Wayne County Employees' Retirement System EDC 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.

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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.

	Average A		Fotal R /2022	eturn as of		Benchm	ark Ro	eturns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds 2015 Trgt Date Retire Ri Target-Date 2015	-12.98	2.49	4.74		-17.52	2.43	4.18		0.94	9.40
RCJTX					Mornings	star Lifetii	ne Allo	cation Mod 2015		
https://americanfundsretirement.retire.ame	ericanfunds.	com/								
Shareholder Type Fees and Restrict The fund maintains a purchase blocking policy calendar days after the redemption transaction		any sharel	older exc	hanging \$5,000 or more fro	om a single fund a	and repurch	nasing int	to the same fund may be pro	ecluded from investing in th	nat fund for 30
American Funds 2020 Trgt Date Retire R. Target-Date 2020	-13.81	2.72	5.31		-18.89	2.47	4.62		0.95	9.50
RCCTX					Mornings	star Lifetii	ne Allo	cation Mod 2020		
https://americanfundsretirement.retire.ame	ericanfunds.	com/								
Shareholder Type Fees and Restrict The fund maintains a purchase blocking policy calendar days after the redemption transaction		any sharel	older exc	hanging \$5,000 or more fro	om a single fund a	and repurch	nasing int	to the same fund may be pro	ecluded from investing in th	nat fund for 30
American Funds 2030 Trgt Date Retire Ri Target-Date 2030	-16.99	3.73	7.02		-20.52	2.92	5.89		0.98	9.80
RCETX					Mornings	star Lifetii	ne Allo	cation Mod 2030		
https://americanfundsretirement.retire.ame	ericanfunds.	com/								
Shareholder Type Fees and Restrict	ions:									

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

Wayne County Employees' Retirement System EDC Plan ("Plan")

	Average A		Total R)/2022	eturn as of		Benchm	ark Re	turns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds 2035 Trgt Date Retire R3 Target-Date 2035 RCFTX	-18.72	4.47	7.65		-20.74	3.27	6.46	ation Mod 2035	1.00	10.00
https://americanfundsretirement.retire.ame	ricanfunds.	.com/			S					
Shareholder Type Fees and Restrict The fund maintains a purchase blocking policy to calendar days after the redemption transaction		any sharel	nolder exc	hanging \$5,000 or more from	a single fund a	nd repurch	asing into	o the same fund may be pre	ecluded from investing in the	at fund for 30
American Funds 2040 Trgt Date Retire R3 Target-Date 2040	-20.14	4.65	7.86		-20.78	3.56	6.79	10010	1.01	10.10
RCKTX	: C 4 -	/			Morningst	ar Lifetin	ne Alloca	ation Mod 2040		
https://americanfundsretirement.retire.ame		com/								
Shareholder Type Fees and Restrict The fund maintains a purchase blocking policy to calendar days after the redemption transaction		any shareł	nolder exc	hanging \$5,000 or more from	a single fund a	nd repurch	asing into	the same fund may be pre	ecluded from investing in the	at fund for 30
American Funds 2045 Trgt Date Retire R3 Target-Date 2045	-20.78	4.67	7.92		-20.83	3.68	6.89		1.02	10.20
RCHTX					Morningst	ar Lifetir	ne Alloca	ation Mod 2045		
https://americanfundsretirement.retire.ame	ricanfunds.	.com/								
Shareholder Type Fees and Restrict The fund maintains a purchase blocking policy to calendar days after the redemption transaction		any shareł	nolder exc	hanging \$5,000 or more from	a single fund a	nd repurch	asing into	o the same fund may be pre	ecluded from investing in the	at fund for 30
American Funds 2050 Trgt Date Retire R3 Target-Date 2050	-21.48	4.63	7.91		-20.91	3.67	6.85		1.02	10.20
RCITX					Morningst	ar Lifetir	ne Alloca	ation Mod 2050		
https://americanfundsretirement.retire.ame	ricanfunds.	.com/								
Shareholder Type Fees and Restrict	ions:									

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

Wayne County Employees' Retirement System EDC Plan ("Plan")

F	Average A		Fotal R /2022	eturn as of		Benchn	ark Re	turns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds Capital World Gr&Inc R3 Global Large-Stock Blend RWICX	-22.48	2.39	6.35		-20.66	4.44 MSCI A	7.28 CWI NR	USD	1.06	10.60
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		any sharel	older exc	hanging \$5,000 or more	from a single fund	and repurcl	nasing into	o the same fund may be pr	recluded from investing in the	nat fund for 30
American Funds Europacific Growth R3 Foreign Large Growth RERCX	-33.30	-0.88	3.85		-30.22	0.18	3.95	owth NR USD	1.11	11.10
https://americanfundsretirement.retire.amer	ricanfunds	com/			MISCI	IC WI LX	OD/I GI	owin IVIC OSD		
Shareholder Type Fees and Restricti The fund maintains a purchase blocking policy u calendar days after the redemption transaction		any sharel	older exc	hanging \$5,000 or more	from a single fund	and repurcl	nasing into	o the same fund may be pr	recluded from investing in t	nat fund for 30
American Funds Invmt Co of Amer R3 Large Blend	-17.52	5.72	9.47		-17.22		11.60		0.91	9.10
RICCX						Russell	1000 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		any sharel	older exc	hanging \$5,000 or more	from a single fund	and repurcl	nasing into	o the same fund may be pr	recluded from investing in the	nat fund for 30
American Funds New Economy R3 Global Large-Stock Growth	-31.04	4.62	9.95		-22.59	12.17	13.70		1.06	10.60
RNGCX https://americanfundsretirement.retire.amer	ricanfunds.	com/			Rı	issell 1000	Growth	TR USD		

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

Shareholder Type Fees and Restrictions:

Wayne County Employees' Retirement System EDC Plan ("Plan")

	Average A		Fotal R /2022	eturn as of		Benchn	ark Re	eturns		Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
American Funds US Government MMkt	0.30	0.51	0.26		0.41	1.32	0.89		0.96	9.60
Money Market-Taxable RACXX https://americanfundsretirement.retire.am	ericanfunds.	com/			ICE Bof.	A USD 3M	Dep Of	f Rt Con Mat TR		
Shareholder Type Fees and Restrice The fund maintains a purchase blocking policy calendar days after the redemption transaction		any sharel	nolder exc	hanging \$5,000 or mor	re from a single fund	l and repurcl	nasing int	o the same fund may be p	recluded from investing in the	nat fund for 30
BlackRock Advantage Small Cap Gr R Small Growth	-29.52	N/A	N/A (since	3.69 03/02/2018)	-29.27	3.60	8.81		1.00	10.00
BSGRX					R	ussell 2000	Growth	TR USD		
https://www.blackrock.com/us/individual	/products/inv	vestment	-funds#!	ype=mutualFunds&	view=perfNav					
Shareholder Type Fees and Restric	tions:									
BlackRock Equity Dividend R Large Value	-10.88	5.38	8.30		-11.36	5.29	9.17		1.27	12.70
MRDVX					I	Russell 100	0 Value	TR USD		
https://www.blackrock.com/us/individual	/products/inv	vestment	-funds#!	ype=mutualFunds&	view=perfNav					
Shareholder Type Fees and Restrice The Fund, in its sole discretion may determine exchange order, you will not be able to execute	that that you a							irchase or exchange order.	. If the Fund rejects your pur	chase or
Columbia Emerging Markets R Diversified Emerging Mkts	-41.96	-3.70	0.95		-28.11	-1.81	1.05		1.66	16.60
CEMRX						MSCI	EM NR I	USD		
https://www.columbiathreadneedleus.com	n/investment	-product	s/							
Shareholder Type Fees and Restrict If a Fund detects that an investor has made two		nd trips" i	n any 28-	day period, it will gene	erally reject the inves	stor's future	buy order	s, including exchange buy	orders, involving any Fund	

Wayne County Employees' Retirement System EDC Plan ("Plan")

	Average A		Total R 0/2022	eturn as of		Benchr	nark Re	eturns		Annual g Expenses
Plan Investment	1yr.			Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Columbia Small Cap Value II R Small Value CCTRX	-16.20	3.10	8.29		-17.69	2.87 cussell 200	7.94 00 Value	TR USD	1.52	15.20
https://www.columbiathreadneedleus.co	m/investment	-product	s/		_			111 002		
Shareholder Type Fees and Restri If a Fund detects that an investor has made tw	ictions:			day period, it will gen	erally reject the inves	tor's future	buy order	s, including exchange b	ouy orders, involving any Fund.	
Federated Hermes Kaufmann R Mid-Cap Growth KAUFX	-33.62	5.13	10.14		-29.50	7.62	10.85	4h TD LICD	1.96	19.60
http://www.federatedinvestors.com					Kus	sen mia C	ap Grow	rth TR USD		
into and out of the Fund for potentially disrupthe detection amounts twice within a period of									es.	
Franklin Growth Opportunities R Large Growth FKARX	-34.91	8.11	10.68					ı TR USD	1.15	11.50
https://www.franklintempleton.com/					K	188611 100	Joiowii	TTK USD		
Shareholder Type Fees and Restri The fund maintains a purchase blocking polic calendar days after the redemption transaction	ey under which a	any sharel	holder exc	hanging \$5,000 or mo	ore from a single fund	and repurc	hasing into	o the same fund may be	e precluded from investing in th	at fund for 30
Franklin Small Cap Value R Small Value FVFRX https://www.franklintempleton.com/	-16.10	3.98	8.18		-17.69 R	2.87 aussell 200	7.94 00 Value	TR USD	1.25	12.50
Shareholder Type Fees and Restri	ictions:									

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

Wayne County Employees' Retirement System EDC Plan ("Plan")

	Average A		Total R 0/2022	eturn as of		Benchr	nark Re	eturns	Total A Operating	Annual g Expenses
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Invesco Main Street Mid Cap R Mid-Cap Blend	-15.38	4.83	8.32		-19.39	6.48	10.30		1.31	13.10
OPMNX						D11 N	Cd Com T	DILED		
01 1/11 1/1						Russell M	па Сар 1	K USD		
nttps://www.invesco.com/us						Kusseii iv	па Сар 1	K USD		
	of another Oppenhei certain exceptions d	lescribed l	below. Lil	xewise, if a Fund share	his or her Fund accou	unt will be "	'blocked"	from exchanges into any of f another eligible Oppenhe	eimer fund, that fund accoun	•
https://www.invesco.com/us Shareholder Type Fees and Re f a direct shareholder exchanges shares or from the date of the exchange, subject to	of another Oppenhei certain exceptions d	lescribed l	below. Lil	xewise, if a Fund share	his or her Fund accou	unt will be "	'blocked"	from exchanges into any of f another eligible Oppenhe	eimer fund, that fund accoun	•

Shareholder Type Fees and Restrictions:

The fund may suspend or permanently terminate the exchange privilege of any investor who makes more than one round trip in a Fund over a 90-day period, and may bar future purchases into the Fund and any of the other Janus funds by such investor.

The Funds' Trustees may approve from time to time a redemption fee to be imposed by any Janus fund, subject to 60 days' notice to shareholders of that fund.

Janus Henderson Mid Cap Value R -9.47 2.89 6.81 -13.56 4.76 9.44 1.27 12.70 Mid-Cap Value

JDPRX Russell Mid Cap Value TR USD

https://www.janushenderson.com/en-us/advisor/product/

Shareholder Type Fees and Restrictions:

Generally, a purchase and redemption of Shares from the same Fund (i.e., "round trip") within 90 calendar days may result in enforcement of a Fund's excessive trading policies and procedures with respect to future purchase orders, provided that each Fund reserves the right to reject any purchase request

MFS Inflation-Adjusted Bond R2 -12.33 0.91 -0.11 -11.57 1.95 0.98 0.98 9.80

Inflation-Protected Bond

MIATX Bloomberg US Treasury US TIPS TR USD

https://www.mfs.com/

Shareholder Type Fees and Restrictions:

Shareholder Fees are Not Applicable

Wayne County Employees' Retirement System EDC Plan ("Plan")

	Average A		Total Return as of 0/2022		Benchi	nark Re	eturns		Annual g Expenses
Plan Investment	1yr.		10yr. Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
MFS International Intrinsic Value R2 Foreign Large Growth MINFX	-27.15	1.54	6.46	-30.22 MSCI	0.18 ACWI Ex	3.95 USA Gr	owth NR USD	1.22	12.20
https://www.mfs.com/									
Shareholder Type Fees and Restri Shareholder Fees are Not Applicable	ictions:								
MFS Intl Diversification R2 Foreign Large Blend	-25.79	0.74	4.21	-25.17	-0.81	3.01		1.32	13.20
MDIKX				M	SCI ACW	I Ex USA	A NR USD		
https://www.mfs.com/									
Shareholder Type Fees and Restriction Shareholder Fees are Not Applicable	ictions:								
MFS Massachusetts Investors Tr R2 Large Blend	-17.17	7.92	10.45	-17.22	9.00	11.60		0.95	9.50
MIRTX					Russell	1000 TR	USD		
https://www.mfs.com/									
Shareholder Type Fees and Restri Shareholder Fees are Not Applicable	ictions:								
MFS New Discovery R2 Small Growth	-37.79	7.09	8.61	-29.27	3.60	8.81		1.49	14.90
MNDRX				R	ussell 200	0 Growth	TR USD		
https://www.mfs.com/									
Shareholder Type Fees and Restriction Shareholder Fees are Not Applicable	ictions:								

Wayne County Employees' Retirement System EDC Plan ("Plan")

	Average Annual Total Return as of 09/30/2022					Benchn	nark Re		Annual g Expenses	
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
IMCO Total Return R	-16.15	-0.90	0.43		-14.92	-0.18	1.17		1.05	10.50
PTRRX					Blo	omberg U	S Univers	sal TR USD		
https://www.pimco.com/en-us/		unto velo om	a ale aut taum	un tunding is detected. T	myumogo of modono	antion food	is to datau		uo and athan shaaira tuadi	
	nption fees to accou Practices" and to he	elp offset	the costs a	associated with the sale	of portfolio securiti	es to satisfy	redemption	excessive, short term tradi on and exchange requests 1	nade by "market timers" a	nd other short-term
Shareholder Type Fees and Resche fund reserves the right to apply reder escribed above under "Abusive Trading hareholders, thereby insulating longer-terminal Pioneer R	nption fees to accou Practices" and to he	elp offset	the costs a	associated with the sale	of portfolio securiti	es to satisfy	redemption	excessive, short term tradi on and exchange requests 1	nade by "market timers" a	nd other short-term
Shareholder Type Fees and Resche fund reserves the right to apply reder escribed above under "Abusive Trading hareholders, thereby insulating longer-te	nption fees to accor Practices" and to he rm shareholders fro	elp offset om such co	the costs a	associated with the sale	of portfolio securiti separately, but are	es to satisfy deducted fi	redemption the an	excessive, short term tradi on and exchange requests i nount to be received in con	nade by "market timers" as nection with a redemption	or exchange.

If the fund determines that an investor has engaged in excessive short-term trading that is believed to be harmful to the fund, the investor wil be asked to cease such activity and the fund will refuse to process purchase orders and exchanges from such investor.

-14.92 -0.18 1.17 -14.36 0.22 1.76 Pioneer Strategic Income R 1.37 13.70

Multisector Bond

STIRX Bloomberg US Universal TR USD

https://www.amundipioneer.com/us

Shareholder Type Fees and Restrictions:

If the fund determines that an investor has engaged in excessive short-term trading that is believed to be harmful to the fund, the investor wil be asked to cease such activity and the fund will refuse to process purchase orders and exchanges from such investor.

Wayne County Employees' Retirement System EDC Plan ("Plan")

	_	nual T 09/30/	otal Return as of 2022	Benchmark Returns	Total Annual Operating Expenses
Plan Investment	1yr.	5yr.	10yr. Inception	1yr. 5yr. 10yr. Inception	As a % Per \$1000
Putnam Large Cap Value R	-7.43	7.75	10.45	-11.36 5.29 9.17	1.13 11.30
Large Value PEQRX				Russell 1000 Value TR USD	
https://www.putnam.com/individual/	mutual-funds/fund-	-docume	ents/		

Shareholder Type Fees and Restrictions:

The fund monitors accounts for excessive short-term trading, which consider the number of "round trip" transactions above a specified dollar amount within a specified period of time. These parameters may change from time to time. If a monitored account engages in short-term trading that Putnam Management or the fund considers to be excessive or inappropriate, Putnam Management will issue the investor and his or her financial intermediary, if any, a written warning. Continued excessive short-term trading activity by an investor or intermediary that has received a warning may lead to the termination of the exchange privilege. The fund also reserves the right to terminate the exchange privilege without a warning.

Putnam Small Cap Growth R -28.71 10.50 11.38 -29.27 3.60 8.81 1.46 14.60 Small Growth

PSGRX Russell 2000 Growth TR USD

https://www.putnam.com/individual/mutual-funds/fund-documents/

Shareholder Type Fees and Restrictions:

The fund monitors accounts for excessive short-term trading, which consider the number of "round trip" transactions above a specified dollar amount within a specified period of time. These parameters may change from time to time. If a monitored account engages in short-term trading that Putnam Management or the fund considers to be excessive or inappropriate, Putnam Management will issue the investor and his or her financial intermediary, if any, a written warning. Continued excessive short-term trading activity by an investor or intermediary that has received a warning may lead to the termination of the exchange privilege. The fund also reserves the right to terminate the exchange privilege without a warning.

Victory Sycamore Established Value R -7.28 8.02 11.62 -13.56 4.76 9.44 1.11 11.10

Mid-Cap Value

GETGX Russell Mid Cap Value TR USD

https://www.vcm.com/investment-professionals/our-funds

Shareholder Type Fees and Restrictions:

Frequent trading by a shareholder is generally a characteristic of market timing. Therefore, any account in which Fund shares are acquired directly through the Transfer Agent, or where the Fund can adequately identify the shareholder, with a history of three short-term transactions within 90 days or less is suspected of market timing and the shareholder's trading privileges (other than redemption of Fund shares) will be suspended.

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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

Wayne County Employees' Retirement System EDC Plan ("Plan")

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 Team 40 PenServ Plan Services, Inc.

Email: penservteam40@penserv.com

Phone: (800) 849-4001