

Notice of Investment Returns & Fee Comparison

385086-01 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 Charles Schwab. 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 Charles Schwab, 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 1-888-393-7272 or through the SDBA's website at www.schwab.com. Investors should read prospectuses carefully before investing.

Transfers into and out of Charles Schwab 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 11/30/2023									
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	0.92%	5.39%	4.73%	2.93%	4.00%	3.71%	04/30/2010	0.34%/0.34%
							\$37.10 per \$1,000		\$3.40 per \$1,000 Gross
Income Fund Composite Index**		1.38%	6.50%	5.96%	2.98%	3.74%	2.77%	04/30/2010	
							\$27.70 per \$1,000		
Conservative Fund	N/A	0.58%	6.70%	5.18%	2.03%	4.64%	4.61%	07/01/1993	0.39%/0.39%
							\$46.10 per \$1,000		\$3.90 per \$1,000 Gross
Conservative Fund Composite Index**		0.98%	7.31%	5.92%	2.22%	4.58%	3.87%	07/01/1993	
							\$38.70 per \$1,000		
Moderate Fund	N/A	0.52%	9.44%	6.95%	2.30%	5.79%	5.57%	07/01/1993	0.45%/0.45%
							\$55.70 per \$1,000		\$4.50 per \$1,000 Gross
Moderate Fund Composite Index**		0.92%	9.43%	7.17%	2.67%	6.09%	5.28%	07/01/1993	
							\$52.80 per \$1,000		
Aggressive Fund	N/A	0.54%	11.17%	8.09%	3.19%	6.62%	6.19%	07/01/1993	0.50%/0.50%
							\$61.90 per \$1,000		\$5.00 per \$1,000 Gross
Aggressive Fund Composite Index**		0.99%	11.10%	8.33%	3.71%	7.09%	6.11%	07/01/1993	
							\$61.10 per \$1,000		
Vanguard Target Retirement Income Inv^{1,2}	VTINX	1.03%	6.82%	4.54%	-0.07%	3.80%	3.74%	10/27/2003	0.08%/0.08%
							\$37.40 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		0.80%	6.38%	5.08%	0.28%	3.75%	3.63%	10/27/2003	
							\$36.30 per \$1,000		
Vanguard Target Retirement 2020 Inv^{1,2}	VTWNX	0.99%	8.24%	5.47%	1.03%	5.07%	5.23%	06/07/2006	0.08%/0.08%
							\$52.30 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2020 TR USD**		0.81%	7.95%	5.98%	1.54%	4.89%	4.98%	06/07/2006	
							\$49.80 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 2025 Inv ^{1,2}	VTTVX	1.05%	9.77%	6.47%	1.59%	5.77%	5.79%	10/27/2003	0.08%/0.08%
							\$57.90 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2025 TR USD**		0.82%	8.47%	6.27%	2.33%	5.62%	5.56%	10/27/2003	
							\$55.60 per \$1,000		
Vanguard Target Retirement 2030 Inv ^{1,2}	VTHRX	1.05%	10.90%	7.24%	2.27%	6.35%	6.27%	06/07/2006	0.08%/0.08%
							\$62.70 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2030 TR USD**		0.84%	9.85%	7.20%	3.19%	6.34%	6.13%	06/07/2006	
							\$61.30 per \$1,000		
Vanguard Target Retirement 2035 Inv ^{1,2}	VTTHX	1.12%	11.89%	7.91%	3.03%	6.97%	6.75%	10/27/2003	0.08%/0.08%
							\$67.50 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2035 TR USD**		0.90%	11.33%	8.17%	4.11%	7.10%	6.72%	10/27/2003	
							\$67.20 per \$1,000		
Vanguard Target Retirement 2040 Inv ^{1,2}	VFORX	1.19%	12.88%	8.69%	3.79%	7.59%	7.22%	06/07/2006	0.08%/0.08%
							\$72.20 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2040 TR USD**		0.93%	12.55%	9.03%	4.86%	7.70%	7.15%	06/07/2006	
							\$71.50 per \$1,000		
Vanguard Target Retirement 2045 Inv ^{1,2}	VTIVX	1.21%	13.85%	9.35%	4.53%	8.21%	7.59%	10/27/2003	0.08%/0.08%
							\$75.90 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2045 TR USD**		0.93%	13.33%	9.54%	5.34%	8.07%	7.42%	10/27/2003	
							\$74.20 per \$1,000		
Vanguard Target Retirement 2050 Inv ^{1,2}	VFIFX	1.24%	14.39%	9.75%	4.74%	8.35%	7.66%	06/07/2006	0.08%/0.08%
							\$76.60 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2050 TR USD**		0.93%	13.66%	9.79%	5.57%	8.24%	7.59%	06/07/2006	
							\$75.90 per \$1,000		
Vanguard Target Retirement 2055 Inv ^{1,2}	VFFVX	1.26%	14.39%	9.77%	4.74%	8.35%	7.65%	08/18/2010	0.08%/0.08%
							\$76.50 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2055 TR USD**		0.94%	13.69%	9.80%	5.66%	8.30%	7.66%	08/18/2010	
							\$76.60 per \$1,000		
Vanguard Target Retirement 2060 Inv ^{1,2}	VTTSX	1.28%	14.42%	9.78%	4.75%	8.35%	7.65%	01/19/2012	0.08%/0.08%
							\$76.50 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2055 TR USD**		0.94%	13.69%	9.80%	5.66%	8.30%	7.66%	01/19/2012	
							\$76.60 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	1.25%	14.39%	9.76%	4.76%	8.34%	7.72%	07/12/2017	0.08%/0.08%
							\$77.20 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2055 TR USD**		0.94%	13.69%	9.80%	5.66%	8.30%	7.73%	07/12/2017	
							\$77.30 per \$1,000		
Vanguard Target Retirement 2070 Inv ^{1,2}	VSVNX	1.28%	14.44%	9.78%	N/A	N/A	10.72%	06/28/2022	0.08%/0.08%
							\$107.20 per \$1,000		\$.80 per \$1,000 Gross
S&P Target Date 2060 TR USD**		0.91%	13.77%	9.87%	N/A	N/A	10.96%	06/28/2022	
							\$109.60 per \$1,000		
Tier II - Index Funds									
SSgA U.S. Bond Index Fund Class C ¹	N/A	0.24%	1.75%	1.11%	-4.54%	0.69%	1.34%	10/31/1997	0.05%/0.05%
							\$13.40 per \$1,000		\$.52 per \$1,000 Gross
Bloomberg US Aggregate Bond TR USD**		0.26%	1.64%	1.18%	-4.47%	0.71%	1.37%	10/31/1997	
							\$13.70 per \$1,000		
State Street Russell All Cp Idx NL Ser C ¹	N/A	1.38%	19.63%	12.63%	8.36%	11.82%	11.21%	08/29/1997	0.02%/0.02%
							\$112.10 per \$1,000		\$.20 per \$1,000 Gross
Russell 3000 TR USD**		1.36%	19.61%	12.61%	8.26%	11.77%	11.19%	08/29/1997	
							\$111.90 per \$1,000		
SSgA Global All Cap Equity ex-US Index K ¹	N/A	1.02%	10.16%	8.50%	1.89%	5.32%	3.76%	03/31/2011	0.07%/0.07%
							\$37.60 per \$1,000		\$.70 per \$1,000 Gross
MSCI ACWI Ex USA IMI NR USD**		0.99%	9.90%	9.22%	1.67%	5.10%	3.54%	03/31/2011	
							\$35.40 per \$1,000		
SSgA US Inflation Protected Bd Idx NL C ¹	N/A	0.07%	1.30%	0.09%	-1.56%	2.64%	1.92%	08/04/2010	0.06%/0.06%
							\$19.20 per \$1,000		\$.62 per \$1,000 Gross
Morningstar US Treasury Inflation-Protec**		0.06%	1.19%	0.18%	-1.58%	2.54%	1.87%	08/04/2010	
							\$18.70 per \$1,000		
Tier III - Actively Managed Fund									
Stable Value Fund ¹	N/A	0.79%	2.68%	2.90%	2.27%	2.50%	2.44%	07/01/1993	0.27%/0.27%
							\$24.40 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	0.38%	2.93%	2.56%	-4.02%	1.45%	1.20%	10/21/2016	0.29%/0.29%
							\$12.00 per \$1,000		\$2.90 per \$1,000 Gross
Bloomberg US Universal TR USD**		0.47%	2.29%	1.94%	-4.05%	1.00%	0.67%	10/21/2016	
							\$6.70 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	-0.11%	-0.30%	-2.77%	3.79%	4.56%	4.26%	10/21/2016	0.27%/0.27%
							\$42.60 per \$1,000		\$2.70 per \$1,000 Gross
Barclays US Treasury TIPS 0-5 Yr Idx**		1.25%	3.38%	3.18%	2.25%	3.17%	*	10/21/2016	
Large Cap Core Stock Fund	N/A	1.85%	20.53%	13.40%	6.64%	9.73%	11.26%	10/21/2016	0.42%/0.42%
							\$112.60 per \$1,000		\$4.20 per \$1,000 Gross
S&P 500 PR**		1.33%	18.97%	11.95%	8.04%	10.60%	11.24%	10/21/2016	
							\$112.40 per \$1,000		
Small/Mid Cap Core Stock Fund	N/A	-2.82%	6.33%	1.37%	1.12%	6.25%	8.58%	10/21/2016	0.80%/0.80%
							\$85.80 per \$1,000		\$8.00 per \$1,000 Gross
Russell 2500 TR USD**		-3.34%	6.06%	-0.25%	3.26%	6.91%	8.55%	10/21/2016	
							\$85.50 per \$1,000		
International Stock Fund	N/A	0.13%	11.53%	10.71%	2.81%	6.37%	4.40%	07/01/1993	0.66%/0.66%
							\$44.00 per \$1,000		\$6.60 per \$1,000 Gross
MSCI ACWI Ex USA IMI NR USD**		0.99%	9.90%	9.22%	1.67%	5.10%	3.54%	07/01/1993	
							\$35.40 per \$1,000		
Tier IV - Specialty Funds									
Vanguard Federal Money Market Inv ²	VMFXX	1.32%	4.62%	4.97%	2.04%	1.78%	1.16%	07/13/1981	0.11%/0.11%
							\$11.60 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	-0.07%	1.38%	0.20%	-1.63%	2.73%	1.97%	09/18/2006	0.11%/0.11%
							\$19.70 per \$1,000		\$1.10 per \$1,000 Gross
Bloomberg US Treasury US TIPS TR USD**		0.08%	1.17%	0.14%	-1.49%	2.72%	2.00%	09/18/2006	
							\$20.00 per \$1,000		
Columbia High Yield Bond Instl 3 ²	CHYYX	1.93%	8.70%	7.59%	1.19%	4.24%	4.10%	11/08/2012	0.67%/0.60%
							\$41.00 per \$1,000		\$6.70 per \$1,000 Gross
ICE BofA US High Yield TR USD**		2.05%	9.42%	8.60%	1.42%	3.99%	4.19%	11/08/2012	
							\$41.90 per \$1,000		
AB Global Bond Z ²	ANAZX	1.38%	3.44%	2.73%	-3.04%	0.65%	1.91%	10/15/2013	0.51%/0.51%
							\$19.10 per \$1,000		\$5.10 per \$1,000 Gross
Bloomberg Global Aggregate TR HdgUSD**		0.93%	3.83%	2.60%	-3.03%	1.05%	2.04%	10/15/2013	
							\$20.40 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	0.21%	7.69%	3.02%	11.86%	8.80%	8.80%	07/01/2010	0.42%/0.42%
							\$88.00 per \$1,000		\$4.20 per \$1,000 Gross
Russell 1000 Value TR USD**		-0.25%	5.61%	1.36%	8.27%	7.52%	8.09%	07/01/2010	
							\$80.90 per \$1,000		
Fidelity Growth Company K6 ²	FGKFX	0.72%	37.30%	25.77%	5.50%	N/A	19.23%	06/13/2019	0.45%/0.45%
							\$192.30 per \$1,000		\$4.50 per \$1,000 Gross
Morningstar US Large Growth TR USD**		5.04%	41.74%	29.22%	1.76%	N/A	11.15%	06/13/2019	
							\$111.50 per \$1,000		
Janus Henderson Enterprise N ²	JDMNX	-2.39%	9.83%	5.11%	4.54%	10.17%	11.55%	07/12/2012	0.66%/0.66%
							\$115.50 per \$1,000		\$6.60 per \$1,000 Gross
Russell Mid Cap Growth TR USD**		1.29%	17.00%	9.98%	0.43%	10.05%	10.11%	07/12/2012	
							\$101.10 per \$1,000		
Goldman Sachs Small Cap Value R6 ²	GSSUX	-2.96%	0.86%	-5.56%	5.67%	3.87%	5.45%	07/31/2015	0.98%/0.96%
							\$54.50 per \$1,000		\$9.80 per \$1,000 Gross
Russell 2000 Value TR USD**		-2.84%	1.96%	-4.73%	6.47%	4.72%	5.71%	07/31/2015	
							\$57.10 per \$1,000		
Lazard Intl Strategic Equity Instl ²	LISIX	1.50%	10.98%	7.72%	0.87%	4.59%	3.52%	10/31/2005	0.81%/0.81%
							\$35.20 per \$1,000		\$8.10 per \$1,000 Gross
MSCI EAFE NR USD**		1.27%	12.27%	12.36%	3.80%	5.99%	3.89%	10/31/2005	
							\$38.90 per \$1,000		
Aberdeen Emerging Markets	N/A	-0.43%	3.12%	0.26%	-7.11%	1.96%	2.08%	10/21/2016	0.85%/0.85%
							\$20.80 per \$1,000		\$8.50 per \$1,000 Gross
MSCI Emerging Markets NR USD**		1.09%	5.70%	4.21%	-4.04%	2.34%	3.58%	10/21/2016	
							\$35.80 per \$1,000		
Fidelity Small Cap Growth K6 ²	FOCSX	-4.01%	7.16%	1.27%	-1.15%	8.28%	9.87%	05/25/2017	0.60%/0.60%
							\$98.70 per \$1,000		\$6.00 per \$1,000 Gross
Morningstar US Small Growth TR USD**		-4.17%	14.09%	7.10%	-6.16%	4.13%	6.12%	05/25/2017	
							\$61.20 per \$1,000		
TS&W International Sm Cp Eq CIF CI D	N/A	4.04%	-0.50%	14.00%	3.67%	N/A	15.92%	03/17/2020	0.90%/0.90%
							\$159.20 per \$1,000		\$9.00 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		1.15%	10.45%	9.96%	2.29%	N/A	13.44%	03/17/2020	
							\$134.40 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	0.57%	4.60%	1.17%	6.96%	7.00%	7.67%	06/29/2011	0.60%/0.60%
							\$76.70 per \$1,000		\$6.00 per \$1,000 Gross
Morningstar US Mid Value TR USD**		2.94%	3.92%	-0.86%	10.55%	7.08%	8.31%	06/29/2011	
							\$83.10 per \$1,000		
American Funds New Perspective R6 ²	RNPGX	0.63%	18.55%	12.50%	3.52%	11.38%	9.74%	05/01/2009	0.42%/0.42%
							\$97.40 per \$1,000		\$4.20 per \$1,000 Gross
Morningstar Global Markets Large Cap NR **		1.93%	18.16%	13.60%	5.99%	9.35%	7.78%	05/01/2009	
							\$77.80 per \$1,000		
MetWest Core Plus Bond (IS Pltm) ¹	N/A	0.04%	1.55%	1.35%	-4.69%	0.86%	0.95%	12/12/2014	0.31%/0.31%
							\$9.50 per \$1,000		\$3.10 per \$1,000 Gross
Bloomberg US Universal TR USD**		0.47%	2.29%	1.94%	-4.05%	1.00%	1.29%	12/12/2014	
							\$12.90 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 12/27/2023				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Participant Account Fee	0.09%	0.0225%	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.
	\$.90 per \$1,000	\$.23 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 12/27/2023		
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

For certain investment options, revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are investing in the specific investment options.

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 12/27/2023			
Service	Fee Amount	Frequency	Description
Benefit Disbursement Fee	\$25.00	Per Distribution	This fee is for the processing of a distribution from your account.
Qualified Domestic Relations Order Processing Services	\$400.00	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.

Service	Fee Amount	Frequency	Description
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.



Schwab Personal Choice Retirement Account® (PCRA)

Pricing Summary

Schwab provides a broad range of value-added services, some of which have associated fees. This document provides you with a summary of your plan-specific commissions and transaction fees for trade orders placed in your Schwab PCRA. This pricing summary supersedes any prior pricing summaries, pricing guides, and notices that you may have received. Schwab reserves the right to change or waive fees at our discretion.

Commissions and Transaction Fees¹

Equities

	Trading Channel	Commission ³
U.S. Exchange-Listed Securities per Executed Trade*	Electronic ²	\$0
	Broker-Assisted	\$25
Canadian Stock Transactions** executed on local exchanges or OTC	Electronic ²	\$6.95
	Broker-Assisted	Electronic commission + \$25
U.S. Over-the-Counter (OTC) Market Securities Commissions per Executed Trade**	Electronic ²	\$6.95
	Broker-Assisted	Electronic commission + \$25

*Limited to National Market System (NMS) securities, excluding standardized options.

**Applies to Non-NMS Securities.

Mutual Funds⁴

Some funds may also charge sales and/or redemption fees. Please read the prospectuses for details. You can buy shares directly from a fund company or its principal underwriter or distributor without paying Schwab's transaction or services charges (except Schwab Funds®).

	Trading Channel	Transaction Fee
No-Transaction-Fee Funds (includes funds available through the Mutual Fund OneSource® service) ⁵	Electronic	\$0
	Broker-Assisted	\$25 service charge per trade may apply
	Broker-Assisted	Automatic Investment Plan (AIP): \$0
Transaction-Fee Funds ⁵	Electronic	\$49.95 per buy, \$0 per sell
	Broker-Assisted	Electronic fee, + \$25 service charge per trade
	Broker-Assisted	Automatic Investment Plan (AIP): Up to \$10 per transaction*

*AIP Transaction fees apply to AIP-enrolled mutual funds.

Note: For information about offshore funds (funds registered outside the U.S. for purchase by non-U.S. persons only), please call the Schwab PCRA Call Center.

Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading policies, charges, and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272).

You may also request a prospectus online at www.schwab.com/prospectus. Please read the prospectus carefully before investing.

.Options⁶

	Trading Channel	Commission
Options per Executed Trade	Electronic	\$0 base commission, + \$0.65 per contract
	Broker-Assisted	\$25 + \$0.65 per contract

Note: There are no commissions or per-contract fees assessed on transactions resulting from options exercises and assignments.

Note: Per-contract fees are waived for buy-to-close options trades executed online for \$.05 or less.

.Equities – Foreign Stock

	Trading Channel	Transaction Fee
Foreign Stock Transactions*	Electronic	\$50 foreign transaction fee ⁷
Trades Placed on the U.S. Over-The-Counter Market and Trades Placed Directly on a Foreign Exchange	Broker-Assisted	\$75: \$25 for broker assistance, + a \$50 foreign transaction fee

*These fees also apply to trades of foreign ordinary shares placed directly on a foreign exchange or on the U.S. over-the-counter market.

.Fixed Income Investments⁸

	Electronic Commission or Mark-up	Broker-Assisted Commission or Mark-up
New issues, including Certificates of Deposit	\$0 (a selling concession is included in the original offering price)	
Treasury Bills, Notes, Bonds ⁹ , and TIPS (Secondary and Auction)	\$0	\$25
Secondary transactions for Corporate Bonds, Municipal Bonds, Government Agencies, Zero-Coupon Treasuries (including STRIPS), and Certificates of Deposit	\$1 per bond (\$10 minimum/\$250 maximum)	Electronic commission, plus \$25 per trade
Preferred REITS	Stock commissions and minimums apply for secondary transactions.	
Commercial Paper, Foreign Bonds, Asset-Backed Securities, Mortgage-Backed Securities and Unit Investment Trusts	These are specialty products – please call 1-888-393-PCRA for information.	

.Exchange Process Fee

This is a fee Schwab charges to offset fees imposed on us directly or indirectly by national securities exchanges, self-regulatory organizations, or U.S. option exchanges. Schwab shall have the right to determine the amount of such fees in its reasonable discretion, and such fees may differ from or exceed the actual third-party fees properly paid by Schwab in connection with any transaction. These differences may be caused by various internal and external factors, including, among other things, the rounding methodology used, the use of allocation accounts, transactions or settlement movements for which a fee may not be assessed, timing differences in changes, third-party rate caps and floors, calculation errors, and various other anomalous reasons.

The Securities and Exchange Commission (SEC) assesses transaction fees on national securities exchanges and self-regulatory organizations based on the aggregate dollar amount of sales of certain securities. The SEC recalculates the amount of this fee periodically—at least once per year but sometimes more often. National securities exchanges and self-regulatory organizations offset the transaction fees by charging their member broker-dealers such as Schwab, and we, in turn, offset this fee by charging you an Exchange Process Fee for covered sell transactions.

U.S. option exchanges charge Schwab and other broker-dealers per-contract fees for purchase and sales of exchange-listed options. The exchanges may charge these fees even on transactions executed on other exchanges, which can result in multiple fees being imposed on Schwab for a single transaction. Schwab offsets these fees by charging you a single Exchange Process Fee for each covered transaction.

Any Exchange Process Fee that appears on your trade confirmation for a sale of an exchange-listed option will combine the offset for the fees charged both by the U.S. option exchanges national securities exchanges, and self-regulatory organizations.

Schwab's Exchange Process Fee will rise or fall periodically depending upon the rate set by the SEC, by self-regulatory organizations, or by the U.S. option exchanges, as applicable." or by the U.S. option exchanges, as applicable.

Notes:

- This pricing summary applies only to the PCRA accounts held at Charles Schwab & Co., Inc., and established on behalf of retirement plan participants. You can obtain more information about PCRA commissions and transaction fees by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272), Monday through Friday, 9:00 am through 7:30 pm (ET). Or, view the current Charles Schwab Pricing Guide for Retirement Plan Accounts on www.schwab.com/cbrspricingguide for a more complete description of all other commissions and transaction fees.
- Your PCRA is a cash-up-front account. For all purchases, we require cleared funds in the account. When you're selling, we require securities on deposit. It is your responsibility to avoid overspending your account. If your account becomes overspent, Schwab reserves the right to liquidate a portion of your account to cover the debit balance. If liquidation is necessary, a broker-assisted fee of \$25 will apply.

¹ Excluding mutual funds, commissionable trades that execute over more than one day will be charged a separate commission for each additional day; each separate commission will apply to the portion of the trade executed on the corresponding additional day. Electronic trade orders for which price or quantity are changed by the client, and as a result execute over multiple trades on the same day, are each charged a separate commission.

² Trades placed through Schwab's electronic channels, such as Schwab.com, mobile applications, and automated phone services. Certain securities may not be available through all electronic trading channels. Up to 999,999 shares can be placed per trade.

³ The standard electronic \$0 commission does not apply to over-the-counter (OTC) equities, transaction-fee mutual funds, futures, fixed-income investments, or trades placed directly on a foreign exchange or in the Canadian market. Options trades will be subject to the standard \$0.65 per-contract fee. Service charges apply for trades placed through a broker (\$25). Exchange process, ADR, and Stock Borrow fees still apply. See the Charles Schwab Pricing Guide for Retirement Plan Accounts for full fee and commission schedules.

⁴ For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply:

Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

⁵ Standard fees apply on both transactions when placing simultaneous orders to sell one or more transaction-fee fund(s) and purchase additional transaction-fee fund(s) with the proceeds.

⁶ Options carry a high level of risk and are not suitable for all investors. Certain requirements must be met to trade options through Schwab. Please read the Options Disclosure Document titled "Characteristics and Risks of Standardized Options" before considering any option transaction. Call Schwab at 1-800-435-4000 to request a current copy. Supporting documentation for any claims or statistical information is available upon request.

⁷ Transactions in foreign ordinary shares incur additional custody, clearing, and settlement expenses. A foreign transaction fee is added to trades placed on the U.S. over-the-counter market through the online or automated phone channels. The commission and foreign transaction fee will be combined and appear as one line item, labeled "Commission," on your trade confirmation.

⁸ For fixed income trades placed through one of Schwab's electronic channels, discounts may apply.

⁹ Schwab reserves the right to act as principal on any Bond transaction. In secondary market principal transactions the price will be subject to our standard mark up in the case of purchases, and a mark down in the case of sales, and also may include a profit or loss to Schwab in the form of a bid-ask spread. When trading as principal, Schwab may also be holding the security in its own account prior to selling it to you and, therefore, may make (or lose) money depending on whether the price of the security has risen or fallen while Schwab has held it.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer that also provides other brokerage and custody services to its customers.

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