This Disclosure Statement is designed to provide information regarding fees associated with the operation and administration of your Retirement Plan. The program has been established under rules and regulations established by the Internal Revenue Service and Department of Labor. To ensure compliance with these guidelines, your Employer has engaged several service providers to oversee certain aspects of the Plan's operation.

## INFORMATION ON YOUR ACCOUNT

The Plan document, which has been approved by IRS, includes options selected by your Employer. Contributions, distributions, and other provisions relating to the operation of the Plan are outlined in policies and notices used to communicate benefits of the program to participants. This material is provided to participants and beneficiaries through the website and includes the Summary Plan Description, Administrative Forms, and activity notifications.

The Plan generates certain reports on an annual basis to comply with regulatory directives. Financial reports, income tax forms and regulatory forms are generated and filed as required by law. For these activities, the Plan employs the services of a third-party administrator to accumulate data, process plan transactions and maintain a website for participants and beneficiaries. PenServ Plan Services, Inc. ("PenServ") has been selected as recordkeeper and third-party administrator for the Plan.

Monies received by the Plan are generally directed into Designated Investment Alternatives selected by the Plan Trustee or financial advisor providing investment services to the Plan. Where a financial advisor is appointed, the individual or firm meets periodically with Plan officials to discuss suitable Designated Investment Alternatives, assists with communication to participants and beneficiaries, and monitors the investment options to ensure the continued appropriateness of each asset.

Fees for the above services are generally paid from assets held by the Plan. Some expenses are applied to participant or beneficiary balances on a per capita basis. This means the cost is charged to each individual's account, without regard to the relative value of the balance. An example would be the quarterly participant fee. Each account is assessed the same charge. Other expenses are paid from plan assets and applied on a pro-rata basis. These fees are based on the value of an individual's account balance, as it relates to the total value of the assets used to compute the charge. An example would be Custodial Fees that are stated as a percentage of total assets held in the custodial account.

# USING THE PARTICIPANT WEBSITE

Participants and beneficiaries may generally access the Plan's website at any time and enter instructions to purchase or sell funds offered in the account. Transaction requests received prior to the close of NYSE trading on any business day will be entered on the same day. Otherwise, trade instructions will be placed on the day the Exchange is next available to accept transactions.

# TRADING RESTRICTIONS

Some funds may impose limitations on trades and in some cases, may limit the ability to direct transactions in your Plan. These restrictions are identified in the attached Comparative Chart describing each Designated Investment Alternative offered by your Plan.

# VOTING RIGHTS

As a participant in the Plan, you have the right to vote on various actions under consideration by the investment company holding your assets. You can request proxy materials and exercise your rights by voting proxies issued by the Designated Investment Alternative. You may request this material by contacting a PenServ representative.

## DESIGNATED INVESTMENT ALTERNATIVES

The attached chart provides a list of the Designated Investment Alternatives selected for your Plan. This material includes valuable information designed to help you select appropriate investments for your account. The list includes the website address of each fund family where additional information is available. In addition, the most recent prospectus and financial reports released by the investment company, as well as other helpful information is updated monthly on the Plan website at <u>www.penserv.com/penselect</u>. The site also includes a Glossary of Terms and a number of other tools designed to assist you in the management of your Plan Account.

# CHANGES TO THIS INFORMATION

If any changes are made to the list of Designated Investment Alternatives, you will receive an updated Notice of such change at least 30, but no more than 90 days in advance of the effective date, unless such advance notice is not possible due to events that were unforeseeable or circumstances beyond the control of the Plan Administrator. In that case, the notice will be provided as soon as reasonably practicable.

403(b)(7) PLAN ("Plan")

This document includes important information to help you compare the investment options under your Retirement Plan. If you want additional information about your investment options, you can go to the specific Internet Website address shown below or you can contact the Plan Administrator. A free paper copy of the information is available on the Plan website or can be obtained by contacting your Plan Administrator.

The table below shows how Plan investment alternatives 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 risk is available on the Website.

P	Average A		Fotal R /2022	eturn as of		Benchn	nark Re	eturns		Annual g Expenses	
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000	
American Century Emerging Markets R6 Diversified Emerging Mkts AEDMX	-38.59	-4.98	N/A (since	1.52 07/26/2013)	-31.03	-3.09	0.79 EM NR <sup>1</sup>	USD	0.90	9.00	
https://www.americanbeaconfunds.com/mu	ıtual funds	/Default	aspx			MBCI		030			
Shareholder Type Fees and Restricti The fund considers a purchase to be abusive if th limited or denied.		de within s	seven day	s of the purchase, or w	ithin 30 days of the p	urchase if i	t happens	more than once per year.	. In this case investment in th	e fund may be	
American Century Small Cap Growth R6 Small Growth	-26.46	10.99	N/A (since	11.03 07/26/2013)	-26.02	5.17	10.15		0.82	8.20	
ANODX http://www.americancentury.com					Rı	issell 2000	) Growth	n TR USD			
Shareholder Type Fees and Restricti The fund considers a purchase to be abusive if th limited or denied.		de within s	seven day	s of the purchase, or w	ithin 30 days of the p	urchase if i	t happens	more than once per year.	. In this case investment in th	e fund may be	
American Century Small Cap Value R6 Small Value	-9.73	8.41	N/A (since	9.48 07/26/2013)	-10.73	5.31	9.37		0.74	7.40	
ASVDX					R	ussell 200	0 Value	TR USD			
https://www.americanbeaconfunds.com/mu	utual_funds	/Default	aspx								
Shareholder Type Fees and Restricti The fund considers a purchase to be abusive if th imited or denied.		de within s	seven day	s of the purchase, or w	ithin 30 days of the p	urchase if i	t happens	more than once per year.	. In this case investment in th	e fund may be	

А	verage A	nnual 7 10/31		eturn as of		Benchm	ark Re	turns		Annual g Expenses
Plan Investment	1yr.	5yr.		Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds 2020 Trgt Date Retire R6 Target-Date 2020 RRCTX	-12.42	3.91	6.40		-18.67 Mornings	2.82 tar Lifetin	4.96 ne Alloc	ation Mod 2020	0.30	3.00
https://americanfundsretirement.retire.ameri	canfunds.c	com/								
Shareholder Type Fees and Restriction The fund maintains a purchase blocking policy un calendar days after the redemption transaction		ny shareh	older excl	hanging \$5,000 or more from a	single fund a	nd repurch	asing into	o the same fund may be precl	uded from investing in th	nat fund for 30
American Funds 2025 Trgt Date Retire R6 Target-Date 2025	-14.40	4.44	7.41		-19.62	3.01	5.60		0.31	3.10
RFDTX					Mornings	tar Lifetin	ne Alloc	ation Mod 2025		
https://americanfundsretirement.retire.ameri	canfunds.c	com/								
Shareholder Type Fees and Restriction The fund maintains a purchase blocking policy un calendar days after the redemption transaction		ny shareh	older excl	hanging \$5,000 or more from a	single fund a	nd repurch	asing into	o the same fund may be precl	uded from investing in th	nat fund for 30
American Funds 2030 Trgt Date Retire R6 Target-Date 2030	-16.03	4.95	8.22		-20.11	3.37	6.34		0.33	3.30
RFETX					Mornings	tar Lifetin	ne Alloc	ation Mod 2030		
https://americanfundsretirement.retire.ameri	canfunds.c	com/								
Shareholder Type Fees and Restriction The fund maintains a purchase blocking policy un calendar days after the redemption transaction		ny shareh	older excl	hanging \$5,000 or more from a	single fund a	nd repurch	asing into	o the same fund may be precl	uded from investing in th	nat fund for 30
American Funds 2035 Trgt Date Retire R6 Target-Date 2035	-17.84	5.79	8.94		-20.03	3.83	7.00		0.35	3.50
RFFTX					Mornings	tar Lifetin	ne Alloc	ation Mod 2035		
https://americanfundsretirement.retire.ameri	canfunds.c	com/								
Shareholder Type Fees and Restriction The fund maintains a purchase blocking policy un calendar days after the redemption transaction		ny shareh	older excl	hanging \$5,000 or more from a	single fund a	nd repurch	asing into	o the same fund may be precl	uded from investing in th	nat fund for 30

1	Average A		Fotal R /2022	eturn as of		Benchm	ark Re	eturns		Annual g Expenses	
Plan Investment	1yr.	5yr.		Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000	
American Funds 2040 Trgt Date Retire R6 Target-Date 2040 RFGTX		6.06	9.21		-19.73 Mornings	4.24 star Lifetin	7.41 ne Alloc	eation Mod 2040	0.36	3.60	
https://americanfundsretirement.retire.ame		com/									
Shareholder Type Fees and Restricti The fund maintains a purchase blocking policy u calendar days after the redemption transaction		any shareh	older exc	hanging \$5,000 or more	e from a single fund a	and repurch	nasing into	o the same fund may be pr	recluded from investing in t	nat fund for 30	
American Funds 2045 Trgt Date Retire R6 Target-Date 2045	-19.83	6.10	9.28		-19.51	4.46	7.56		0.37	3.70	
RFHTX					Mornings	star Lifetii	ne Alloc	ation Mod 2045			
https://americanfundsretirement.retire.ame	ricanfunds.	com/									
Shareholder Type Fees and Restriction The fund maintains a purchase blocking policy us calendar days after the redemption transaction		any shareh	older exc	hanging \$5,000 or more	e from a single fund a	and repurch	nasing into	o the same fund may be p	recluded from investing in t	nat fund for 30	
American Funds 2050 Trgt Date Retire R6 Target-Date 2050	-20.64	6.05	9.27		-19.47	4.48	7.54		0.37	3.70	
RFITX					Mornings	star Lifetii	ne Alloc	cation Mod 2050			
https://americanfundsretirement.retire.ame	ricanfunds.	com/									
Shareholder Type Fees and Restricting The fund maintains a purchase blocking policy us calendar days after the redemption transaction		any shareh	older exc	hanging \$5,000 or more	e from a single fund a	and repurch	nasing into	o the same fund may be pr	recluded from investing in t	nat fund for 30	
American Funds 2055 Trgt Date Retire R6 Target-Date 2055	-21.30	5.89	9.19		-19.61	4.39	7.45		0.38	3.80	
RFKTX					Mornings	star Lifetii	ne Alloc	cation Mod 2055			
https://americanfundsretirement.retire.ame	ricanfunds.	com/									
Shareholder Type Fees and Restriction The fund maintains a purchase blocking policy us calendar days after the redemption transaction		any shareh	older exc	hanging \$5,000 or more	e from a single fund a	and repurch	nasing into	o the same fund may be p	recluded from investing in t	nat fund for 30	

P	Average A		Fotal R /2022	eturn as of		Benchn	1ark Re	eturns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds 2060 Trgt Date Retire R6 Target-Date 2060 RFUTX	-21.51	5.83	(since	7.09 03/27/2015)	-19.79 Morning	4.28 star Lifeti	7.33 me Alloc	ation Mod 2060	0.38	3.80
https://americanfundsretirement.retire.amer	ricanfunds.	com/			8					
Shareholder Type Fees and Restricti The fund maintains a purchase blocking policy u calendar days after the redemption transaction		any sharel	iolder exc	hanging \$5,000 or mo	re from a single fund	and repure	hasing int	o the same fund may be pr	recluded from investing in t	nat fund for 30
American Funds Bond Fund of Amer R6 Intermediate Core Bond	-14.96	0.37	1.35		-15.68	-0.54	0.74		0.20	2.00
RBFGX					Bloomb	erg US A	ggregate	Bond TR USD		
https://americanfundsretirement.retire.amer	ricanfunds.	com/								
Shareholder Type Fees and Restricti The fund maintains a purchase blocking policy u calendar days after the redemption transaction	nder which a	-	older exc	hanging \$5,000 or mor 0.49	re from a single fund -19.57	and repurc	hasing int	o the same fund may be pr		
American Funds Corporate Bond R6 Corporate Bond RCBFX	-19.34	0.17	(since	0.49 07/29/2016)				Bond TR USD	0.31	3.10
http://americanfundsretirement.retire.ameri	icanfunds c	om			21001110		orporate			
Shareholder Type Fees and Restricti The fund maintains a purchase blocking policy u calendar days after the redemption transaction	ons:		older exc	hanging \$5,000 or mor	re from a single fund	and repure	hasing int	o the same fund may be pr	recluded from investing in t	nat fund for 30
BlackRock Mid-Cap Value K Mid-Cap Value	-5.51	N/A	N/A (since	7.40 01/25/2018)	-10.18	6.49	10.42		0.69	6.90
MJRFX					Rus	sell Mid (	Cap Valu	e TR USD		
https://www.blackrock.com/us/individual/p	products/inv	vestment	-funds#!	type=mutualFunds&	view=perfNav					
Shareholder Type Fees and Restricti The Fund, in its sole discretion may determine the exchange order, you will not be able to execute t	nat that you a							rchase or exchange order.	If the Fund rejects your put	rchase or

	Average A		Fotal R /2022	eturn as of		Benchr	nark Re	turns		Annual g Expenses
Plan Investment	1yr.			Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
BlackRock Strategic Global Bond K Global Bond	-17.75	-0.80	N/A (since	1.03 11/13/2015)	-20.79	-2.38	-0.98		0.50	5.00
MKWIX					Bloom	berg Glob	oal Aggre	gate TR USD		
nttps://www.blackrock.com/us/individua	l/products/inv	vestment	-funds#!	type=mutualFunds&	kview=perfNav					
Shareholder Type Fees and Restri The Fund, in its sole discretion may determine exchange order, you will not be able to execu	e that that you a							rchase or exchange order	r. If the Fund rejects your pu	chase or
DFA Intermediate Govt Fixed-Income I ntermediate Government	-14.37	-0.54	0.43		-13.94	-0.45	0.40		0.12	1.20
DFIGX					Bloor	nberg US	Governn	nent TR USD		
ttps://us.dimensional.com/funds										
Shareholder Type Fees and Restri The fund has adopted purchase blocking proc olling 30 calendar day monitoring period (i.e plock").	edures where ar ., two "round tr	ips"), the	Funds and	d Dimensional intend	to block the investor t	from makin	g any add			
Delaware Corporate Bond R6 Corporate Bond	-20.12	N/A	N/A (since	0.02 01/31/2019)	-19.57	-0.32	1.47		0.48	4.80
DGCZX					Bloom	berg US C	orporate	Bond TR USD		
ttps://www.delawareinvestments.com/l	iterature									
Shareholder Type Fees and Restri A short-term roundtrip is any redemption of f previous short-term roundtrip in that fund, yo of your exchange order.	und shares with									
Purchase of A shares may result in fees based	on the fund pro	snectus I	Prospectus	ses are provided on the	- Investments page of	vour Plan	web accor	unt. For additional inform	nation please contact your ad	visor

	Average A	nnual ] 10/31		eturn as of		Benchn	nark Re	turns		Annual g Expenses
Plan Investment	1yr.			Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware Diversified Income R6 Intermediate Core-Plus Bond DPZRX	-17.15	-0.01	N/A (since	0.83 05/02/2016)	-15.79 Bloo	-0.42 omberg US	1.02 S Univers	al TR USD	0.36	3.60
https://www.delawareinvestments.com	n/literature									
Shareholder Type Fees and Rest A short-term roundtrip is any redemption o previous short-term roundtrip in that fund, of your exchange order. Purchase of A shares may result in fees bas	of fund shares with you may be consid	lered a ma	arket timer	. If you are identified a	as a market timer, we	e will execu	ite the red	emption side of your exch	ange order but may refuse tl	ne purchase side
utenase of A shares may result in rees bas			_	_	-31.03		0.79	nt. Por additional informa	tion, please contact your au	
Delaware Emerging Markets R6 Diversified Emerging Mkts DEMZX	-36.12	-4.33	N/A (since	3.34 05/02/2016)	-31.03	-3.09	0.79 EM NR 1	ISD	1.14	11.40
https://www.delawareinvestments.com	n/literature					MISCI		550		
Shareholder Type Fees and Rest		in 20 Bus	iness Dav	of a purchase of that	fund's shares. If you					ar days as a
previous short-term roundtrip in that fund, of your exchange order.	you may be consid	lered a ma	arket timer	. If you are identified a	as a market timer, we					-
previous short-term roundtrip in that fund, of your exchange order. Purchase of A shares may result in fees bas Delaware Floating Rate R6	you may be consid	lered a ma	Prospectus N/A	. If you are identified a	as a market timer, we					-
previous short-term roundtrip in that fund, of your exchange order. Purchase of A shares may result in fees bas Delaware Floating Rate R6 Bank Loan	you may be consid sed on the fund pro	lered a ma	Prospectus N/A	. If you are identified a es are provided on the -0.57	as a market timer, we Investments page of -1.78	Your Plan 3.07	web accou 3.61		tion, please contact your ad	visor.
previous short-term roundtrip in that fund, of your exchange order. Purchase of A shares may result in fees bas Delaware Floating Rate R6 Bank Loan DDFZX	you may be consid sed on the fund pro -1.65	lered a ma	Prospectus N/A	. If you are identified a es are provided on the -0.57	as a market timer, we Investments page of -1.78	Your Plan 3.07	web accou 3.61	nt. For additional informa	tion, please contact your ad	visor.
A short-term roundtrip is any redemption o previous short-term roundtrip in that fund, of your exchange order. Purchase of A shares may result in fees bas Delaware Floating Rate R6 Bank Loan DDFZX https://www.delawareinvestments.com <b>Shareholder Type Fees and Rest</b> A short-term roundtrip is any redemption o previous short-term roundtrip in that fund, of your exchange order.	you may be consid sed on the fund pro -1.65 n/literature t <b>rictions:</b> of fund shares withi	dered a ma ospectus. F N/A in 20 Busi	Prospectus N/A (since	. If you are identified a es are provided on the -0.57 08/31/2021)	as a market timer, we Investments page of -1.78 Mornings fund's shares. If you	Your Plan 3.07 tar LSTA make a seco	web accou 3.61 US Leve ond such s	nt. For additional informa rage Ln TR USD hort-term roundtrip in a fu	tion, please contact your ad 0.62 and within 90 rolling calend	visor. 6.20 ar days as a

	Average A		Total R /2022	eturn as of		Benchr	nark Re	eturns	Total A Operating	Annual Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware High-Yield Opportunities In High Yield Bond	-10.93	2.05	3.41		-11.45	1.90	4.07		0.69	6.90
DHOIX					ICE	BofA US	High Yie	eld TR USD		
https://www.delawareinvestments.com/l	iterature									
Shareholder Type Fees and Restric A short-term roundtrip is any redemption of fu- previous short-term roundtrip in that fund, you of your exchange order.	und shares with u may be consid	dered a m	arket time	r. If you are identified a	s a market timer, we	e will exect	ite the red	emption side of your excha	nge order but may refuse th	e purchase side
Purchase of A shares may result in fees based	on the fund pro	ospectus. l	Prospectu	ses are provided on the	Investments page of	f your Plan	web accou	int. For additional informat	ion, please contact your adv	isor.
Delaware High-Yield Opportunities R6 High Yield Bond	-10.62	N/A	N/A (since	-5.78 04/28/2021)	-11.45	1.90	4.07		0.58	5.80
DHIZX					ICE	BofA US	High Yie	eld TR USD		
https://www.delawareinvestments.com/li	iterature									
Shareholder Type Fees and Restrie A short-term roundtrip is any redemption of fu previous short-term roundtrip in that fund, you of your exchange order. Purchase of A shares may result in fees based	und shares with u may be consid	dered a m	arket time	r. If you are identified a	s a market timer, we	e will exect	ite the red	emption side of your excha	nge order but may refuse th	e purchase side
Delaware Intl Value Equity R6 Foreign Large Blend	-25.47	N/A	N/A (since	-3.34 03/29/2018)	-24.73	-0.60	3.27		0.81	8.10
DEQRX					MS	SCI ACW	I Ex USA	A NR USD		
https://www.delawareinvestments.com/li	iterature									
Shareholder Type Fees and Restric A short-term roundtrip is any redemption of fu	und shares with			-				-	nd within 90 rolling calenda nge order but may refuse th	-

	Average A		Fotal R /2022	eturn as of		Benchn	nark Re	turns	Total A Operating	Annual Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware Ivy Core Equity Fund Class R Large Blend ICEQX	5 -14.86	11.16	N/A (since	9.95 07/31/2014)	-16.38	10.19 Russell	12.66 1000 TR	USD	0.64	6.40
https://www.delawareinvestments.com/li	terature									
Shareholder Type Fees and Restric A short-term roundtrip is any redemption of fu previous short-term roundtrip in that fund, you of your exchange order.	nd shares with									
Purchase of A shares may result in fees based	on the fund pr	ospectus. l	Prospectus	ses are provided on the	e Investments page o	f your Plan	web accou	nt. For additional informa	ation, please contact your adv	isor.
Delaware Ivy Government Securities R6 Intermediate Government IGJNX	-14.43	-1.10	N/A (since	-1.15 10/16/2017)	-13.94 Bloo	-0.45	0.40	nent TR USD	0.60	6.00
https://www.delawareinvestments.com/li	terature				Dioo	inderg 05	Governin			
Shareholder Type Fees and Restric A short-term roundtrip is any redemption of fu previous short-term roundtrip in that fund, you of your exchange order. Purchase of A shares may result in fees based	nd shares with may be consi	dered a m	arket time	er. If you are identified	as a market timer, w	e will execu	ite the red	emption side of your exch	hange order but may refuse the	e purchase side
Delaware Ivy International Core Eq R6 Foreign Large Blend	-25.15	-1.31	N/A (since	0.94 07/31/2014)	-24.73	-0.60	3.27		0.79	7.90
					М	SCI ACW	I Ex USA	A NR USD		
https://www.ivyinvestments.com/										
Belaware Ivy International Core Eq R6 Foreign Large Blend IINCX https://www.ivyinvestments.com/ Shareholder Type Fees and Restric The fund maintains a purchase blocking policy calendar days after the redemption transaction	tions:	-	(since	07/31/2014)			I Ex USA			

	Average A		Fotal R /2022	eturn as of		Benchn	nark Ro	eturns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware Ivy Large Cap Growth Fund R( Large Growth	-23.10	12.81	N/A (since	12.84 07/31/2014)	-24.60	12.59	14.69		0.64	6.40
ILGRX					Ru	ssell 100	0 Growtł	n TR USD		
https://www.delawareinvestments.com/lit	erature									
A short-term roundtrip is any redemption of fur previous short-term roundtrip in that fund, you of your exchange order.	may be consi	dered a m	arket time	r. If you are identified	as a market timer, we	will exect	ite the red	emption side of your excl	hange order but may refuse t	ne purchase side
Purchase of A shares may result in fees based of	on the fund pro	ospectus. l	Prospectus	ses are provided on the	e Investments page of	your Plan	web accou	ant. For additional inform	nation, please contact your ad	visor.
Delaware Ivy Mid Cap Growth I Mid-Cap Growth	-31.34	11.85	12.10		-28.94	8.66	11.95		0.79	7.90
IYMIX					Russ	ell Mid C	Cap Grow	rth TR USD		
https://www.ivyinvestments.com/										
Shareholder Type Fees and Restric The fund maintains a purchase blocking policy calendar days after the redemption transaction		any sharel	nolder exc	hanging \$5,000 or mo	re from a single fund	and repurc	hasing int	o the same fund may be p	preculded from investing in t	nat fund for 30
Delaware Ivy Mid Cap Growth R6 Mid-Cap Growth	-31.34	11.87	N/A (since	10.71 07/31/2014)	-28.94	8.66	11.95		0.79	7.90
IGRFX					Russ	ell Mid C	Cap Grow	rth TR USD		
https://www.ivyinvestments.com/										
Shareholder Type Fees and Restric The fund maintains a purchase blocking policy calendar days after the redemption transaction		any sharel	nolder exc	hanging \$5,000 or mo	re from a single fund	and repurc	hasing int	o the same fund may be p	preculded from investing in the	nat fund for 30

P	Average A	nnual 7 10/31		eturn as of		Benchn	nark Re	turns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware Ivy Mid Cap Income Opps R6 Mid-Cap Value IVOSX	-10.30	8.13	(since	9.31 10/01/2014)	-10.18 Rus	6.49 ssell Mid	10.42 Cap Valu	e TR USD	0.83	8.30
https://www.delawareinvestments.com/lite	rature									
Shareholder Type Fees and Restricti A short-term roundtrip is any redemption of func- previous short-term roundtrip in that fund, you m of your exchange order. Purchase of A shares may result in fees based on	d shares withi nay be consid	lered a ma	rket time	r. If you are identified a	as a market timer, we	e will execu	ite the red	emption side of your exch	ange order but may refuse th	e purchase side
Delaware Smid Cap Growth R6 Mid-Cap Growth	-46.99	9.65	N/A (since	9.52 05/02/2016)	-28.94		11.95		0.71	7.10
DFZRX https://www.delawareinvestments.com/lite					Rus	sell Mid C	Cap Grow	th TR USD		
Shareholder Type Fees and Restricti A short-term roundtrip is any redemption of func- revious short-term roundtrip in that fund, you m f your exchange order.	d shares withi									
Purchase of A shares may result in fees based on	the fund pro	ospectus. I	rospectus	ses are provided on the	Investments page of	your Plan	web accou	ınt. For additional informa	tion, please contact your adv	visor.
Delaware Value R6	-0.79	7.56	N/A (since	8.37 05/02/2016)	-7.00	7.21	10.30		0.58	5.80
Large Value					R	ussell 100	00 Value	TR USD		
-										
DDZRX	rature									
Large Value DDZRX https://www.delawareinvestments.com/liter Shareholder Type Fees and Restricti A short-term roundtrip is any redemption of func previous short-term roundtrip in that fund, you m of your exchange order.	i <b>ons:</b> 1 shares withi									

	Average .		Total R 1/2022	eturn as of		Benchr	nark Re	eturns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Fidelity Blue Chip Growth K Large Growth FBGKX https://institutional.fidelity.com/	-35.66	12.39	15.56		-24.60 R	12.59 ussell 100	14.69 0 Growth	n TR USD	0.68	6.80
Shareholder Type Fees and Rest Shareholders with two or more roundtrip tra four or more roundtrip transactions across a	ansactions in a si	-				-	-			
Hartford Core Equity R6 Large Blend HAITX https://www.hartfordfunds.com/	-15.51	10.75	N/A (since	10.45 03/31/2015)	-16.38	10.19 Russell	12.66 1000 TR	USD	0.36	3.60
Shareholder Type Fees and Rest It is the policy of the Fund to permit only tw Hartford Mutual Fund and a redemption or	vo "substantive r exchange our of	the same I	Hartford N	Iutual Fund in a dollar					ffect the management.	-
Hartford Dividend and Growth R6 Large Value HDGVX https://www.hartfordfunds.com/	-5.80	10.13	N/A (since	9.83 11/07/2014)		Russell 100		TR USD	0.63	6.30
Shareholder Type Fees and Rest It is the policy of the Fund to permit only tw Hartford Mutual Fund and a redemption or	vo "substantive r									ange of a
JHancock Disciplined Value Mid Cap Mid-Cap Value JVMRX	R6 -5.64	7.27	11.97		-10.18	6.49	10.42	ie TR USD	0.75	7.50
http://www.jhinvestments.com/Fund/P	PriceTable aspx				Ku		Cap van	ie TK USD		
Shareholder Type Fees and Rest The fund or its agent may reject or cancel a a proposed transaction involves market timi disruptive trading, although it attempts to ha for any other reason. Decisions to reject or o	rictions: purchase order, ng or disruptive ave adequate pro	suspend or trading tha cedures in	at it believ place to c	es is likely to be detrin lo so. The fund or its a	nental to the fund. The gent may also reject	he fund or i or cancel a	ts agent ca 1y purchas	annot ensure that it will be se order (including an excl	e able to identify all cases of hange) from an investor or g	market timing or roup of investors

	Average A		Fotal R /2022	eturn as of		Benchn	nark Re	turns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
JPMorgan Emerging Markets Equity R6 Diversified Emerging Mkts JEMWX	-38.78	-1.50	N/A (since	2.21 12/23/2013)	-31.03	-3.09	0.79 EM NR 1	ISD	0.79	7.90
https://www.jpmorganfunds.com						MOCI				
Shareholder Type Fees and Restric If the Distributor detects that you have comple violations, the Distributor may, in its sole disc believes to be under common ownership or com	ted two round retion, reject ye	-	-		ily or permanently.	In identifyi	ng marke	•	•	-
JPMorgan US Equity R6 Large Blend	-15.80	11.54	13.59		-16.38	10.19 Russell	12.66		0.44	4.40
JUEMX https://www.jpmorganfunds.com						Russell	1000 I K	USD		
If the Distributor detects that you have comple violations, the Distributor may, in its sole discr believes to be under common ownership or com	retion, reject ye ntrol	our purcha	ase and ex						y also consider activity of a	accounts that it
Lincoln Financial Stable Value Fund Stable Value	2.15	2.18	2.08						0.10	1.00
Z348X	(perfo	ormance	as of 06	/30/2022)		Not	Provide	d		
						1101				
https://www.lfg.com/ Shareholder Type Fees and Restric	tions:									
https://www.lfg.com/ <b>Shareholder Type Fees and Restric</b> N/A Lord Abbett Developing Growth R6	<b>tions:</b> -37.56	10.96	N/A (since	7.52 06/30/2015)	-26.02	5.17	10.15		0.59	5.90
https://www.lfg.com/ <b>Shareholder Type Fees and Restric</b> N/A Lord Abbett Developing Growth R6 Small Growth LADVX	-37.56		(since	06/30/2015)				TR USD	0.59	5.90
https://www.lfg.com/ <b>Shareholder Type Fees and Restric</b> N/A Lord Abbett Developing Growth R6 Small Growth	-37.56		(since	06/30/2015)		5.17		TR USD	0.59	5.90

	Average A		Total R /2022	eturn as of		Benchr	nark Re	eturns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
MFS Research International R6 Foreign Large Blend	-25.36	1.54	4.36		-24.73	-0.60	3.27		0.66	6.60
MRSKX http://www.mfs.com					M	SCI ACW	I Ex USA	A NR USD		
Shareholder Type Fees and Rest General Purchase and Exchange Limitation frequent or other disruptive trading activity. imitations described in this prospectus if M the fund to long-term shareholders, or other processed. Each MFS fund reserves the righ the redemption and purchase side of the exc	Policies. The MF For example, MF FSC determines t wise not be in the to delay for one	SC may hat accep fund's be business	in its disc ting the o est interes day the p	retion restrict, reject, or rder could interfere wit ts. In the event that MF rocessing of exchange	r cancel a purchase o th the efficient manages FSC rejects or cancel requests in the event	r exchange gement of a s an exchan that, in MF	order eve fund's po ge reques	n if the transaction is not s ortfolio, increase costs to th t, neither the redemption n	subject to specific exchange he fund, dilute the value of a nor the purchase side of the e	or other n investment in exchange will be
Neuberger Berman Intrinsic Value R6 Small Blend NRINX	-17.16	N/A	N/A (since	10.51 01/18/2019)	-18.54	5.56	9.93 2000 TR	USD	0.89	8.90
http://www.nb.com/ layouts/www/ind	av ocav					Russen	2000 1 K	USD		
Shareholder Type Fees and Rest	t any time from a	-		_		-	-	emed to be excessive.		
Neuberger Berman Real Estate R6 Real Estate	-21.43	5.67	N/A (since	6.67 03/15/2013)	-18.55	4.14	6.70		0.75	7.50
NRREX					S&I	P United S	tates RE	IT TR USD		
http://www.nb.com/_layouts/www/ind	lex.aspx									
Shareholder Type Fees and Rest The exchange privilege can be withrdawn a		ny investo	or believed	l to be "timing the mar	ket" of is otherwise 1	naking exc	hanges de	emed to be excessive.		
PGIM Global Total Return R6 Global Bond	-27.06	-3.07	-0.12		-20.79	-2.38	-0.98		0.52	5.20
PGTQX					Bloom	berg Gloł	oal Aggre	egate TR USD		
https://www.pgim.com/pgim-investme	ents									
Shareholder Type Fees and Rest The fund's trading policies allow a Fund to of frequent or short-term trading in Fund sh	reject purchase or		-			-		determine, in its reasonabl	le business judgment, are ex	hibiting a pattern

	Average A		Total R /2022	eturn as of		Benchn	nark Re	turns	Total Annual Operating Expenses		
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000	
PGIM High Yield R6 High Yield Bond	-12.03	2.41	4.44		-11.45	1.90	4.07		0.38	3.80	
PHYQX https://www.pgim.com/pgim-investn	aanto				ICE	BotA US	High Yie	eld TR USD			
Shareholder Type Fees and Res The Fund reserves the right to reject or ca a shareholder account from future trading canceled, the shareholder will receive a re	ncel, without prior in the Fund. The Tr	ransfer Ag	gent will r	1 0	•					•	
PGIM US Real Estate R6 Real Estate	-23.28	5.78	N/A (since	5.72 05/25/2017)	-18.55	4.14	6.70		1.00	10.00	
PJEQX					S&I	P United S	states RE	IT TR USD			
https://www.pgim.com/pgim-investn	nents										
Shareholder Type Fees and Res The Fund, in its sole discretion may deter exchange order, you will not be able to ex PIMCO RAE US Small Instl	mine that that you a		e Fund wi	ll not be responsible fo 9.45	•	• •		rchase or exchange order. I	If the Fund rejects your pur	chase or 5.20	
Small Value PMJIX https://www.pimco.com/en-us/			(since	06/05/2015)	R	ussell 200	)0 Value	TR USD			
Shareholder Type Fees and Res The fund reserves the right to apply reden described above under "Abusive Trading shareholders, thereby insulating longer-te	nption fees to accou Practices" and to he	lp offset t	the costs a	associated with the sale	of portfolio securitie	es to satisfy	redemptio	on and exchange requests n	nade by "market timers" an	d other short-term	
Principal Blue Chip R-6	-31.40	11.48	N/A (since	13.98 01/03/2017)	-24.60	12.59	14.69		0.56	5.60	
Large Growth					Rı	issell 100	0 Growth	TR USD			
Large Growth PGBHX https://www.principal.com/											

	Average A		Total R	eturn as of		Benchn	1ark Re	turns		Total Annual Operating Expenses		
Plan Investment	1yr.	5yr.		Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000		
Vanguard 500 Index Admiral Large Blend VFIAX	-14.65	10.40	12.75		-16.38	10.19 Russell	12.66 1000 TR	USD	0.04	0.40		
https://www.vanguard.com/performance						itassen	1000 110	0.00				
Shareholder Type Fees and Restric Detection of a pattern of short-term trading ma		lying to a	client's ac	counts the 60-day polic	y prohibiting a clier	nt's purchas	es of fund	shares, and/or revoking t	he client's exchange privile	je		
Vanguard Developed Markets Index Admiral	-23.53	0.15	4.52		-24.73	-0.60	3.27		0.07	0.70		
Foreign Large Blend VTMGX https://www.vanguard.com/performance					M	SCI ACW	Ex USA	NR USD				
Shareholder Type Fees and Restric Each Vanguard fund (other than money market of that fund account.		ort-term b	ond funds	) limits an investor's pu	rchases or exchange	es into a fur	d account	for 30 calendar days afte	r the investor has redeemed	or exchanged out		
Vanguard Equity-Income Adm Large Value	0.76	9.26	11.58		-7.00	7.21	10.30		0.19	1.90		
VEIRX https://www.vanguard.com/performance					K	Russell 100	0 value	TRUSD				
Shareholder Type Fees and Restric Each Vanguard fund (other than money market of that fund account.		ort-term b	ond funds	) limits an investor's pu	rchases or exchange	es into a fur	d account	for 30 calendar days afte	r the investor has redeemed	or exchanged out		
Vanguard Inflation-Protected Secs Adm Inflation-Protected Bond	-11.41	2.04	0.94		-11.47	2.16	1.02		0.10	1.00		
VAIPX					Bloombo	erg US Tre	easury US	S TIPS TR USD				
https://www.vanguard.com/performance												
Shareholder Type Fees and Restric Each Vanguard fund (other than money market of that fund account.		ort-term b	ond funds	) limits an investor's pu	rchases or exchange	es into a fur	d account	for 30 calendar days afte	r the investor has redeemed	or exchanged out		

	Average A		Total R 1/2022	eturn as of		Benchn	nark Re	turns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Vanguard Long-Term Investment-Grade Adm Long-Term Bond VWETX https://www.vanguard.com/performance	-30.66	-1.83	1.49		-31.92 Bloombe	-2.72 erg US Go	0.03 vernmen	t Long TR USD	0.12	1.20
Shareholder Type Fees and Restric Each Vanguard fund (other than money market of that fund account.		ort-term b	ond funds	) limits an investor's pu	irchases or exchange	es into a fur	d account	for 30 calendar days after	r the investor has redeemed	or exchanged out
Vanguard Long-Term Treasury Idx Admiral	-32.04	-2.79	-0.02		-31.92	-2.72	0.03		0.07	0.70
Long Government VLGSX https://www.vanguard.com/performance					Bloombe	erg US Go	vernmen	t Long TR USD		
Shareholder Type Fees and Restric Each Vanguard fund (other than money market of that fund account.		ort-term b	ond funds	) limits an investor's pu	irchases or exchange	es into a fur	id account	for 30 calendar days after	r the investor has redeemed	or exchanged out
Vanguard Mid Cap Index Admiral Mid-Cap Blend	-18.04	8.09	11.48		-17.17	7.95	11.36		0.05	0.50
VIMAX					1	Russell M	id Cap T	'R USD		
https://www.vanguard.com/performance										
Shareholder Type Fees and Restric Detection of a pattern of short-term trading ma		ying to a	client's ac	counts the 60-day polic	y prohibiting a clien	t's purchas	es of fund	shares, and/or revoking th	he client's exchange privileg	ge
Vanguard Total Bond Market Index Adm Intermediate Core Bond	-15.81	-0.55	0.70		-15.68	-0.54	0.74		0.05	0.50
VBTLX https://www.vanguard.com/performance					Bloomb	erg US A	ggregate	Bond TR USD		
Shareholder Type Fees and Restric Each Vanguard fund (other than money market of that fund account.		ort-term b	ond funds	) limits an investor's pu	irchases or exchange	es into a fur	d account	for 30 calendar days after	r the investor has redeemed	or exchanged out

# 403(b)(7) PLAN ("Plan")

		Benchr	nark Re	turns	Total Annual Operating Expenses					
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Vanguard Total Intl Bd Idx Admiral Global Bond-USD Hedged VTABX https://www.vanguard.com/performance	-12.20	-0.06	(since	1.68 05/31/2013)	-12.12 Bloombe	0.16 rg Globa	1.62 Aggrega	ate TR HdgUSD	0.11	1.10
Shareholder Type Fees and Restric Each Vanguard fund (other than money marke of that fund account.	ctions:	ort-term b	ond funds	) limits an investor's pu	irchases or exchange	s into a fur	nd account	for 30 calendar days after	the investor has redeemed o	r exchanged out
Vanguard Total Intl Stock Index Admira Foreign Large Blend VTIAX https://www.vanguard.com/performance		-0.41	3.60		-24.73 MS	-0.60 CI ACW	3.27 I Ex USA	A NR USD	0.11	1.10
Shareholder Type Fees and Restric Each Vanguard fund (other than money marke of that fund account.	ctions:	ort-term b	ond funds	) limits an investor's pu	irchases or exchange	s into a fui	nd account	for 30 calendar days after	the investor has redeemed o	or exchanged out
Vanguard Total Stock Mkt Idx Adm Large Blend	-16.91	9.79	12.40		-16.38	10.19	12.66		0.04	0.40
VTSAX https://www.vanguard.com/performance						Russell	1000 TR	USD		
Shareholder Type Fees and Restric Each Vanguard fund (other than money marke		ort-term b	ond funds	) limits an investor's pu	irchases or exchange	s into a fui	nd account	for 30 calendar days after	the investor has redeemed o	or exchanged out

of that fund account.

## ADMINISTRATION EXPENSES

Your Plan may be required to prepare and maintain certain legal documents and prepare financial reports that are audited by professionals certified to perform these activities on behalf of the Plan. This expertise is provided by attorneys and CPA firms selected by your Plan Administrator.

The TPA for the Plan maintains the website and provides administrative assistance for Plan participants. TPA services include payment of benefits from the Plan, determination of participant balances, and the execution of transactions requested by participants. Benefit payments, related tax reporting, issuance of new loans, collection of loan repayments, and maintenance of transaction records are examples of the services provided by the TPA.

The Plan maintains accounts through a Custodian that records transaction data for Designated Investment Alternatives selected for your benefit. Execution of trade instructions, collection of dividends, application of fund changes and reconciliation of cash for your account are services provided by the Custodian. These records are used by your Plan Administrator to confirm the value and existence of the assets reported for your account.

The financial advisor is generally compensated from the assets of the Plan. Based on the arrangement with the Plan Sponsor, the cost may be paid from the expenses assessed by the Designated Investment Alternatives or applied as a separate service fee classified as advisory, education or other related services.

## ALLOCATION OF ADMINISTRATIVE COSTS

Costs allocated to participant accounts are applied based on classification of the expense. Charges assessed by the Custodian are allocated on a pro rata basis, i.e., on the relative value of a participant's account to the total value of all participant accounts. Other administrative costs are applied on a per capita basis and charged to a specific participant's account. These fees may include:

Activity	Activity Description
Participant Fee	Maintain plan website, assist participants, provide account reports
Distribution of Benefits	Liquidate assets, generate payment, provide tax reporting
Periodic Payments	Liquidate assets, generate periodic payments, provide tax reporting
Loan Initiation	Process loan request, liquidate assets, generate payments, create web loan, notify employer of payroll withdrawal, where applicable
Loan Maintenance	Receive loan payments, post and track repayments, reinvest funds, update loan amortization schedule, notify participants of past due payments, generate default notifications and produce tax reporting
Qualified Domestic Relations Order	Receive and process DRO, create alternate payee account, generate forms
Self-Directed Account Fee	Establish SDA for Plan, transfer contributions, and track plan assets, report assets on 5500
Custodial/Trading Fees	Establish accounts with mutual funds, process directed trades, trust accounting, post income, monitor capital change

#### **Administrative Expenses**

#### Asset Management.

•This charge is associated with the selection and monitoring of available investment options available for the Plan. It includes the custody of the funds, control and management of Plan assets, ongoing investment Fiduciary oversight and the reconciliation of mutual fund accounts, trading and settlement of participant-directed transactions.

Fee. Annual costs of .30% of Average Account Balance. The fee is applied quarterly on a per capita basis of .075% from participant-directed assets.

#### **Financial Professional.**

Support Plan Participants with the following: •Education and Enrollment Assistance •Communication of Benefit Options •Retirement Planning •Investment Strategies •Assistance with Plan and Website Operations

Fee. Annual cost of .95% of Average Account Balance. The fee is applied monthly on a pro-rata basis of .079% from participant-directed assets.

#### **Recordkeeping and Reporting.**

• This charge is associated with the activities relating to individual participant or beneficiary accounts. It includes monitoring of daily account activities, compliance with IF and Plan Regulations, maintenance of Participant web portal, English and Spanish Service Representatives, account maintenance, electronic statements and notices, and transaction processing.

Fee. \$12.50, Paid from participant-directed assets, applied quarterly on a per capita basis.

#### **Revenue Sharing.**

•Revenue-sharing includes indirect compensation paid from mutual fund companies to recordkeepers for the maintenance of individual participant accounts, resulting i reduced costs for the mutual fund company. Revenue-sharing is included in the general expenses of each mutual fund and is ultimately passed on to the shareholder. Th revenue-sharing for this Plan is collected and processed by the Plan's custodian. The net income returned to Plan is applied to participant accounts as a return of fees.

#### Individual Expenses

#### **Distribution**.

•For distributions from participant accounts due to a distributable event such as termination of employment. Includes preparation of required notices and elections, distribution to the designated individual or entity, and compliance with federal, state and local tax regulations.

Fee. \$50.00 each

### Exchange.

An exchange is a transfer of assets between approved Plan investment providers. Includes submission of application to TPA, preparation of required transfer documents and distribution of payment as directed by the participant or beneficiary.

#### Fee. \$70.00 each

#### Inservice/Hardship Distribution.

•Determination of hardship qualification (where required) or non-hardship, in-service distribution payments to qualifying individuals who have experienced a distributable event. Includes application processing and preparation of required notices, distribution of funds and compliance with federal, state and local tax regulations

#### Fee. \$50.00 each

#### Installment Distribution.

•For installment (periodic) distributions from participant accounts due to a distributable event such as termination of employment. Includes preparation of required notices and elections, distribution to the designated individual or entity, and compliance with federal, state and local tax regulations.

#### Fee. \$5.00 each

### **Insufficient Funds.**

·Return of loan payment check for insufficient funds.

### Fee: \$40.00

### Loan Origination.

·Processing of participant loan application, liquidation of assets, loan set-up and establishing loan repayment process.

### Fee. \$75.00 each

### Individual Expenses

#### Loan Payment Processing.

•Collection of periodic loan repayments, application of funds to participant accounts and maintenance of historical loan data. Tracking of loan balances for compliance with Plan requirements and notification to participants who fail to meet provisions of loan agreement. Includes processing and associated bank handling charges.

Fee. \$6.00 monthly while the loan is outstanding

#### Lost Participant Tracking.

•Research and attempt to locate lost participants or those not responding to requests for updated participant information. Follows Department of Labor requirements for locating owners of abandoned accounts.

Fee: \$40.00 per participant

#### **Paper Statements and Notices.**

Processing and mailing of paper notices and quarterly account activity statements if elected by the Participant. Quarterly statements and notices are provided electronically and available on the Participant web portal at no additional costs.

Fee. \$1.00 per quarter paid from participant directed assets.

#### **Participant Directed Reinvestment.**

·Reversal of loan payment transactions due to check returned for insufficient funds.

#### Fee: \$40.00

#### **QDRO Processing.**

•Qualified domestic relations order ("QDRO") review and processing, including notices to parties and preparation of QDRO payment. The Plan will charge the participant's account for actual legal expenses and costs if the Plan consults with legal counsel regarding the qualified status of the order.

Fee. \$250.00 plus legal expenses if applicable

#### **Special Delivery.**

·Special delivery fee for overnight or EFT/ACH requests.

#### Fee. \$25.00 each

#### Individual Expenses

#### **Stop Payment.**

·Stop payment applied for payments made by check from the Plan.

Fee: \$35.00

The information provided in this Notice is intended to assist participants in the management of their retirement account. Notices are provided at a minimum, at 12-month intervals. However, if a change is made to the information, an updated Notice will be generated and posted to the Plan web portal.

Additional assistance is available from your Plan Administrator or the Plan's Recordkeeper.

## ADDITIONAL INFORMATION

If you have any questions regarding this material please contact the Plan's Third-Party Administrator or the Administrator for your Plan. You may access the Plan's website at: <u>www.penserv.com</u> where you will be able to view and download additional information related to your account. Available Plan Materials

- Forms and documents relating to the administration of your Plan
- Expanded information about the Designated Investment Alternatives including, investment goals and objectives, investment strategies and principal risks, portfolio turnover ratio, performance data, and fees and expenses;
- Prospectuses and financial updates for each Designated Investment Alternative option;
- Historical prices and activity for each fund
- A Glossary of Terms and Definitions used in these documents

### **Contact Information**

### **Third Party Recordkeeper**

PM Penselect PenServ Plan Services, Inc. Email: team60@penserv.com Phone: (800) 849-4001