$87.80 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Vanguard Target Retirement 2065 Inv ^{1,2}	VLXVX	5.34%	12.34%	14.62%	9.75%	7.55%	7.96%	07/12/2017	0.08%/0.08%
							\$79.60 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2055 TR USD**		5.06%	11.80%	15.64%	10.69%	7.52%	7.99%	07/12/2017	
							\$79.90 per \$1,000		
Vanguard Target Retirement 2070 Inv ^{1,2}	VSVNX	5.39%	12.39%	14.68%	N/A	N/A	13.47%	06/28/2022	0.08%/0.08%
							\$134.70 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2060 TR USD**		5.12%	11.91%	15.73%	N/A	N/A	14.00%	06/28/2022	
							\$140.00 per \$1,000		
Tier II - Index Funds									
SSgA U.S. Bond Index Fund Class C ¹	N/A	-0.85%	2.24%	-0.99%	-4.02%	0.75%	1.49%	10/31/1997	0.05%/0.05%
							\$14.90 per \$1,000		\$.52 per \$1,000 Gross
Bloomberg US Aggregate Bond TR USD**		-0.84%	2.09%	-0.94%	-3.96%	0.77%	1.52%	10/31/1997	
							\$15.20 per \$1,000		
State Street Russell All Cp Idx NL Ser C ¹	N/A	8.39%	16.14%	18.92%	13.98%	11.42%	12.35%	08/29/1997	0.02%/0.02%
							\$123.50 per \$1,000		\$.20 per \$1,000 Gross
Russell 3000 TR USD**		8.39%	16.17%	18.95%	13.89%	11.39%	12.34%	08/29/1997	
							\$123.40 per \$1,000		
SSgA Global All Cap Equity ex-US Index K ¹	N/A	2.55%	9.61%	12.95%	7.55%	3.66%	5.13%	03/31/2011	0.07%/0.07%
							\$51.30 per \$1,000		\$.70 per \$1,000 Gross
MSCI ACWI Ex USA IMI NR USD**		2.38%	9.10%	12.47%	7.33%	3.38%	4.88%	03/31/2011	
							\$48.80 per \$1,000		
SSgA US Inflation Protected Bd Idx NL C ¹	N/A	-1.43%	2.02%	-1.43%	-0.20%	2.41%	2.01%	08/04/2010	0.06%/0.06%
							\$20.10 per \$1,000		\$.62 per \$1,000 Gross
Morningstar US Treasury Inflation-Protec**		-1.45%	1.89%	-1.81%	-0.24%	2.33%	1.97%	08/04/2010	
							\$19.70 per \$1,000		
Tier III - Actively Managed Fund									
Stable Value Fund ¹	N/A	0.70%	1.38%	2.55%	2.18%	2.49%	2.41%	07/01/1993	0.27%/0.27%
							\$24.10 per \$1,000		\$2.70 per \$1,000 Gross
BofAML US Treasury 91 Days Average**		0.01%	0.03%	0.06%	1.14%	1.13%	0.60%	07/01/1993	
							\$6.00 per \$1,000		
Fixed Income Fund	N/A	-0.31%	2.92%	0.53%	-2.96%	1.42%	1.27%	10/21/2016	0.32%/0.32%
							\$12.70 per \$1,000		\$3.20 per \$1,000 Gross
Bloomberg US Universal TR USD**		-0.59%	2.32%	-0.04%	-3.43%	0.98%	0.72%	10/21/2016	
							\$7.20 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Diversified Inflation/Real Return Fund	N/A	-1.44%	-0.02%	-1.45%	7.08%	4.13%	4.57%	10/21/2016	0.24%/0.24%
							\$45.70 per \$1,000		\$2.40 per \$1,000 Gross
Barclays US Treasury TIPS 0-5 Yr Idx**		-0.68%	1.49%	0.11%	2.34%	2.73%	*	10/21/2016	
Large Cap Core Stock Fund	N/A	8.91%	16.53%	17.87%	11.31%	9.36%	11.44%	10/21/2016	0.42%/0.42%
							\$114.40 per \$1,000		\$4.20 per \$1,000 Gross
S&P 500 PR**		8.30%	15.91%	17.57%	12.81%	10.36%	11.55%	10/21/2016	
							\$115.50 per \$1,000		
Small/Mid Cap Core Stock Fund	N/A	4.67%	8.62%	13.15%	9.03%	5.92%	9.49%	10/21/2016	0.80%/0.80%
							\$94.90 per \$1,000		\$8.00 per \$1,000 Gross
Russell 2500 TR USD**		5.22%	8.79%	13.58%	12.29%	6.55%	9.52%	10/21/2016	
							\$95.20 per \$1,000		
International Stock Fund	N/A	1.99%	11.41%	17.12%	8.16%	5.51%	5.80%	07/01/1993	0.66%/0.66%
							\$58.00 per \$1,000		\$6.60 per \$1,000 Gross
MSCI ACWI Ex USA IMI NR USD**		2.38%	9.10%	12.47%	7.33%	3.38%	4.88%	07/01/1993	
							\$48.80 per \$1,000		
Tier IV - Specialty Funds									
Vanguard Federal Money Market Inv ²	VMFXX	1.24%	2.35%	3.77%	1.31%	1.50%	0.94%	07/13/1981	0.11%/0.11%
							\$9.40 per \$1,000		\$1.10 per \$1,000 Gross
BofAML US Treasury 91 Days Average**		0.01%	0.03%	0.06%	1.14%	1.13%	0.60%	07/13/1981	
							\$6.00 per \$1,000		
DFA Inflation-Protected Securities I ²	DIPSX	-1.71%	2.01%	-1.20%	-0.25%	2.54%	2.11%	09/18/2006	0.11%/0.11%
							\$21.10 per \$1,000		\$1.10 per \$1,000 Gross
Bloomberg US Treasury US TIPS TR USD**		-1.42%	1.87%	-1.40%	-0.12%	2.49%	2.08%	09/18/2006	
							\$20.80 per \$1,000		
Columbia High Yield Bond Instl 3 ²	CHYYX	1.25%	4.96%	8.75%	2.86%	3.60%	4.20%	11/08/2012	0.66%/0.63%
							\$42.00 per \$1,000		\$6.60 per \$1,000 Gross
ICE BofA US High Yield TR USD**		1.63%	5.41%	8.87%	3.21%	3.19%	4.34%	11/08/2012	
							\$43.40 per \$1,000		
AB Global Bond Z ²	ANAZX	-1.03%	1.87%	-0.20%	-2.79%	0.36%	1.78%	10/15/2013	0.51%/0.51%
							\$17.80 per \$1,000		\$5.10 per \$1,000 Gross
Bloomberg Global Aggregate TR HdgUSD**		0.06%	2.97%	0.52%	-2.88%	0.93%	2.11%	10/15/2013	
							\$21.10 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
BPCIT LCV Fund CL D ²	N/A	4.50%	4.11%	11.54%	17.09%	8.80%	9.73%	07/01/2010	0.41%/0.41%
							\$97.30 per \$1,000		\$4.10 per \$1,000 Gross
Russell 1000 Value TR USD**		4.07%	5.12%	11.54%	14.30%	8.11%	9.22%	07/01/2010	
							\$92.20 per \$1,000		
Fidelity Growth Company K6 ²	FGKFX	14.91%	32.68%	34.40%	14.13%	N/A	20.40%	06/13/2019	0.45%/0.45%
							\$204.00 per \$1,000		\$4.50 per \$1,000 Gross
Morningstar US Large Growth TR USD**		12.80%	32.61%	30.33%	5.99%	N/A	10.54%	06/13/2019	
							\$105.40 per \$1,000		
Janus Henderson Enterprise N ²	JDMNX	4.13%	13.01%	18.81%	12.81%	10.98%	13.26%	07/12/2012	0.66%/0.66%
							\$132.60 per \$1,000		\$6.60 per \$1,000 Gross
Russell Mid Cap Growth TR USD**		6.23%	15.94%	23.13%	7.63%	9.71%	11.53%	07/12/2012	
							\$115.30 per \$1,000		
Goldman Sachs Small Cap Value R6 ²	GSSUX	1.17%	1.24%	5.12%	14.03%	3.06%	7.16%	07/31/2015	0.98%/0.96%
							\$71.60 per \$1,000		\$9.80 per \$1,000 Gross
Russell 2000 Value TR USD**		3.18%	2.50%	6.01%	15.43%	3.54%	7.29%	07/31/2015	
							\$72.90 per \$1,000		
Lazard Intl Strategic Equity Instl ²	LISIX	3.87%	12.00%	15.11%	7.26%	3.48%	5.00%	10/31/2005	0.81%/0.81%
							\$50.00 per \$1,000		\$8.10 per \$1,000 Gross
MSCI EAFE NR USD**		2.95%	11.67%	18.77%	8.93%	4.39%	5.41%	10/31/2005	
							\$54.10 per \$1,000		
Aberdeen Emerging Markets	N/A	-0.08%	5.34%	2.34%	1.81%	2.01%	2.54%	10/21/2016	0.85%/0.85%
							\$25.40 per \$1,000		\$8.50 per \$1,000 Gross
MSCI EM NR USD**		0.90%	4.89%	1.75%	2.32%	0.93%	3.69%	10/21/2016	
							\$36.90 per \$1,000		
Fidelity Small Cap Growth K6 ²	FOCSX	4.51%	12.03%	18.56%	8.86%	7.84%	11.39%	05/25/2017	0.60%/0.60%
							\$113.90 per \$1,000		\$6.00 per \$1,000 Gross
Morningstar US Small Growth TR USD**		7.34%	18.29%	17.36%	2.41%	3.87%	7.19%	05/25/2017	
							\$71.90 per \$1,000		
TS&W International Sm Cp Eq CIF CI D	N/A	0.22%	10.56%	20.57%	10.30%	N/A	18.04%	03/17/2020	0.90%/0.90%
							\$180.40 per \$1,000		\$9.00 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		2.74%	9.32%	13.19%	7.92%	N/A	14.92%	03/17/2020	
							\$149.20 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Ceredex Mid Cap Value Equity CIT ^{1,2}	N/A	4.28%	3.86%	10.87%	13.38%	6.83%	8.97%	06/29/2011	0.60%/0.60%
							\$89.70 per \$1,000		\$6.00 per \$1,000 Gross
Morningstar US Mid Value TR USD**		2.50%	1.19%	7.84%	16.99%	6.28%	9.52%	06/29/2011	
							\$95.20 per \$1,000		
American Funds New Perspective R6 ²	RNPGX	6.30%	17.29%	19.56%	10.81%	10.18%	11.20%	05/01/2009	0.41%/0.41%
							\$112.00 per \$1,000		\$4.10 per \$1,000 Gross
Morningstar Global Markets Large Cap NR **		6.66%	14.89%	17.37%	10.83%	8.41%	8.86%	05/01/2009	
							\$88.60 per \$1,000		
MetWest Core Plus Bond (IS Pltm) ¹	N/A	-1.19%	2.22%	-0.86%	-3.87%	0.94%	1.07%	12/12/2014	0.31%/0.31%
							\$10.70 per \$1,000		\$3.10 per \$1,000 Gross
Bloomberg US Universal TR USD**		-0.59%	2.32%	-0.04%	-3.43%	0.98%	1.36%	12/12/2014	
							\$13.60 per \$1,000		

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating

Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from \$10 up to \$75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 07/27/2023				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Participant Account Fee	0.12%	0.03%	Monthly	This fee is for costs associated with the plan such as plan underwriting, contribution processing, transaction processing, company enrollment meetings, and retirement plan education.
	\$1.20 per \$1,000	\$.30 per \$1,000		

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 07/27/2023		
Investment Option	Transfer Rule	Shareholder Type Fees^
Vanguard Target Retirement Income Inv	1	
Vanguard Target Retirement 2020 Inv	1	
Vanguard Target Retirement 2025 Inv	1	
Vanguard Target Retirement 2030 Inv	1	
Vanguard Target Retirement 2035 Inv	1	
Vanguard Target Retirement 2040 Inv	1	
Vanguard Target Retirement 2045 Inv	1	
Vanguard Target Retirement 2050 Inv	1	
Vanguard Target Retirement 2055 Inv	1	
Vanguard Target Retirement 2060 Inv	1	
Vanguard Target Retirement 2065 Inv	1	
Vanguard Target Retirement 2070 Inv	1	
SSgA U.S. Bond Index Fund Class C	2	
State Street Russell All Cp Idx NL Ser C	2	
SSgA Global All Cap Equity ex-US Index K	2	
SSgA US Inflation Protected Bd Idx NL C	2	
Stable Value Fund	4	
Ceredex Mid Cap Value Equity CIT	3	
MetWest Core Plus Bond (IS Pltm)	3	

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$10000 or more into this fund will not be permitted if a prior transfer of \$10000 or more was made out of this fund in the last 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #4 - Transfers into a competing fund might be restricted due to Equity Wash restriction for 90 days after the last transfer out of this fund. Please contact your plan sponsor if you have any questions.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

Revenue Credit

This table shows a list of investment options for which revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are invested in these specific investment options. You should review these credit amounts in conjunction with the Investment Related Fees and Expense Information below.

Investment Option	Annual Revenue Credit Rate	Annual Revenue Credit Dollar Amount
Aggressive Fund	0.01%	\$0.06 per \$1,000
Conservative Fund	0.01%	\$0.07 per \$1,000
Moderate Fund	0.01%	\$0.09 per \$1,000
Small/Mid Cap Core Stock Fund	0.04%	\$0.38 per \$1,000
Lazard Intl Strategic Equity Instl	0.15%	\$1.50 per \$1,000

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 07/27/2023			
Service	Fee Amount	Frequency	Description
Participant Loan Maintenance Fee	Between \$3.75 and \$6.25	Quarterly	This fee is for annual maintenance of your existing loan. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Loan Origination Fee	\$50.00	Per Loan	This fee is for the processing of your loan. This fee is applied each time you request a loan from your retirement account and is taken from the proceeds prior to distribution.

Service	Fee Amount	Frequency	Description
Benefit Disbursement Fee	\$50.00	Per Distribution	This fee is for the processing of a distribution from your account.
Qualified Domestic Relations Order Processing Services	\$250.00	Per Occurrence	Per QDRO fee for processing. This includes QDRO reviews, calculations, and distributions.
ACH Special Handling Charge	\$0.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Empower Advisory Services My Total Retirement	Up to \$100K = 0.112500% Next \$150K = 0.087500% Next \$150K = 0.062500% Over \$400K = 0.037500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
Approval Fee	\$75.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.
EXPRESS Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

PO Box 2226 ■ Omaha, NE 68103-2226

Our low, straightforward trading commissions let you concentrate on executing your investment strategy...not on calculating fees.

COMMISSIONS

Please note: Your Plan may restrict certain investments and not all commissions shown may be applicable.

Stocks and Exchange Traded Funds (ETFs)

Trade Unlimited Shares (Market or Limit)	Price
Online/Mobile	\$0.00*
Interactive Voice Response (IVR) Phone System	\$5.00
Broker-Assisted	\$24.99

*\$0 commission applies to online U.S. exchange-listed stocks, ETFs, and option trades. A \$6.95 commission applies to online trades of over-the-counter (OTC) stocks which includes stocks not listed on a U.S. exchange.

Orders executed in multiple lots on the same trading day will be charged a single commission. When an order is partially executed over multiple trading days, the order is subject to a separate commission charge for each trading day.

Mutual Funds

	Price (Internet or Broker Assisted)
No-Transaction-Fee (NTF) Funds	No Commission*
Short Term Redemption Fee	Waived
No-Load Funds	\$25
Load Funds	No Commission*
Systematic Mutual Fund Transactions	Waived**

*The Fund Family will charge fees as detailed in the fund prospectuses.

NTF mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. TD Ameritrade receives remuneration from mutual fund companies, including those participating in its no-load, NTF program for recordkeeping, shareholder services, and other administrative and distribution services. The amount of TD Ameritrade's remuneration for these services is based in part on the amount of investments in such funds by our clients. NTF mutual funds and other funds offered through TD Ameritrade have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus.

**All Periodic investments, withdrawals, and exchanges are subject to the rules and regulations of the Fund(s). You must be of legal age and have received and read the prospectus for each fund. You will be bound by the terms and conditions of the Fund(s). There is no per-transaction charge. Please ensure there are sufficient funds in your TD Ameritrade account to make the systematic purchase.

Options

Equity or Index, Market, and Limit Orders	Price
Internet	\$0.00 + \$0.65 fee per contract
Interactive Voice Response (IVR) Phone System	\$5.00 + \$0.65 fee per contract
Broker-Assisted	\$6.95 + \$0.65 fee per contract
Nickel Buyback	\$0.00 + \$0.00 fee per contract

Nickel buyback lets you buy back single order short option positions—for both calls and puts—without any commissions or contract fees if the price is a nickel or less. You don't have to wait for expiration.

Please note: No exercise or assignment fees. Options involve risks and are not suitable for all investors.



Bonds and CDs

Product Type	Price (Internet or Broker Assisted)
Treasuries at Auction	No Commission
Bond and CD Trades	On a net yield basis

TD Ameritrade may act as principal on any fixed-income transaction. When acting as principal, we will add a markup to any purchase, and subtract a markdown from every sale. This markup or markdown will be included in the price quoted to you.

All buy orders for bonds are subject to a five-bond (\$5,000 par value) minimum. Online CD buy orders are subject to a two-CD (\$2,000 par value) minimum.

SERVICE FEES

Reorganization	
Mandatory	\$20
Voluntary Tender Offer	\$30
Statements and Trade Confirmations [†]	
Electronic Statements/Confirmations	No Charge
Paper Statements/Confirmations	No Charge
Replacement Paper Statements/Confirmations	\$5
Transfers	
Outbound Full Account Transfer	\$50
Outbound Partial Transfer (DTC)	\$25

Exception Fees

Removal of Non Marketable Security	No Charge
Alternative Investment (AI) Custody Fee	\$250 per year per position
Alternative Investment (AI) Transaction Fee	\$100 per transaction
Restricted Security Processing	\$250
Research Fee ^{††}	\$60 per hour

Regulatory Fees

"Section 31" Fee ¹	\$0.0000051 per \$1.00 of transaction proceeds
Options Regulatory Fee ²	\$0.011261 per options contract
Trading Activity Fee ³	\$0.000119 per equity share \$0.002 per options contract \$0.00075 per bond \$0.00000075 x value per asset-backed security trade

All prices shown in U.S. dollars. Commission, rates and fees may vary by program, location or arrangements and are subject to change upon 30 days' notice to you by posting updates to the Firm's websites or by other means.

All service fees are subject to change. TD Ameritrade reserves the right to pass-through Regulatory Fees, foreign transaction fees, and other fees to the client accounts, which may be assessed under various U.S. regulations or imposed by foreign governments and are subject to change without notice.

[†] Some accounts, such as options-approved accounts, are required to receive monthly statements either electronically (free) or via U.S. mail.

^{††} Research is conducted subsequent to specific and usually disputed account activities.

¹ Applies to certain sell transactions, assessed at a rate consistent with Section 31 of the Securities Exchange Act of 1934. TD Ameritrade remits these fees to certain self-regulatory organizations and national securities exchanges, which in turn make payment to the SEC. These fees are intended to cover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals. The rate is subject to annual and mid-year adjustments which may not be immediately known to TD Ameritrade; as a result, the fee assessed may differ from or exceed the actual amount of the fee applicable to your transaction. Any excess may be retained by TD Ameritrade. Fees are rounded to the nearest penny.

² This fee varies by options exchange, where an options trade executes, and whether the broker responsible for the trade is a member of a particular exchange. As a result, TD Ameritrade calculates a blended rate that equals or slightly exceeds the amount it is required to remit to the options exchanges.

³ This fee is assessed at a rate consistent with Section 1 of Schedule A of FINRA's By-Laws for trading activity. Current rates are: \$0.000119 per share for each sale of a covered equity security, with a maximum charge of \$5.95 per trade; \$0.002 per contract for each sale of an option; \$0.00075 per bond for each sale of a covered TRACE-Eligible Security (other than an Asset-Backed Security) and/or municipal security, with a maximum charge of \$0.75 per trade; \$0.00000075 times the value, as reported to TRACE, of a sale of an Asset-Backed Security, with a maximum charge of \$0.75 per trade. Fees are rounded to the nearest penny.

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

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