Fellow Travelers 401(k) Plan
Participant Fees
Annual Disclosure Statement
For plan year ending December 31, 2022

Giving investment instructions
Participants may direct their Plan investments by visiting the Plan administration website at **https://www.trpcweb.com**.

E Statement
Quarterly electronic statements can be downloaded "on-demand" from the participant website. Participants can also elect to have paper statements mailed to them by choosing that on the website or by contacting The Retirement Plan Company, LLC for assistance.

Limitations on instructions
Investment election changes may be requested and processed on any day that the American equity markets, such as NYSE , are open. On normal business days, requests received after 3 PM Central will be processed the following business day. On special occasions, The New York Stock Exchange may set holiday hours that require trading requests to end before 3 PM Central. Requests received after these modified trading hours will be processed the following business day.

Voting and other rights
The Trustee/investment manager/custodian will exercise voting or other rights associated with investments held in the Plan.

Asset Allocation Service
The Plan provides asset allocation models to assist you in meeting your investment objectives. If you do not wish to select your investments individually and decide how much should go into each investment, then you may select a model that closely matches your investment objectives.

The models are pre-defined investment portfolios based on common investment objectives ranging from a conservative style to an aggressive or high-growth allocation. Each portfolio contains the Plan's designated investment alternatives in various weightings to achieve the stated objective. Over time, models will deviate from the intended weightings as dividends are received and market values of the underlying investment fluctuate. At least once a year, the models are "rebalanced" to restore the weightings back to their targets.

Balanced
Capital preservation
Conservative
High Growth
Moderate Growth

PART II Administrative Expenses
The Plan pays outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the plan sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses or the administrative expenses are offset by third-party payments, such as, revenue sharing payments. The cost for these services fluctuates each year based on a variety of factors. In the event the plan sponsor elects to terminate the Plan, there is also the possibility that any one-time fees for plan termination services may be paid by the Plan unless the plan sponsor chooses to pay the fees directly.

All fee amounts described below are annual charges although a portion of the fee will be charged throughout the year. The fees are charged on either a per-capita basis or pro-rata basis:

· **Per-capita**: All participant accounts are charged the same amount;
· **Pro-rata**: A plan expense allocated on a pro rata basis allocates the expense proportionately to the total of all account balances. For example, if the expense is $2,500, the plan's assets total $1,000,000 and your account balance is $10,000, you would pay $25 of the expense.

Recordkeeping Fee

The Retirement Plan Company, LLC provides services including processing contributions, transfer requests and allocation changes, hosting a 24/7 account management website and toll free telephone access, and periodic statement production.

The Retirement Plan Company, LLC charges an annual fee of $60 per participant with an account balance. Fee is deducted from Plan participant accounts on a per-capita basis. One-eighth of the fee is billed eight times a year or semi-quarterly.

The Recordkeeping Fee charged to plan participants is not included in the "Total Annual Operating Expense" described in the Comparative Chart of Plan Investments.

Custodian Fee

MG Trust Company, LLC provides asset custodian services including safekeeping Plan assets and establishing and administering accounts with the investment fund companies or brokerage entities responsible for executing trade requests.

MG Trust Company, LLC charges an asset-based fee based on the schedule below. The service provider invoices the Plan and the fees are deducted from Plan assets on a pro-rata basis.

As %	Annual Fee Per $1,000	When assets are between:
0.035%	$0.35	$0 and $10,000,000
0.030%	$0.30	$10,000,001 and $25,000,000
0.020%	$0.20	$25,000,001 and $50,000,000
0.010%	$0.10	Of all assets above $50,000,000.

MG Trust Company, LLC provides share trading services for the Plan. MG Trust Company, LLC invoices the plan $25.00 per quarter. The fees are assessed and charged to plan participants on a pro-rata basis quarterly or four times a year.

The Custodian Fee charged to plan participants is not included in the "Total Annual Operating Expense" described in the Comparative Chart of Plan Investments.

Third Party Administration Fee

Diversified Human Solutions dba DHS Financial Strategies provides services including plan design and document support, IRS and DOL compliance verification, annual Form 5500 submission, enrollment materials and meeting support, distributions processing and other plan management services.

Diversified Human Solutions dba DHS Financial Strategies charges an annual fee of $40 per participant with an account balance. Fee is deducted from Plan participant accounts on a per-capita basis. One-fourth of the fee is billed quarterly.

The Third Party Administration Fee charged to plan participants is not included in the "Total Annual Operating Expense" described in the Comparative Chart of Plan Investments.

3(16) Fiduciary Service Fee

The Retirement Plan Company, LLC charges a fee of $1 per participant/per mailing for the electronic delivery of Employee Notifications and Disclosures. A fee of $5 (plus additional fees for printing and postage) per participant/per mailing is charged for the paper delivery of Employee Notifications and Disclosures. Fee is deducted from Plan participant accounts on a pro-rata basis.

The 3(16) Fiduciary Service Fee charged to plan participants is not included in the "Total Annual Operating Expense" described in the Comparative Chart of Plan Investments.

PART III Individual Expenses

The Plan imposes certain charges to individual accounts based on the participant's use of certain features of the Plan.

Activity fees: The Retirement Plan Company, LLC

Loan Initiation Fee: One-time charge per loan	$150.00	Deducted from participant account on pro-rata basis.
Loan Administration Fee: Annual Fee per loan	$100.00	Deducted from participant account on pro-rata basis.
Termination Distribution: per application	$75.00	Deducted from proceeds of distribution amount.
In-Service Withdrawal: per application	$75.00	Deducted from proceeds of distribution amount.
Hardship Distribution: per application	$75.00	Deducted from proceeds of distribution amount.
Distribution Request: Overnight Fee	$38.00	Deducted from proceeds of distribution amount.
QDRO Processing Fee	$250.00	Deducted from proceeds of distribution amount.

In addition to the above list, some investments impose a redemption fee for assets held for less than a specified period. A description of these fees and the restrictions may be found on Table 3 of the Comparative Charts accompanying this disclosure.

Note: Distributions requiring multiple check/ACH/wire payments (such as Roth and Traditional funds paid from the same account, or split distributions to multiple payees, etc.) will require additional distribution fees.

Variable Fees

The plan sponsor may elect to charge the Plan for additional administrative expenses incurred by the Plan that are unknown at this time, such as legal counsel. Such fees will be allocated on a pro-rata basis.

Comparative Chart of Plan Investment Options

Fellow Travelers 401(k) Plan

Investment Options - January 01, 2022

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 Web site address shown below or you can contact The Retirement Plan Company, LLC at 888-673-5440, P.O. Box 1429, Brentwood, TN 37027. A free paper copy of the information available on the Web site[s] can be obtained by contacting The Retirement Plan Company, LLC at 888-673-5440, P.O. Box 1429, Brentwood, TN 37027.

Document Summary

This document has 3 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III contains information about the annuity options under your retirement plan.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options 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 risks is available on the Web site[s].

TABLE 1 - VARIABLE RATE INVESTMENTS

Fund symbol / Name Website **	Asset Class	Avg Annual Total Return as of September 30, 2021 1 yr	5 yr	10 yr	Since Inception	Benchmark 1 yr	5 yr	10 yr	Benchmark
Equity Funds									
LMRNX / 1919 Socially Responsive Balanced I www.1919Funds.com	Allocation--50% to 70% Equity	18.34	14.26	11.80	8.95	17.44	9.42	8.99	Morningstar Mod Tgt Risk TR USD
VBIAX / Vanguard Balanced Index Adm www.vanguard.com	Allocation--50% to 70% Equity	17.97	11.42	11.22	7.15	17.44	9.42	8.99	Morningstar Mod Tgt Risk TR USD
BICSX / Blackrock Commodity Strategies Instl www.trpc401k.com	Commodities Broad Basket	36.59	6.30	na	0.28	42.29	4.54	-2.66	Bloomberg Commodity TR USD
CVMRX / Calvert Emerging Markets Equity R6 www.calvert.com	Diversified Emerging Mkts	15.09	10.97	na	4.27	18.20	9.23	6.09	MSCI EM NR USD
VEMAX / Vanguard Emerging Mkts Stock Idx Adm www.vanguard.com	Diversified Emerging Mkts	18.39	8.67	6.02	6.08	18.20	9.23	6.09	MSCI EM NR USD
VTMGX / Vanguard Developed Markets Index Admiral www.vanguard.com	Foreign Large Blend	26.51	9.18	8.62	4.81	23.92	8.94	7.48	MSCI ACWI Ex USA NR USD
CWVIX / Calvert International Equity I www.calvert.com	Foreign Large Growth	23.75	11.90	9.44	4.01	16.95	11.22	9.32	MSCI ACWI Ex USA Growth NR USD
HLMIX / Harding Loevner International Eq Instl www.hardingloevnerfunds.com	Foreign Large Growth	20.50	10.78	9.98	6.83	16.95	11.22	9.32	MSCI ACWI Ex USA Growth NR USD
VWILX / Vanguard International Growth Adm www.vanguard.com	Foreign Large Growth	24.80	20.14	14.95	9.72	16.95	11.22	9.32	MSCI ACWI Ex USA Growth NR USD
DEQIX / Delaware Intl Value Equity Instl www.trpc401k.com	Foreign Large Value	16.02	6.08	6.80	6.58	31.38	6.43	5.50	MSCI ACWI Ex USA Value NR USD
VTRIX / Vanguard International Value Inv www.vanguard.com	Foreign Large Value	30.88	8.49	7.89	8.64	31.38	6.43	5.50	MSCI ACWI Ex USA Value NR USD
EAGG / Ishares Esg U.S. Aggregate Bond Etf www.ishares.com	Intermediate Core Bond	-1.03	na	na	5.65	-0.90	2.94	3.01	BBgBarc US Agg Bond TR USD
IGIVX / Integrity Esg Growth & Income I www.integrityvikingfunds.com	Large Blend	24.06	16.44	14.51	15.80	30.96	17.11	16.76	Russell 1000 TR USD
VLCAX / Vanguard Large Cap Index Adm www.vanguard.com	Large Blend	30.08	17.27	16.75	10.33	30.96	17.11	16.76	Russell 1000 TR USD
VTSAX / Vanguard Total Stock Mkt Idx Adm www.vanguard.com	Large Blend	32.08	16.87	16.60	8.26	30.96	17.11	16.76	Russell 1000 TR USD
CGJIX / Calvert Us Large Cap Growth Rspnb Idx I www.calvert.com	Large Growth	27.40	22.20	na	18.03	27.32	22.84	19.68	Russell 1000 Growth TR USD
VIGAX / Vanguard Growth Index Admiral www.vanguard.com	Large Growth	28.07	22.15	19.32	8.70	27.32	22.84	19.68	Russell 1000 Growth TR USD
CFJIX / Calvert Us Large Cap Value Rspnb Idx I www.calvert.com	Large Value	36.03	12.72	na	10.26	35.01	10.94	13.51	Russell 1000 Value TR USD
VVIAX / Vanguard Value Index Adm www.vanguard.com	Large Value	32.50	12.14	14.06	7.18	35.01	10.94	13.51	Russell 1000 Value TR USD
CMJIX / Calvert Us Mid Cap Core Rspnb Idx I www.calvert.com	Mid-Cap Blend	37.49	15.85	na	14.52	38.11	14.39	15.52	Russell Mid Cap TR USD
TSMDX / Trillium Esg Small/Mid Cap Inst www.trilliummutualfunds.com	Mid-Cap Blend	42.99	12.62	na	11.02	38.11	14.39	15.52	Russell Mid Cap TR USD

Equity Funds									
WAMFX / Boston Trust Walden Midcap www.btim.com	Mid-Cap Blend	28.72	13.09	13.58	11.89	38.11	14.39	15.52	Russell Mid Cap TR USD
VMGMX / Vanguard Mid-Cap Growth Index Admiral www.vanguard.com	Mid-Cap Growth	31.82	18.17	16.73	15.92	30.45	19.27	17.54	Russell Mid Cap Growth TR USD
VMVAX / Vanguard Mid-Cap Value Index Admiral www.vanguard.com	Mid-Cap Value	40.57	10.82	14.15	13.67	42.40	10.59	13.93	Russell Mid Cap Value TR USD
PIMIX / Pimco Income Instl www.pimco.com	Multisector Bond	7.00	5.33	7.08	7.81	0.20	3.30	3.46	BBgBarc US Universal TR USD
VMIAX / Vanguard Materials Index Fd www.vanguard.com	Natural Resources	30.97	12.18	12.69	9.22	53.93	0.68	1.83	S&P North American Natural Resources TR
GREIX / Goldman Sachs Relest Ins www.gsamfunds.com	Real Estate	36.31	6.54	10.84	9.59	37.03	6.61	11.10	S&P United States REIT TR USD
VGSLX / Vanguard Real Estate Index Admiral www.vanguard.com	Real Estate	33.51	7.54	11.54	10.52	37.03	6.61	11.10	S&P United States REIT TR USD
CSVIX / Calvert Small Cap I www.calvert.com	Small Blend	38.73	13.94	15.14	9.51	47.68	13.45	14.63	Russell 2000 TR USD
VSMAX / Vanguard Small Cap Index Adm www.vanguard.com	Small Blend	44.06	13.97	15.33	9.97	47.68	13.45	14.63	Russell 2000 TR USD
GSCIX / Aberdeen Small Cap Inst http://www.aberdeen-asset.com	Small Growth	48.49	15.63	17.94	11.93	33.27	15.34	15.74	Russell 2000 Growth TR USD
VSGAX / Vanguard Small Cap Growth Index Admiral www.vanguard.com	Small Growth	30.99	17.09	16.36	15.63	33.27	15.34	15.74	Russell 2000 Growth TR USD
DVZRX / Delaware Small Cap Value R6 www.trpc401k.com	Small Value	61.96	10.46	12.53	11.28	63.92	11.03	13.22	Russell 2000 Value TR USD
VSIAX / Vanguard Small Cap Value Index Admiral www.vanguard.com	Small Value	55.74	11.05	14.21	13.67	63.92	11.03	13.22	Russell 2000 Value TR USD
VTWNX / Vanguard Target Retirement 2020 Inv www.vanguard.com	Target-Date 2020	13.37	8.60	9.11	6.85	14.14	8.58	8.65	Morningstar Lifetime Mod 2020 TR USD
LIBKX / Blackrock Lifepath Index 2025 K www.trpc401k.com	Target-Date 2025	14.24	8.89	9.04	7.48	16.07	9.35	9.57	Morningstar Lifetime Mod 2025 TR USD
VTTVX / Vanguard Target Retirement 2025 Inv www.vanguard.com	Target-Date 2025	15.93	9.61	10.00	7.37	16.07	9.35	9.57	Morningstar Lifetime Mod 2025 TR USD
LINKX / Blackrock Lifepath Index 2030 K www.trpc401k.com	Target-Date 2030	17.72	9.99	9.93	8.15	18.97	10.26	10.49	Morningstar Lifetime Mod 2030 TR USD
VTHRX / Vanguard Target Retirement 2030 Inv www.vanguard.com	Target-Date 2030	18.29	10.44	10.78	7.49	18.97	10.26	10.49	Morningstar Lifetime Mod 2030 TR USD
LIJKX / Blackrock Lifepath Index 2035 K www.trpc401k.com	Target-Date 2035	21.08	11.01	10.76	8.76	22.53	11.10	11.20	Morningstar Lifetime Mod 2035 TR USD
VTTHX / Vanguard Target Retirement 2035 Inv www.vanguard.com	Target-Date 2035	20.60	11.24	11.54	8.15	22.53	11.10	11.20	Morningstar Lifetime Mod 2035 TR USD
LIKKX / Blackrock Lifepath Index 2040 K www.trpc401k.com	Target-Date 2040	24.23	11.89	11.52	9.32	25.71	11.69	11.58	Morningstar Lifetime Mod 2040 TR USD
VFORX / Vanguard Target Retirement 2040 Inv www.vanguard.com	Target-Date 2040	23.00	12.03	12.08	8.11	25.71	11.69	11.58	Morningstar Lifetime Mod 2040 TR USD
LIHKX / Blackrock Lifepath Index 2045 K www.trpc401k.com	Target-Date 2045	26.69	12.57	12.12	9.73	27.69	11.96	11.68	Morningstar Lifetime Mod 2045 TR USD
VTIVX / Vanguard Target Retirement 2045 Inv www.vanguard.com	Target-Date 2045	25.42	12.62	12.38	8.77	27.69	11.96	11.68	Morningstar Lifetime Mod 2045 TR USD
LIPKX / Blackrock Lifepath Index 2050 K www.trpc401k.com	Target-Date 2050	27.99	12.84	12.54	9.97	28.42	11.99	11.64	Morningstar Lifetime Mod 2050 TR USD
VFIFX / Vanguard Target Retirement 2050 Inv www.vanguard.com	Target-Date 2050	25.65	12.66	12.40	8.34	28.42	11.99	11.64	Morningstar Lifetime Mod 2050 TR USD
LIVKX / Blackrock Lifepath Index 2055 K www.trpc401k.com	Target-Date 2055	28.10	12.88	12.78	10.10	28.59	11.96	11.55	Morningstar Lifetime Mod 2055 TR USD
VFFVX / Vanguard Target Retirement 2055 Inv www.vanguard.com	Target-Date 2055	25.61	12.65	12.39	11.39	28.59	11.96	11.55	Morningstar Lifetime Mod 2055 TR USD
LIZKX / Blackrock Lifepath Index 2060 K www.trpc401k.com	Target-Date 2060	28.11	12.89	na	14.29	28.62	11.89	11.45	Morningstar Lifetime Mod 2060 TR USD
VTTSX / Vanguard Target Retirement 2060 Inv www.vanguard.com	Target-Date 2060	25.60	12.64	na	11.31	28.62	11.89	11.45	Morningstar Lifetime Mod 2060 TR USD
LIWKX / Blackrock Lifepath Index 2065 K www.trpc401k.com	Target-Date 2065+	27.97	na	na	17.48	28.58	11.65	11.40	Morningstar Lifetime Mod 2065 TR USD
VLXVX / Vanguard Target Retirement 2065 Inv www.vanguard.com	Target-Date 2065+	25.59	na	na	11.96	28.58	11.65	11.40	Morningstar Lifetime Mod 2065 TR USD

Bond Funds

Bond Funds									
DIPSX / Dfa Inflation-Protected Securities I www.dimensional.com	Inflation-Protected Bond	5.22	4.39	3.19	4.66	5.19	4.34	3.12	BBgBarc US Treasury US TIPS TR USD
VBILX / Vanguard Interm-Term Bond Index Adm www.vanguard.com	Intermediate Core Bond	-1.21	3.35	3.70	5.00	-0.90	2.94	3.01	BBgBarc US Agg Bond TR USD
VBTLX / Vanguard Total Bond Market Index Adm www.vanguard.com	Intermediate Core Bond	-0.92	2.93	2.96	4.13	-0.90	2.94	3.01	BBgBarc US Agg Bond TR USD
VTABX / Vanguard Total Intl Bd Idx Admiral www.vanguard.com	World Bond-USD Hedged	-1.00	2.67	na	3.57	-0.91	1.99	1.86	BBgBarc Global Aggregate TR USD
Other									
VUSXX / Vanguard Treasury Money Market Investor www.vanguard.com	Money Market - Taxable	0.02	1.05	0.55	2.33	0.06	1.13	0.61	USTREAS T-Bill Auction Ave 3 Mon

** If no website address was provided by the investment provider, the default link will be to the plan's administration website.

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

The plan does not have any fixed or stated rate investments.

Part II. Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table1 and Table 2. Table 3 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

TABLE 3 - FEES AND EXPENSES

Fund ID / Name	Asset Class	Total Operating Expenses As a %	Total Operating Expenses per $1,000	Shareholder Fees and Restrictions
Equity Funds				
BICSX / Blackrock Commodity Strategies Instl	Commodities Broad Basket	0.72%	$7.20	
CFJIX / Calvert Us Large Cap Value Rspnb Idx I	Large Value	0.24%	$2.40	
CGJIX / Calvert Us Large Cap Growth Rspnb Idx I	Large Growth	0.24%	$2.40	
CMJIX / Calvert Us Mid Cap Core Rspnb Idx I	Mid-Cap Blend	0.24%	$2.40	
CSVIX / Calvert Small Cap I	Small Blend	0.96%	$9.60	
CVMRX / Calvert Emerging Markets Equity R6	Diversified Emerging Mkts	0.92%	$9.20	
CWVIX / Calvert International Equity I	Foreign Large Growth	0.89%	$8.90	
DEQIX / Delaware Intl Value Equity Instl	Foreign Large Value	0.88%	$8.80	
DVZRX / Delaware Small Cap Value R6	Small Value	0.72%	$7.20	
EAGG / Ishares Esg U.S. Aggregate Bond Etf	Intermediate Core Bond	0.10%	$1.00	
GREIX / Goldman Sachs Relest Ins	Real Estate	0.91%	$9.10	
GSCIX / Aberdeen Small Cap Inst	Small Growth	0.99%	$9.90	
HLMIX / Harding Loevner International Eq Instl	Foreign Large Growth	0.81%	$8.10	
IGIVX / Integrity Esg Growth & Income I	Large Blend	0.99%	$9.90	
LIBKX / Blackrock Lifepath Index 2025 K	Target-Date 2025	0.09%	$0.90	
LIHKX / Blackrock Lifepath Index 2045 K	Target-Date 2045	0.09%	$0.90	
LIJKX / Blackrock Lifepath Index 2035 K	Target-Date 2035	0.09%	$0.90	
LIKKX / Blackrock Lifepath Index 2040 K	Target-Date 2040	0.09%	$0.90	
LINKX / Blackrock Lifepath Index 2030 K	Target-Date 2030	0.09%	$0.90	
LIPKX / Blackrock Lifepath Index 2050 K	Target-Date 2050	0.09%	$0.90	
LIVKX / Blackrock Lifepath Index 2055 K	Target-Date 2055	0.09%	$0.90	
LIWKX / Blackrock Lifepath Index 2065 K	Target-Date 2065+	0.09%	$0.90	
LIZKX / Blackrock Lifepath Index 2060 K	Target-Date 2060	0.09%	$0.90	
LMRNX / 1919 Socially Responsive Balanced I	Allocation--50% to 70% Equity	0.83%	$8.30	
PIMIX / Pimco Income Instl	Multisector Bond	0.62%	$6.20	
TSMDX / Trillium Esg Small/Mid Cap Inst	Mid-Cap Blend	0.98%	$9.80	2% if held less than 90 Days
VBIAX / Vanguard Balanced Index Adm	Allocation--50% to 70% Equity	0.07%	$0.70	
VEMAX / Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	0.14%	$1.40	
VFFVX / Vanguard Target Retirement 2055 Inv	Target-Date 2055	0.15%	$1.50	
VFIFX / Vanguard Target Retirement 2050 Inv	Target-Date 2050	0.15%	$1.50	
VFORX / Vanguard Target Retirement 2040 Inv	Target-Date 2040	0.14%	$1.40	
VGSLX / Vanguard Real Estate Index Admiral	Real Estate	0.12%	$1.20	
VIGAX / Vanguard Growth Index Admiral	Large Growth	0.05%	$0.50	
VLCAX / Vanguard Large Cap Index Adm	Large Blend	0.05%	$0.50	
VLXVX / Vanguard Target Retirement 2065 Inv	Target-Date 2065+	0.15%	$1.50	
VMGMX / Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	0.07%	$0.70	
VMIAX / Vanguard Materials Index Fd	Natural Resources	0.10%	$1.00	
VMVAX / Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	0.07%	$0.70	
VSGAX / Vanguard Small Cap Growth Index Admiral	Small Growth	0.07%	$0.70	
VSIAX / Vanguard Small Cap Value Index Admiral	Small Value	0.07%	$0.70	
VSMAX / Vanguard Small Cap Index Adm	Small Blend	0.05%	$0.50	
VTHRX / Vanguard Target Retirement 2030 Inv	Target-Date 2030	0.14%	$1.40	
VTIVX / Vanguard Target Retirement 2045 Inv	Target-Date 2045	0.15%	$1.50	
VTMGX / Vanguard Developed Markets Index Admiral	Foreign Large Blend	0.07%	$0.70	
VTRIX / Vanguard International Value Inv	Foreign Large Value	0.35%	$3.50	
VTSAX / Vanguard Total Stock Mkt Idx Adm	Large Blend	0.04%	$0.40	
VTTHX / Vanguard Target Retirement 2035 Inv	Target-Date 2035	0.14%	$1.40	
VTTSX / Vanguard Target Retirement 2060 Inv	Target-Date 2060	0.15%	$1.50	
VTTVX / Vanguard Target Retirement 2025 Inv	Target-Date 2025	0.13%	$1.30	
VTWNX / Vanguard Target Retirement 2020 Inv	Target-Date 2020	0.13%	$1.30	
VVIAX / Vanguard Value Index Adm	Large Value	0.05%	$0.50	
VWILX / Vanguard International Growth Adm	Foreign Large Growth	0.33%	$3.30	
WAMFX / Boston Trust Walden Midcap	Mid-Cap Blend	1.00%	$10.00	
Bond Funds				
DIPSX / Dfa Inflation-Protected Securities I	Inflation-Protected Bond	0.11%	$1.10	
VBILX / Vanguard Interm-Term Bond Index Adm	Intermediate Core Bond	0.07%	$0.70	
VBTLX / Vanguard Total Bond Market Index Adm	Intermediate Core Bond	0.05%	$0.50	
VTABX / Vanguard Total Intl Bd Idx Admiral	World Bond-USD Hedged	0.11%	$1.10	
Other				
VUSXX / Vanguard Treasury Money Market Investor	Money Market - Taxable	0.09%	$0.90	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at **https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf**. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit **http://www.ici.org/pdf/pub_401k_glossary.pdf** for a glossary of investment terms relevant to the investment options under this plan.

Part III. Annuity Information

Table 4 focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

The plan does not offer annuity contracts.

Please visit **http://www.ici.org/pdf/pub_401k_glossary.pdf** for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.