

PARTICIPANT FEES AND ANNUAL DISCLOSURE STATEMENT

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

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.

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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 www.penserv.com/penselect. 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.

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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.

Plan Investment	Average Annual Total Return as of 10/31/2022				Benchmark Returns				Total Annual Operating Expenses	
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Century Emerging Markets R6 Diversified Emerging Mkts AEDMX https://www.americanbeaconfunds.com/mutual_funds/Default.aspx	-38.59	-4.98	N/A (since 07/26/2013)	1.52	-31.03	-3.09	0.79		0.90	9.00
								MSCI EM NR USD		
Shareholder Type Fees and Restrictions: The fund considers a purchase to be abusive if the sale is made within seven days of the purchase, or within 30 days of the purchase if it happens more than once per year. In this case investment in the fund may be limited or denied.										
American Century Small Cap Growth R6 Small Growth ANODX http://www.americancentury.com	-26.46	10.99	N/A (since 07/26/2013)	11.03	-26.02	5.17	10.15		0.82	8.20
								Russell 2000 Growth TR USD		
Shareholder Type Fees and Restrictions: The fund considers a purchase to be abusive if the sale is made within seven days of the purchase, or within 30 days of the purchase if it happens more than once per year. In this case investment in the fund may be limited or denied.										
American Century Small Cap Value R6 Small Value ASVDX https://www.americanbeaconfunds.com/mutual_funds/Default.aspx	-9.73	8.41	N/A (since 07/26/2013)	9.48	-10.73	5.31	9.37		0.74	7.40
								Russell 2000 Value TR USD		
Shareholder Type Fees and Restrictions: The fund considers a purchase to be abusive if the sale is made within seven days of the purchase, or within 30 days of the purchase if it happens more than once per year. In this case investment in the fund may be limited or denied.										

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds 2020 Trgt Date Retire R6 Target-Date 2020 RRCTX https://americanfundsretirement.retire.americanfunds.com/	-12.42	3.91	6.40		-18.67	2.82	4.96		0.30	3.00
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
American Funds 2025 Trgt Date Retire R6 Target-Date 2025 RFDTX https://americanfundsretirement.retire.americanfunds.com/	-14.40	4.44	7.41		-19.62	3.01	5.60		0.31	3.10
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
American Funds 2030 Trgt Date Retire R6 Target-Date 2030 RFETX https://americanfundsretirement.retire.americanfunds.com/	-16.03	4.95	8.22		-20.11	3.37	6.34		0.33	3.30
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
American Funds 2035 Trgt Date Retire R6 Target-Date 2035 RFFTX https://americanfundsretirement.retire.americanfunds.com/	-17.84	5.79	8.94		-20.03	3.83	7.00		0.35	3.50
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds 2040 Trgt Date Retire R6 Target-Date 2040 RFGTX https://americanfundsretirement.retire.americanfunds.com/	-19.18	6.06	9.21		-19.73	4.24	7.41		0.36	3.60
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
American Funds 2045 Trgt Date Retire R6 Target-Date 2045 RFHTX https://americanfundsretirement.retire.americanfunds.com/	-19.83	6.10	9.28		-19.51	4.46	7.56		0.37	3.70
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
American Funds 2050 Trgt Date Retire R6 Target-Date 2050 RFITX https://americanfundsretirement.retire.americanfunds.com/	-20.64	6.05	9.27		-19.47	4.48	7.54		0.37	3.70
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
American Funds 2055 Trgt Date Retire R6 Target-Date 2055 RFKTX https://americanfundsretirement.retire.americanfunds.com/	-21.30	5.89	9.19		-19.61	4.39	7.45		0.38	3.80
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										

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Plan Investment	Average Annual Total Return as of 10/31/2022				Benchmark Returns			Total Annual Operating Expenses		
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds 2060 Trgt Date Retire R6 Target-Date 2060 RFUTX https://americanfundsretirement.retire.americanfunds.com/	-21.51	5.83		7.09 (since 03/27/2015)	-19.79	4.28	7.33		0.38	3.80
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
American Funds Bond Fund of Amer R6 Intermediate Core Bond RBFGX https://americanfundsretirement.retire.americanfunds.com/	-14.96	0.37	1.35		-15.68	-0.54	0.74		0.20	2.00
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
American Funds Corporate Bond R6 Corporate Bond RCBFX http://americanfundsretirement.retire.americanfunds.com	-19.34	0.17		0.49 (since 07/29/2016)	-19.57	-0.32	1.47		0.31	3.10
Shareholder Type Fees and Restrictions: The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction										
BlackRock Mid-Cap Value K Mid-Cap Value MJRFX https://www.blackrock.com/us/individual/products/investment-funds#!type=mutualFunds&view=perfNav	-5.51	N/A	N/A	7.40 (since 01/25/2018)	-10.18	6.49	10.42		0.69	6.90
Shareholder Type Fees and Restrictions: The Fund, in its sole discretion may determine that that you are engaging in market timing activity and reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer.										

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
BlackRock Strategic Global Bond K Global Bond MKWIX https://www.blackrock.com/us/individual/products/investment-funds#!type=mutualFunds&view=perfNav	-17.75	-0.80	N/A (since 11/13/2015)	1.03	-20.79	-2.38	-0.98		0.50	5.00
Shareholder Type Fees and Restrictions: The Fund, in its sole discretion may determine that that you are engaging in market timing activity and reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer.										
DFA Intermediate Govt Fixed-Income I Intermediate Government DFIGX https://us.dimensionalfunds.com/funds	-14.37	-0.54	0.43		-13.94	-0.45	0.40		0.12	1.20
Shareholder Type Fees and Restrictions: The fund has adopted purchase blocking procedures where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block").										
Delaware Corporate Bond R6 Corporate Bond DGCZX https://www.delawareinvestments.com/literature	-20.12	N/A	N/A (since 01/31/2019)	0.02	-19.57	-0.32	1.47		0.48	4.80
Shareholder Type Fees and Restrictions: A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order. Purchase of A shares may result in fees based on the fund prospectus. Prospectuses are provided on the Investments page of your Plan web account. For additional information, please contact your advisor.										

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
MFS Research International R6 Foreign Large Blend MRSKX http://www.mfs.com	-25.36	1.54	4.36		-24.73	-0.60	3.27		0.66	6.60
MSCI ACWI Ex USA NR USD										
Shareholder Type Fees and Restrictions: General Purchase and Exchange Limitation Policies. The MFS funds reserve the right to restrict, reject, or cancel, without any prior notice, any purchase or exchange order, including transactions believed to represent frequent or other disruptive trading activity. For example, MFSC may in its discretion restrict, reject, or cancel a purchase or exchange order even if the transaction is not subject to specific exchange or other limitations described in this prospectus if MFSC determines that accepting the order could interfere with the efficient management of a fund's portfolio, increase costs to the fund, dilute the value of an investment in the fund to long-term shareholders, or otherwise not be in the fund's best interests. In the event that MFSC rejects or cancels an exchange request, neither the redemption nor the purchase side of the exchange will be processed. Each MFS fund reserves the right to delay for one business day the processing of exchange requests in the event that, in MFSC's judgment, such delay would be in the fund's best interest, in which case both the redemption and purchase side of the exchange will receive the funds' net asset values at the conclusion of the delay period.										
Neuberger Berman Intrinsic Value R6 Small Blend NRINX http://www.nb.com/_layouts/www/index.aspx	-17.16	N/A	N/A	10.51 (since 01/18/2019)	-18.54	5.56	9.93		0.89	8.90
Russell 2000 TR USD										
Shareholder Type Fees and Restrictions: The exchange privilege can be withdrawn at any time from any investor believed to be "timing the market" of is otherwise making exchanges deemed to be excessive.										
Neuberger Berman Real Estate R6 Real Estate NRREX http://www.nb.com/_layouts/www/index.aspx	-21.43	5.67	N/A	6.67 (since 03/15/2013)	-18.55	4.14	6.70		0.75	7.50
S&P United States REIT TR USD										
Shareholder Type Fees and Restrictions: The exchange privilege can be withdrawn at any time from any investor believed to be "timing the market" of is otherwise making exchanges deemed to be excessive.										
PGIM Global Total Return R6 Global Bond PGTQX https://www.pgim.com/pgim-investments	-27.06	-3.07	-0.12		-20.79	-2.38	-0.98		0.52	5.20
Bloomberg Global Aggregate TR USD										
Shareholder Type Fees and Restrictions: The fund's trading policies allow a Fund to reject purchase orders, on a temporary or permanent basis, from investors that the Manager is able to determine, in its reasonable business judgment, are exhibiting a pattern of frequent or short-term trading in Fund shares or shares of other funds sponsored by the Manager that is detrimental to the Fund involved.										

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	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	-2.72	0.03		0.12	1.20
					Bloomberg US Government Long TR USD					
Shareholder Type Fees and Restrictions: Each Vanguard fund (other than money market funds and short-term bond funds) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account.										
Vanguard Long-Term Treasury Idx Admiral Long Government VLGSX https://www.vanguard.com/performance	-32.04	-2.79	-0.02		-31.92	-2.72	0.03		0.07	0.70
					Bloomberg US Government Long TR USD					
Shareholder Type Fees and Restrictions: Each Vanguard fund (other than money market funds and short-term bond funds) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account.										
Vanguard Mid Cap Index Admiral Mid-Cap Blend VIMAX https://www.vanguard.com/performance	-18.04	8.09	11.48		-17.17	7.95	11.36		0.05	0.50
					Russell Mid Cap TR USD					
Shareholder Type Fees and Restrictions: Detection of a pattern of short-term trading may include applying to a client's accounts the 60-day policy prohibiting a client's purchases of fund shares, and/or revoking the client's exchange privilege										
Vanguard Total Bond Market Index Adm Intermediate Core Bond VBTLX https://www.vanguard.com/performance	-15.81	-0.55	0.70		-15.68	-0.54	0.74		0.05	0.50
					Bloomberg US Aggregate Bond TR USD					
Shareholder Type Fees and Restrictions: Each Vanguard fund (other than money market funds and short-term bond funds) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account.										

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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

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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 ERISA 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 in 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. The 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.

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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

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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

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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: www.penserv.com 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