

MATC		Investment Selection
11332	VANGUARD MONEY MARKET RESERVES FEDERAL	%
12044	AMERICAN FUNDS 2010 TARGET DATE RETIREMENT INCOME R6	%
12045	AMERICAN FUNDS 2015 TARGET DATE RETIREMENT INCOME R6	%
12046	AMERICAN FUNDS 2025 TARGET DATE RETIREMENT INCOME R6	%
12047	AMERICAN FUNDS 2030 TARGET DATE RETIREMENT R6	%
12048	AMERICAN FUNDS 2035 TARGET DATE RETIREMENT R6	%
12049	AMERICAN FUNDS 2040 TARGET DATE RETIREMENT R6	%
12050	AMERICAN FUNDS 2045 TARGET DATE RETIREMENT R6	%
12051	AMERICAN FUNDS 2050 TARGET DATE RETIREMENT R6	%
12056	AMERICAN FUNDS EUPAC FUND R6	%
12284	AMERICAN FUNDS 2020 TARGET DATE RETIREMENT INCOME R6	%
13283	AMERICAN FUNDS 2055 TARGET DATE RETIREMENT R6	%
14987	MFS VALUE R6	%
17699	VANGUARD MID CAP INDEX FUND ADML	%
17711	VANGUARD 500 INDEX ADML	%
17968	VANGUARD GROWTH INDEX ADML	%
17969	VANGUARD SHORT TERM BOND INDEX ADML	%
19743	AMERICAN FUNDS 2060 TARGET DATE RETIREMENT R6	%
36349	FIDELITY SMALL CAP INDEX	%
44560	AMERICAN FUNDS 2065 TRGT DATE RETIRE R6	%
54256	AMERICAN FUNDS 2070 TARGET DATE RETIREMENT R6	%
3453	JOHN HANCOCK BOND I	%
Totals		100%

Authorization and Signature

Until I elect otherwise as required by the applicable plan, I authorize and direct Paychex to invest my plan contributions (including any default elections that may apply in accordance with the terms of the plan or described herein above) as set forth herein. I understand that the plan administrator may provide (or authorize third parties to provide) my contribution elections, investment elections, and other plan-related information to one or more third parties in connection with the administration of the plan. Further, I authorize and direct the Company and Paychex, as applicable, to deduct the contributions elected in this form (either affirmatively or by default, as applicable) from my eligible compensation and to contribute such amount to a plan account for my benefit. I understand that the various elections that I have made on this form (either affirmatively or by default, as applicable) shall become effective as soon as administratively practicable following the time my elections are received by the plan in good order and shall apply prospectively only.

➔ **Employee Signature:** _____ **Date:** ____/____/____

Fee Disclosure Statement for Participants of the Kris Oaks Construction Inc 401(k) Profit Sharing Plan & Trust

Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

Part One: General Plan Information

Enrollment

Participants and beneficiaries can enroll and make investment changes at any time once eligible to participate in the plan. They can enroll via the internet or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

- **<http://www.paychexflex.com>**
- **Fax: 585-389-7252**
- **Mail correspondence:**
Attn: 401(k) Participant Support
1175 John St., West Henrietta, NY 14586

Plan Investment Changes

There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

Voting of Proxy

The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

Asset Management

Your employer has selected the following financial professional to assist with the management of plan assets: Michael Merriman, 844-940-1610.

Part Two: Administrative Expenses

Administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement as a plan administration expense.

Paychex charges administrative fees for the services provided to the plan which may be paid either by your employer or by plan assets. In the event your employer elects to have fees paid by plan assets the fees will be deducted pro-rata based on the account balances and will be specified on your quarterly participant benefit statement as Plan Administration Fee. Paychex administrative expenses include monthly fees, per participant fees, setup fees, and, when an employer selects specific service offerings or other features, an annual account fee which is charged against plan assets.

Certain Paychex administrative fees may be paid from plan assets if elected by the plan administrator. Certain restrictions may apply. You may contact your plan administrator to determine whether administrative fees are paid from plan assets. If this applies, the fees are charged against participant accounts pro-rata based on account balance. Over the previous 12 months, Paychex administrative fees paid from assets totaled \$16,159.44.

Paychex returns any payments which Paychex would have received from the investments in the Plan's lineup pro-rata to the Plan and assesses an annual account fee against the Plan assets. The annual account fee is currently 24.00 bps. Basis points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 40 bps = .40% = .004).

Quarterly Plan Document Maintenance Fee of \$30 will be paid by the employer or the plan. Quarterly Plan Document Maintenance Fees paid with plan assets will be deducted pro rata based on account balances and specified on your quarterly participant benefit statement.

In the event that the employer decides to transfer plan assets attributable to its eligible employees to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer could determine to pay the expense with plan assets. If the expense is paid by plan assets, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

American Trust Custody Directed Trustee services include, but are not limited to, holding and administering the plan trust pursuant to the direction of company or named fiduciary, establishing a cash settlement account for the plan, purchasing and subscribing authorized plan investments and maintaining custody of said plan investments, accounting for plan investments on a regular basis, certifying the accuracy of statements, and more as defined in the Directed Trustee Agreement as entered into with the plan trust. The fee is \$71.67 per month which is pro-rated and charged against participant accounts based on account balance.

A registered investment advisor, Michael Merriman, 844-940-1610, manages the assets of the plan based on direction from the plan administrator. The annual fee is 50 basis points based on the plan's assets including loan balances paid on a Quarterly basis and charged against participant accounts pro-rata based on account balance.

Your employer has elected to use the 3(16) services of ERISA Fiduciary Services Inc. An annual account fee against the Plan assets will be charged. The annual account fee is based on the formula below:

Tier	Plan Assets as of the last business day of the prior plan year. For initial year of service billing will be calculated based on assets as of the first billing date.	Partner 3(16) Referred Client Service Fee	Partner Receives	Paychex Revenue Share of Service Fee
1	\$0.00 - \$99,999.99	\$600.00	\$450.00	\$150.00

Tier	Plan Assets as of the last business day of the prior plan year. For initial year of service billing will be calculated based on assets as of the first billing date.	Partner 3(16) Referred Client Service Fee	Partner Receives	Paychex Revenue Share of Service Fee
2	\$100,000.00 - \$199,999.99	\$800.00	\$600.00	\$200.00
3	\$200,000.00 - \$299,999.99	\$1,000.00	\$750.00	\$250.00
4	\$300,000.00 - \$499,999.99	\$1,200.00	\$900.00	\$300.00
5	\$500,000.00 - \$999,999.99	\$1,500.00	\$1,125.00	\$375.00
6	\$1,000,000.00 - \$1,499,999.99	\$1,800.00	\$1,350.00	\$450.00
7	\$1,500,000.00 - \$1,999,999.99	\$2,000.00	\$1,500.00	\$500.00
8	\$2,000,000.00 - \$2,499,999.99	\$2,400.00	\$1,800.00	\$600.00
9	\$2,500,000.00 - \$2,999,999.99	\$2,600.00	\$1,950.00	\$650.00
10	\$3,000,000.00 - \$3,499,999.99	\$3,000.00	\$2,250.00	\$750.00
11	\$3,500,000.00 - \$3,999,999.99	\$3,500.00	\$2,625.00	\$875.00
12	\$4,000,000.00 - \$4,999,999.99	\$4,000.00	\$3,000.00	\$1,000.00
13	\$5,000,000.00 - \$5,999,999.99	\$5,000.00	\$3,750.00	\$1,250.00
14	\$6,000,000.00 - \$6,999,999.99	\$5,600.00	\$4,200.00	\$1,400.00
15	\$7,000,000.00 - \$9,999,999.99	\$6,300.00	\$4,725.00	\$1,575.00
16	Above \$10,000,000.00	*Custom Pricing	*Custom Pricing	*Custom Pricing

*See your Plan Administrator for specific fee

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

Part Three: Individual Expenses

The following expenses may be charged against your account as set forth below. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Origination Fee	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$175 general purpose loan \$325 primary residence loan
Loan Maintenance Fee	Fee charged annually to the Participant's Account for the maintenance of a Loan, which continues until the Loan is paid in full or defaults.	\$100 annually
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$100
Residual Distribution Fee	Fee charged for processing of residual distributions initiated by Paychex. Residual distributions pay out any remaining money added to the account after a full distribution.	\$25
Wire Fee	Fee charged for sending loans and distributions via wire transfer.	\$18

Type of Fee	Description	Amount
Stale Check Fee	Fees charged by third party Stale Check Vendor (American Trust Custody) to participants who fail to cash their distribution check or for Distributions otherwise returned if made by EFT, wire or such other means of transfer, 180 days after the distribution was made.	Assessed by third party Stale Check Vendor.
Participant Search Fee	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
Managed Account Fee	Fee for using GuidedChoice® managed account services. GuidedChoice® provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided. Paychex does not deliver the GuidedChoice® managed account services or make recommendations as to the selection of an advice provider or investments.	45 bps or .45% of the first \$100,000 in assets with an annual maximum of \$450 regardless of asset level. These fees are prorated and charged on a quarterly basis.
Front/Back-End Load Fee	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate investment option for the investor.	None/waived
Qualified Domestic Relations Order (QDRO) Processing Fee	Fee charged to the Participant for calculation and division of individual Participants Plan assets pursuant to a QDRO.	\$500 or as set forth on the QDRO determination of status paperwork.
Disbursement Check Fee	Fee charged in the event that a distribution or loan is requested to be paid via physical check.	\$25
Overnight Check Fee	Fee charged in the event a distribution or loan check is requested to be sent via overnight delivery.	\$50
Required Minimum Distribution (RMD) Fee	Fee charged for processing a Required Minimum Distribution.	\$50
Terminated Account Administration Fee	A monthly fee charged to the Participant upon termination of employment for maintenance of their account.	Up to \$6, see quarterly participant benefit statement

Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the investment option's Web site(s) listed in the chart or by contacting Kristopher Oaks at 147 S Union St, Spencerport, NY 14559-1337, 585-288-3190.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Section II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

Section I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table 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).

Variable Return Investments

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/26				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Bond Funds										
JOHN HANCOCK BOND I/ Intermediate Core - Plus Bond	JHBIX	4.66%	0.59%	2.54%	4.61%	4.64%	0.65%	2.11%	3.89%	Bloomberg US Universal TR USD www.jhfunds.com
VANGUARD SHORT TERM BOND INDEX ADML/ Short - Term Bond	VBIRX	4.09%	1.66%	1.96%	2.68%	3.96%	2.04%	2.02%	2.47%	Bloomberg US Govt/Credit 1-3 Yr TR USD www.vanguard.com
Equity Funds										
AMERICAN FUNDS 2010 TARGET DATE RETIREMENT INCOME R6/ Target Date 2000 - 2010	RFTTX	10.28%	5.31%	6.35%	7.53%	9.63%	4.02%	5.72%	6.72%	Morningstar Lifetime Mod 2010 TR USD www.americanfunds.com
AMERICAN FUNDS 2015 TARGET DATE RETIREMENT INCOME R6/ Target Date 2015	RFJTX	10.62%	5.42%	6.68%	7.95%	9.97%	3.86%	5.92%	7.13%	Morningstar Lifetime Mod 2015 TR USD www.americanfunds.com

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/26				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
AMERICAN FUNDS 2020 TARGET DATE RETIREMENT INCOME R6/ Target Date 2020	RRCTX	11.29%	5.67%	7.13%	8.56%	10.54%	3.91%	6.28%	7.68%
		www.americanfunds.com				Morningstar Lifetime Mod 2020 TR USD			
AMERICAN FUNDS 2025 TARGET DATE RETIREMENT INCOME R6/ Target Date 2025	RFDTX	11.60%	5.76%	7.86%	9.42%	11.35%	4.17%	6.82%	8.36%
		www.americanfunds.com				Morningstar Lifetime Mod 2025 TR USD			
AMERICAN FUNDS 2030 TARGET DATE RETIREMENT R6/ Target Date 2030	RFETX	13.12%	6.40%	8.90%	10.24%	12.47%	4.72%	7.58%	9.09%
		www.americanfunds.com				Morningstar Lifetime Mod 2030 TR USD			
AMERICAN FUNDS 2035 TARGET DATE RETIREMENT R6/ Target Date 2035	RFFTX	14.63%	7.20%	10.10%	10.97%	14.07%	5.60%	8.48%	9.77%
		www.americanfunds.com				Morningstar Lifetime Mod 2035 TR USD			
AMERICAN FUNDS 2040 TARGET DATE RETIREMENT R6/ Target Date 2040	RFGTX	17.42%	8.14%	10.91%	10.98%	15.95%	6.60%	9.31%	9.70%
		www.americanfunds.com				Morningstar Lifetime Mod 2040 TR USD			
AMERICAN FUNDS 2045 TARGET DATE RETIREMENT R6/ Target Date 2045	RFHTX	18.26%	8.32%	11.13%	11.62%	17.60%	7.36%	9.85%	10.59%
		www.americanfunds.com				Morningstar Lifetime Mod 2045 TR USD			
AMERICAN FUNDS 2050 TARGET DATE RETIREMENT R6/ Target Date 2050	RFITX	18.37%	8.25%	11.18%	11.65%	18.64%	7.72%	10.07%	10.68%
		www.americanfunds.com				Morningstar Lifetime Mod 2050 TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/26				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
AMERICAN FUNDS 2055 TARGET DATE RETIREMENT R6/ Target - Date 2055	RFKTX	18.89%	8.23%	11.16%	10.77%	19.07%	7.78%	10.09%	9.62%
		www.americanfunds.com				Morningstar Lifetime Mod 2055 TR USD			
AMERICAN FUNDS 2060 TARGET DATE RETIREMENT R6/ Target Date 2051+	RFUTX	18.96%	8.21%	11.14%	9.96%	19.25%	7.74%	10.05%	8.68%
		www.americanfunds.com				Morningstar Lifetime Mod 2060 TR USD			
AMERICAN FUNDS 2065 TRGT DATE RETIRE R6/ Target - Date 2065+	RFVTX	18.97%	8.21%	0.00%	14.64%	19.25%	7.74%	10.05%	14.44%
		www.americanfunds.com				Morningstar Lifetime Mod 2060 TR USD			
AMERICAN FUNDS 2070 TARGET DATE RETIREMENT R6/ Target - Date 2065+	RFBFX	19.08%	0.00%	0.00%	13.85%	19.25%	7.74%	10.05%	14.21%
		www.americanfunds.com				Morningstar Lifetime Mod 2060 TR USD			
AMERICAN FUNDS EUPAC FUND R6/ Foreign Large Growth	RERGX	22.30%	4.08%	8.40%	8.51%	18.77%	3.26%	7.56%	7.94%
		www.americanfunds.com				MSCI ACWI Ex USA Growth NR USD			
FIDELITY SMALL CAP INDEX/ Small Blend	FSSNX	25.87%	3.87%	10.01%	10.83%	19.46%	4.96%	9.59%	10.76%
		www.fidelity.com				Morningstar US Small TR USD			
INVESCO DISCOVERY MID CAP GROWTH Y/ Mid - Cap Growth	OEGYX	26.24%	4.84%	12.32%	8.63%	9.56%	5.37%	11.69%	7.19%
		www.invesco.com				Russell Mid Cap Growth TR USD			
MFS VALUE R6/ Large Value	MEIKX	10.17%	8.62%	10.21%	8.59%	15.87%	9.43%	10.58%	8.05%
		www.mfs.com				Russell 1000 Value TR USD			
ROYCE SMALL-CAP OPPORTUNITY INSTITUTIONAL/ Small Value	ROFIX	36.62%	6.48%	13.23%	10.71%	28.09%	5.79%	9.61%	8.64%
		www.roycefunds.com				Russell 2000 Value TR USD			
VANGUARD 500 INDEX ADML/ Large Blend	VFIAX	17.75%	12.02%	14.12%	8.38%	17.74%	11.34%	13.97%	N/A
		www.vanguard.com				Russell 1000 TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/26				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	18.25%	11.80%	16.12%	8.95%	18.81%	12.76%	16.83%	8.64%
		www.vanguard.com				Russell 1000 Growth TR USD			
VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend	VIMAX	12.75%	6.97%	10.71%	9.99%	14.34%	7.50%	11.43%	10.24%
		www.vanguard.com				Morningstar US Mid TR USD			
Money Market Funds									
VANGUARD MONEY MARKET RESERVES FEDERAL/ Money Market	VMFXX	4.05%	3.38%	2.23%	3.94%	4.25%	3.43%	2.45%	0.00%
		www.vanguard.com				ICE BofA USD 3M Dep OR CM TR USD			

N/A- Please refer to the fact sheets on <http://www.paychexflex.com> by selecting Research Funds from your Home Page and clicking on the name of the investment option.

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Section II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses. A portion of the expense ratio may be returned to Paychex or its subsidiaries in the form of revenue sharing. If an employer has elected the return of concessions feature for its plan the revenue share that would be returned to Paychex or its subsidiaries is returned directly to the participant who incurred the fee charged by the investment and an annual account fee is charged against plan assets. Administrative fees including annual account fees, may be paid directly by your employer or by the Plan as described in Part Two.

Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
Bond Funds							
JOHN HANCOCK BOND I/ Intermediate Core - Plus Bond	JHBIX	0.46%	\$ 4.60	N/A	N/A	N/A	N/A
Additional Description: Exchanges made on the same day in the same account are aggregated for purposes of counting the number and dollar amount of exchanges made by the account holder. The exchange limits referenced above will not be imposed or may be modified under certain circumstances. For example, these exchange limits may be modified for accounts held by certain retirement plans to conform to plan exchange limits, ERISA considerations, or U.S. Department of Labor regulations. Certain automated or preestablished exchange, asset allocation, and dollar-cost-averaging programs are not subject to these exchange limits. These programs are excluded from the exchange limitation since the fund believes that they are advantageous to shareholders and do not offer an effective means for market timing or excessive trading strategies. These investment tools involve regular and predetermined purchase or redemption requests made well in advance of any knowledge of events affecting the market on the date of the purchase or redemption.							
VANGUARD SHORT TERM BOND INDEX ADML/ Short - Term Bond	VBIRX	0.06%	\$ 0.60	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) 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. ETF Shares are not subject to these frequent-trading limits.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
Equity Funds							
AMERICAN FUNDS 2010 TARGET DATE RETIREMENT INCOME R6/ Target Date 2000 - 2010	RFTTX	0.28%	\$ 2.80	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2015 TARGET DATE RETIREMENT INCOME R6/ Target Date 2015	RFJTX	0.30%	\$ 3.00	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2020 TARGET DATE RETIREMENT INCOME R6/ Target Date 2020	RRCTX	0.30%	\$ 3.00	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
AMERICAN FUNDS 2025 TARGET DATE RETIREMENT INCOME R6/ Target Date 2025	RFDTX	0.31%	\$ 3.10	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2030 TARGET DATE RETIREMENT R6/ Target Date 2030	RFETX	0.33%	\$ 3.30	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2035 TARGET DATE RETIREMENT R6/ Target Date 2035	RFFTX	0.34%	\$ 3.40	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
AMERICAN FUNDS 2040 TARGET DATE RETIREMENT R6/ Target Date 2040	RFGTK	0.36%	\$ 3.60	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2045 TARGET DATE RETIREMENT R6/ Target Date 2045	RFHTX	0.37%	\$ 3.70	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2050 TARGET DATE RETIREMENT R6/ Target Date 2050	RFITX	0.37%	\$ 3.70	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
AMERICAN FUNDS 2055 TARGET DATE RETIREMENT R6/ Target - Date 2055	RFKTX	0.38%	\$ 3.80	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2060 TARGET DATE RETIREMENT R6/ Target Date 2051+	RFUTX	0.39%	\$ 3.90	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2065 TRGT DATE RETIRE R6/ Target - Date 2065+	RFVTX	0.39%	\$ 3.90	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
AMERICAN FUNDS 2070 TARGET DATE RETIREMENT R6/ Target - Date 2065+	RFBFX	0.39%	\$ 3.90	N/A	N/A	N/A	N/A

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<p>Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.</p>							
AMERICAN FUNDS EUPAC FUND R6/ Foreign Large Growth	REGX	0.47%	\$ 4.70	N/A	N/A	N/A	N/A
<p>Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.</p>							
FIDELITY SMALL CAP INDEX/ Small Blend	FSSNX	0.03%	\$ 0.30	N/A	30 Days	3 in 12 Months	85 Days
<p>Additional Description: The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.</p>							
INVESCO DISCOVERY MID CAP GROWTH Y/ Mid - Cap Growth	OEGYX	0.79%	\$ 7.90	N/A	N/A	N/A	N/A
<p>Additional Description: Invesco and certain of its corporate affiliates (Invesco and such affiliates, collectively, the Invesco Affiliates) currently use the following tools designed to discourage excessive short-term trading in the retail Funds: Trade activity monitoring; Discretion to reject orders; Purchase blocking; The use of fair value pricing consistent with procedures approved by the Board. The Funds (except those listed below) have adopted a policy under which any shareholder redeeming shares having a value of \$5,000 or more from a Fund on any trading day will be precluded from investing in that Fund for 30 calendar days after the redemption transaction date. The policy applies to redemptions and purchases that are part of exchange transactions. Under the purchase blocking policy, certain purchases will not be prevented and certain redemptions will not trigger a purchase block, such as: purchases and redemptions of shares having a value of less than \$5,000; systematic purchase, redemption and exchange account options; transfers of shares within the same Fund; non-discretionary rebalancing in fund-of-funds; asset allocation features; fee-based accounts; account maintenance fees; small balance account fees; plan-level omnibus Retirement and Benefit Plans; death and disability and hardship distributions; loan transactions; transfers of assets; Retirement and Benefit Plan rollovers; IRA conversions and re-characterizations; and mandatory distributions from Retirement and Benefit Plans.</p>							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
MFS VALUE R6/ Large Value	MEIKX	0.44%	\$ 4.40	N/A	N/A	2 in 3 Months	N/A
<p>Additional Description: The fund is not intended to serve as a vehicle for frequent trading. The Board of Trustees of the fund has adopted the purchase and exchange limitation policy described below, which it believes is reasonably designed to discourage frequent fund share transactions. MFSC seeks to monitor and enforce this policy, subject to oversight by the Board of Trustees. The fund may alter its policies at any time without notice to shareholders. MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$15,000 or more, out of an account in the fund during a calendar quarter ("two exchange limit"). This policy does not apply to MFS money market funds or to exchanges initiated by a retirement plan trustee or sponsor rather than by a plan participant, and other similar non-discretionary exchanges (e.g., in connection with fund mergers/acquisitions/liquidations). MFSC may make exceptions to this policy if, in its judgment, the transaction does not represent frequent trading activity, such as purchases made through systematic purchase plans (but not systematic exchange plans), payroll contributions, or distribution investment programs. In applying this policy, MFSC considers the information available to it at the time and reserves the right to consider trading effected through multiple accounts that are under common ownership, control, or influence to be trading out of a single account.</p>							
ROYCE SMALL-CAP OPPORTUNITY INSTITUTIONAL/ Small Value	ROFIX	1.12%	\$ 11.20	N/A	30 Days	N/A	N/A
<p>Additional Description: The Board of Trustees of The Royce Fund has determined that the Funds are not designed to serve as vehicles for frequent trading in response to short-term fluctuations in the securities markets, and has therefore adopted a policy intended to discourage shareholders from trading that could be detrimental to long-term shareholders of the Funds (the "Policy"). The Policy provides that the Funds will monitor shareholder trading activity and will seek to restrict a shareholder's trading privileges in a Fund if that shareholder is found to have engaged in multiple "Round Trip" transactions. A "Round Trip" is defined as a purchase (including subscriptions and exchanges) into a Fund either preceded or followed by a sale (including redemptions and exchanges) of the same or a similar number of shares out of the Fund within 30 days of the purchase. The Funds will make inquiries or take action against any such shareholder whose trading appears inconsistent with the Policy. Purchases and sales of Fund shares made through an automatic investment plan or systematic withdrawal plan are not considered when determining Round Trips. In addition, as described above, the Funds impose a redemption fee on certain short-term redemptions to discourage frequent trading.</p>							
VANGUARD 500 INDEX ADML/ Large Blend	VFIAX	0.04%	\$ 0.40	N/A	30 Days	1 in 30 Days	30 Days
<p>Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) 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. ETF Shares are not subject to these frequent-trading limits.</p>							
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
<p>Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) 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. ETF Shares are not subject to these frequent-trading limits.</p>							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend	VIMAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) 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. ETF Shares are not subject to these frequent-trading limits.							
Money Market Funds							
VANGUARD MONEY MARKET RESERVES FEDERAL/ Money Market	VMFXX	0.11%	\$ 1.10	N/A	N/A	N/A	N/A
Additional Description: None							

* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus
** = period of time between purchase and redemption of shares of the same investment that qualifies it as a round trip transaction
*** = number of round trips permitted
**** = amount of time blocked from trading if policy is violated

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/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>. 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.

The information set forth in this document is based upon information that Paychex has received from unaffiliated third parties. Paychex has not verified the accuracy or completeness of the information and cannot be responsible for any inaccuracies in the information from third party sources. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals to assist you in your interpretation of that information and if so, the nature of professional assistance that you may need. Paychex is not responsible for the manner in which you interpret the information in this document.

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To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at <http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=>. In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.