

PARTICIPANT FEE DISCLOSURE STATEMENT
Hilltoppers Inc. 401(k) Profit Sharing Plan And Trust ("Plan")
February 07, 2024

This Disclosure Statement is provided by your employer to explain the costs associated with participating in the Plan. It is for informational purposes and is intended to help you make informed decisions about your investments. Unless specifically noted below, all information in this statement is provided as of the above date.

The document includes these sections:

1. General Plan Information
2. Plan Administrative Expenses
3. Individual Expenses
4. Comparative Chart of Plan Investment Options
("Comparative Chart")

Highlights

- This disclosure is provided for informational purposes. **You should read this document carefully, but are not required to take any other specific action.**
- This document explains the costs and fees that you may be charged for participating in your employer's retirement plan.
- This document may be helpful when making decisions about your plan investments.

Special Note: No fees will be charged to you if you have no account balance in the plan.
If you are an Eligible Employee* and not participating, you can enroll at: www.mykplan.com
or by calling the Participant Call Center.

*Your plan may have certain age and length of service requirements that you must meet in order to participate. Since you received this notice, you may have become eligible and may already be participating in the plan. If you would like to confirm your eligibility under the plan, you may log on to the Participant Website or contact a Participant Call Center Representative.

1. General Plan Information

Giving investment instructions¹

- To direct or change your Plan investments, you must either:
 - i. make your investment elections on the Participant Website www.mykplan.com, or
 - ii. speak with a Participant Call Center Representative at 1-866-695-7526, or
 - iii. complete an enrollment form.
- You may direct the investment of all funds held in your Plan account.

Limitations on instructions. Your financial transactions that you request prior to 4:00 p.m. ET or the close of the NYSE, if earlier, on a business day are effective that day. Any financial transactions you request after that time will be treated as received, and will be processed, the next business day.

Designated investment options. Your Plan has a menu of investment options into which you can direct the investment of your plan funds. Generally, Plan investments are selected to provide a wide range of different asset classes (like stocks and bonds) as well as investment styles and managers. Since it is important to understand how these investment choices fit into your personal investment strategy, your company has provided extensive information on these investment choices through ADP's Participant Website and the Participant Call Center. Please see the Comparative Chart section below for the names of, and information about, these designated investment options.

Voting and other rights. The Plan Sponsor will exercise any voting or other rights associated with ownership of shares or units of the designated investment options held in your plan account.

¹ Your plan has employed ADP Retirement Services as your plan's record keeper. ADP Retirement Services provides a comprehensive Participant Website to help you join the plan, initiate transactions or get more information. The participant website and toll free number are generally available 24 hours a day, 7 days a week except during periods of scheduled maintenance. In addition, the Participant Call Center Representatives are knowledgeable in your Plan's provisions, operations and investment choices. Whether you are already in the Plan and need help with a question or you wish to enroll and begin contributing, the Participant Call Center Representative can help Monday through Friday during normal business hours.

Designated investment manager. Edelman Financial Engines is a designated investment manager for the assets managed in accordance with the Participant Advisory Services offered by Edelman Financial Engines.

2. Plan Administrative Expenses.

Plan administrative expenses, for services such as legal, consulting, audit, accounting, trustee, investment management and advice, and record keeping services, may be incurred to administer the plan. These expenses of administering the Plan may be paid by your employer or from the Plan, or both. Administrative expenses that are not paid by the employer may be deducted from your account. The actual expenses deducted from your account, if any, will be reflected on your quarterly account statement and on the Participant Website at www.mykplan.com. Your employer is currently invoiced for administrative fees charged by the Plan's recordkeeper or collected by the recordkeeper on behalf of another service provider.

3. Individual Expenses.

The Plan will apply the following charges directly to your account, if applicable:

Transaction/Service	Fee
Final Distribution	\$55.00 per distribution
Withdrawal	\$55.00 per withdrawal
Loan Initiation	\$125.00 processing fee per Loan set-up
Buy/Sell Investments	Buying or selling some investments may result in individual account charges specific to those investments, such as redemption fees. See the Comparative Chart below for details.
Participant Advisory Services by Edelman Financial Engines	0.45% investment management fee for Professional Management product. 0.90% investment management fee for Personal Advisor product. This is an annual fee charged to your account quarterly (\$900 minimum fee charged at \$225 per quarter).

4. Comparative Chart Investment Options – February 07, 2024

The Comparative Chart section includes important information to help you compare the investment options in your retirement plan, including performance information, fees and expenses.

Additional investment information such as the investments; objectives, strategies and portfolio turnover rate can be found at ADP's Participant website www.mykplan.com on the "Investment Performance and Information" page. You may also contact the ADP Participant Call Center at 1-866-695-7526, ADP Retirement Services, 71 Hanover Road, MS 3333, Florham Park, NJ, 07932 to request additional investment information or a paper copy of the information available on the web site. Additional fund information is available in the Enrollment Guide. If you have not received a copy of the Enrollment Guide, please contact your Plan Administrator. Once your Plan's transfer to ADP is complete, you will receive a Welcome letter notifying you that you have access to your account online including this additional fund information.

Variable Performance Investment Comparative Chart²

The Comparative Chart below includes performance of investment options that do not have a fixed or stated rate of return. It shows:

- Average Annual total Return³ - Investment option performance over time as compared to an appropriate benchmark⁴ for the same time period,
- Total Annual Operating Expenses -The actual cost to you for investing in a fund is the Net Expense Ratio amount. **The impact of that expense is already included in the Average Annual Total Return displayed.**
- Shareholder type Charges and Investment Restrictions – are investment related fees not reflected in Total Annual Operating Expenses, and fund specific investment restrictions.

Past performance is no guarantee of future results. Your investment in these options could lose money. Current performance may be lower or higher than the performance data quoted. The most recent performance and information about risks is available at www.mykplan.com on the "Investment Performance and Information" page.

² Please note that this chart presents certain information about investments in the Plan. The information may differ in content (for example, the time periods over which performance is calculated) or in format from other material provided to you in written communications, on the Participant Website or in other websites or publications.

³ Average Annual Total Return is a measure of the average return of an investment over some historical period, such as 5 or 10 years. These returns are reported after adjusting for the fund's operating expenses, or Net Expense Ratio, but do not include any sales charges or brokerage commissions incurred in managing the fund.

⁴ In order to evaluate an investment fund's performance, it is sometimes helpful to compare that fund's returns for the same period against the return of the market from which the fund is choosing its investments. Certain independent companies publish Benchmarks, such as the Standard & Poor's 500, which are meant to approximate the return of all of the investments in that market. Each fund compares its returns against the Benchmark they feel most appropriately represents the market in which they are investing that fund's assets.

Name/ Type of Option	Average Annual Total Return as of 12/31/23				Total Annual Operating Expenses				Shareholder - Type Charges and Investment Restrictions
	1yr.	5yr.	10yr.	Since Inception	Net Expense Ratio	Net per \$1000	Gross Expense Ratio	Gross per \$1000	
Loan Fund/ Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<i>Benchmark –</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
Invesco Stable Asset Fund - ADPZ Class/ Stable Value	2.75%	2.11%	N/A	1.95%	0.31%	\$3.10	0.31%	\$3.10	
<i>Benchmark – USTREAS T-Bill Cnst Mat Rate 3 Yr</i>	<i>4.93%</i>	<i>1.11%</i>	<i>0.77%</i>	<i>0.82%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
Vanguard Intermediate Term Bond Index Fund - Admiral Class/ Intermediate Core Bond	6.07%	1.67%	2.29%	4.07%	0.07%	\$0.70	0.07%	\$0.70	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – Barclays US Agg Bond TR USD</i>	<i>5.53%</i>	<i>1.10%</i>	<i>1.81%</i>	<i>3.41%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
Fidelity Freedom Index Income Fund - Premier Class/ Target-Date	8.43%	N/A	N/A	1.35%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate Income</i>	<i>10.07%</i>	<i>5.42%</i>	<i>4.17%</i>	<i>4.13%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
Fidelity Freedom Index 2005 Fund - Premier Class/ Target-Date	8.52%	N/A	N/A	1.78%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2010</i>	<i>10.28%</i>	<i>5.65%</i>	<i>4.50%</i>	<i>3.91%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	

Name/ Type of Option	Average Annual Total Return as of 12/31/23				Total Annual Operating Expenses				Shareholder - Type Charges and Investment Restrictions
	1yr.	5yr.	10yr.	Since Inception	Net Expense Ratio	Net per \$1000	Gross Expense Ratio	Gross per \$1000	
Fidelity Freedom Index 2010 Fund - Premier Class/ Target-Date	9.92%	N/A	N/A	2.72%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2010</i>	10.28%	5.65%	4.50%	3.91%	N/A	N/A	N/A	N/A	
Fidelity Freedom Index 2015 Fund - Premier Class/ Target-Date	11.27%	N/A	N/A	3.64%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2015</i>	10.68%	5.82%	4.71%	3.84%	N/A	N/A	N/A	N/A	
Fidelity Freedom Index 2020 Fund - Premier Class/ Target-Date	12.76%	N/A	N/A	4.52%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2020</i>	11.31%	6.15%	5.00%	4.09%	N/A	N/A	N/A	N/A	

Name/ Type of Option	Average Annual Total Return as of 12/31/23				Total Annual Operating Expenses				Shareholder - Type Charges and Investment Restrictions
	1yr.	5yr.	10yr.	Since Inception	Net Expense Ratio	Net per \$1000	Gross Expense Ratio	Gross per \$1000	
Fidelity Freedom Index 2025 Fund - Premier Class/ Target-Date	13.98%	N/A	N/A	5.36%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2025</i>	12.15%	6.67%	5.41%	4.73%	N/A	N/A	N/A	N/A	
Fidelity Freedom Index 2030 Fund - Premier Class/ Target-Date	15.13%	N/A	N/A	6.50%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2030</i>	13.33%	7.44%	5.93%	5.91%	N/A	N/A	N/A	N/A	
Fidelity Freedom Index 2035 Fund - Premier Class/ Target-Date	17.33%	N/A	N/A	8.53%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2035</i>	14.83%	8.41%	6.49%	7.55%	N/A	N/A	N/A	N/A	

Name/ Type of Option	Average Annual Total Return as of 12/31/23				Total Annual Operating Expenses				Shareholder - Type Charges and Investment Restrictions
	1yr.	5yr.	10yr.	Since Inception	Net Expense Ratio	Net per \$1000	Gross Expense Ratio	Gross per \$1000	
Fidelity Freedom Index 2040 Fund - Premier Class/ Target-Date	19.47%	N/A	N/A	10.04%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2040</i>	16.34%	9.30%	6.95%	9.14%	N/A	N/A	N/A	N/A	
Fidelity Freedom Index 2045 Fund - Premier Class/ Target-Date	19.98%	N/A	N/A	10.17%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2045</i>	17.39%	9.84%	7.19%	10.16%	N/A	N/A	N/A	N/A	
Fidelity Freedom Index 2050 Fund - Premier Class/ Target-Date	20.00%	N/A	N/A	10.18%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2050</i>	17.85%	10.03%	7.23%	10.55%	N/A	N/A	N/A	N/A	

Name/ Type of Option	Average Annual Total Return as of 12/31/23				Total Annual Operating Expenses				Shareholder - Type Charges and Investment Restrictions
	1yr.	5yr.	10yr.	Since Inception	Net Expense Ratio	Net per \$1000	Gross Expense Ratio	Gross per \$1000	
Fidelity Freedom Index 2055 Fund - Premier Class/ Target-Date	20.03%	N/A	N/A	10.17%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Moderate 2055</i>	17.90%	10.01%	7.18%	10.58%	N/A	N/A	N/A	N/A	
Fidelity Freedom Index 2060 Fund - Premier Class/ Target-Date	19.99%	N/A	N/A	10.16%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Mod 2060</i>	17.86%	9.94%	7.10%	10.53%	N/A	N/A	N/A	N/A	
Fidelity Freedom Index 2065 Fund - Premier Class/ Target-Date	20.01%	N/A	N/A	10.15%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. You are allowed 4 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days.
<i>Benchmark – Morningstar Lifetime Mod 2060</i>	17.86%	9.94%	7.10%	10.53%	N/A	N/A	N/A	N/A	

Name/ Type of Option	Average Annual Total Return as of 12/31/23				Total Annual Operating Expenses				Shareholder - Type Charges and Investment Restrictions
	1yr.	5yr.	10yr.	Since Inception	Net Expense Ratio	Net per \$1000	Gross Expense Ratio	Gross per \$1000	
Vanguard Balanced Index Fund - Admiral Class/ Risk Based	17.58%	9.61%	7.73%	6.57%	0.07%	\$0.70	0.07%	\$0.70	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – Morningstar Moderate Target Risk</i>	13.22%	7.38%	5.72%	6.12%	N/A	N/A	N/A	N/A	
Vanguard Value Index Fund - Admiral Class/ Large Value	9.24%	11.73%	9.72%	7.18%	0.05%	\$0.50	0.05%	\$0.50	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – Russell 1000 Value TR USD</i>	11.46%	10.91%	8.40%	7.22%	N/A	N/A	N/A	N/A	
iShares Russell 1000 Large-Cap Index Fund - Class K/ Large Blend	26.48%	15.45%	11.73%	12.45%	0.07%	\$0.70	0.07%	\$0.70	
<i>Benchmark – Russell 1000 TR USD</i>	26.53%	15.52%	11.80%	12.55%	N/A	N/A	N/A	N/A	
State Street Equity 500 Index Fund - Class K/ Large Blend	26.26%	15.60%	N/A	11.77%	0.02%	\$0.20	0.10%	\$1.00	
<i>Benchmark – Russell 1000 TR USD</i>	26.53%	15.52%	11.80%	11.64%	N/A	N/A	N/A	N/A	
Vanguard Growth Index Fund - Admiral Class/ Large Growth	46.77%	19.16%	13.97%	8.21%	0.05%	\$0.50	0.05%	\$0.50	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – Russell 1000 Growth TR USD</i>	42.68%	19.50%	14.86%	7.85%	N/A	N/A	N/A	N/A	
Vanguard Mid-Cap Index Fund - Admiral Class/ Mid-Cap Blend	15.98%	12.71%	9.41%	9.83%	0.05%	\$0.50	0.05%	\$0.50	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – Russell Mid Cap TR USD</i>	17.23%	12.68%	9.42%	9.99%	N/A	N/A	N/A	N/A	
Vanguard Small Cap Value Index Fund - Admiral Class/ Small Value	15.99%	11.85%	8.49%	12.05%	0.07%	\$0.70	0.07%	\$0.70	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – Russell 2000 Value TR USD</i>	14.65%	10.00%	6.76%	10.46%	N/A	N/A	N/A	N/A	

Name/ Type of Option	Average Annual Total Return as of 12/31/23				Total Annual Operating Expenses				Shareholder - Type Charges and Investment Restrictions
	1yr.	5yr.	10yr.	Since Inception	Net Expense Ratio	Net per \$1000	Gross Expense Ratio	Gross per \$1000	
TIAA-CREF Small Cap Blend Index Fund - Institutional Class/ Small Blend	17.04%	10.08%	7.33%	9.89%	0.06%	\$0.60	0.06%	\$0.60	You are allowed 1 transfers in and out of the fund within 60 days. Once you reach this restriction you will be blocked from future transfers into this fund for 90 days.
<i>Benchmark – Russell 2000 TR USD</i>	<i>16.93%</i>	<i>9.97%</i>	<i>7.16%</i>	<i>9.82%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
Vanguard Small Cap Index Fund - Admiral Class/ Small Blend	18.20%	11.70%	8.43%	9.02%	0.05%	\$0.50	0.05%	\$0.50	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – Russell 2000 TR USD</i>	<i>16.93%</i>	<i>9.97%</i>	<i>7.16%</i>	<i>7.90%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
Vanguard Small Cap Growth Index Fund - Admiral Class/ Small Growth	21.41%	10.54%	7.86%	11.36%	0.07%	\$0.70	0.07%	\$0.70	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – Russell 2000 Growth TR USD</i>	<i>18.66%</i>	<i>9.22%</i>	<i>7.16%</i>	<i>10.86%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
iShares MSCI EAFE International Index Fund - Class K/ Foreign Large Blend	18.34%	8.33%	4.29%	4.98%	0.04%	\$0.40	0.04%	\$0.40	
<i>Benchmark – MSCI AC World Ex USA NR USD</i>	<i>15.62%</i>	<i>7.08%</i>	<i>3.83%</i>	<i>3.94%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
iShares MSCI Total International Index Fund - Class K/ Foreign Large Blend	15.24%	6.86%	3.65%	3.80%	0.10%	\$1.00	0.10%	\$1.00	
<i>Benchmark – MSCI AC World Ex USA NR USD</i>	<i>15.62%</i>	<i>7.08%</i>	<i>3.83%</i>	<i>3.99%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
Vanguard Emerging Markets Stock Index Fund - Admiral Class/ Diversified Emerging Mkts	9.21%	4.66%	2.98%	4.61%	0.14%	\$1.40	0.14%	\$1.40	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – MSCI EM NR USD</i>	<i>9.83%</i>	<i>3.69%</i>	<i>2.66%</i>	<i>4.66%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	
Vanguard Real Estate Index Fund - Admiral Class/ Real Estate	11.81%	7.33%	7.36%	9.13%	0.12%	\$1.20	0.12%	\$1.20	Transfers into this fund are not permitted for 30 days after you transfer out of the fund.
<i>Benchmark – S&P United States REIT TR USD</i>	<i>13.77%</i>	<i>7.22%</i>	<i>7.50%</i>	<i>9.15%</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	

The **Net Expense Ratio** is the fund's "Total Expense Ratio (Gross)" reduced for any investment management fee waivers that are currently in effect. The **Gross Expense Ratio** is the fund's total expense ratio which is defined as the total cost of investing and administering assets, including management fees, 12b-1 fee (if applicable) in a mutual fund or other collective fund expressed as a percentage of total assets.

The **Per \$1,000 Total Annual Operating Expenses** listed in the table above is the total annual operating expenses of the investment for a one-year period expressed as a dollar amount for a \$1,000 investment, assuming no returns and based on the stated percentage.

Fees and expenses are only one of several factors that you should consider when making investment decisions. The cumulative effect of fees and expenses may substantially reduce the growth of your retirement account. For more information about fees and expenses, visit the Department of Labor's web site at <http://www.dol.gov/agencies/ebsa/key-topics/retirement/retirement-plan-fee-disclosures>.

For a glossary of investment terms, log in to your account at www.mykplan.com, select "Investments", then go to the Investment Performance and Information page and click on the "Glossary of Investment Terms" link.