

# Important Plan Information

## From Applied Mechanical Systems, Inc. 401(k) Profit Sharing Plan

October 16, 2025

Dear Participant,

The following Fee Disclosure Notice will provide you with important information regarding your employer's qualified plan.

Please note that nothing in this Notice is intended to serve as a substitute for investment, fee, and expense information that may be available to you in a summary plan description, prospectus, or in other disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this Notice.

In addition, please be mindful that:

- Effective January 1, 2026, the following fee increases will go into effect:
  - Distribution Processing Fee will now be \$145.00
  - Loan Processing Fee will now be \$150.00
- An investment's past performance is no guarantee of future results.
- To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio.
- Fees and expenses are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit: <http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.html>.

Please review this information carefully, and note that no other action on your part is required at this time.

Respectfully,

Your Plan Fiduciary

# Applied Mechanical Systems, Inc. 401(k) Profit Sharing Plan

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## *Participant Fee Disclosure Notice as of October 16, 2025*

This document, comprised of four sections, contains important information regarding your retirement plan. Section I includes general information about our plan. Section II outlines the administrative expenses of the plan. Section III lists the individual expenses for services you may elect. Section IV includes comparative information about the investment options available under our plan, including applicable fees for those options.

If you have any questions, or need additional information, please contact our Plan Administrator:

### **Brian Daugherty**

#### **Applied Mechanical Systems, Inc.**

5598 Wolf Creek Pike

Dayton, OH 45426-2432

Phone: (937)854-3073

Email: [briand@appliedmechanicalsys.com](mailto:briand@appliedmechanicalsys.com)

For additional information on your investment options, please contact our Financial Consultant:

### **Chris Strehle**

#### **Sound Financial Solutions, Inc.**

Phone: (937)264-9300

Email: [401k-info@soundfinancial.net](mailto:401k-info@soundfinancial.net)

## **SECTION I: General Plan Information**

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

### **How to Access Disclosure Information via the Website**

- Go to [www.my-pension.com](http://www.my-pension.com) or <https://www.yourplanaccess.net/my-pension>
- Input your login id and password (if you have never accessed system the default login id = social security number (no dashes) and password = last 4 digits of your social security number)
- Go to Fee Disclosure tab

### **How to Provide Your Investment Instructions**

You can direct your Plan investments using any of the following:

- Participant website at [www.my-pension.com](http://www.my-pension.com) or <https://www.yourplanaccess.net/my-pension>
- Participant services toll-free line at 877-410-9984 access code 2525

You may direct the investment of the funds held in your Plan Account to any of the investment options outlined in Section IV.

### **Timelines Regarding Your Investment Instructions**

Investment Instructions:

- Can be given using the options outlined above
- Can be given at any time and
- Are generally processed on the same business day, provided they are received before 4 p.m. EST (or before the New York Stock Exchange closes). If received on or after 4 p.m. EST, they will generally be processed the next business day.

### **Investment Glossary of Terms**

An Investment Glossary of Terms is available at [www.my-pension.com](http://www.my-pension.com) or <https://www.yourplanaccess.net/my-pension> under the Disclosure options tab.

### **Short-term Trading Policy**

Changes to your investments under your Account maybe subject to short-term trading guidelines. Please refer to Section IV or go to Disclosure options tab at [www.my-pension.com](http://www.my-pension.com) or <https://www.yourplanaccess.net/my-pension> for the most recent listing.

### Redemption Fees

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your Account.
- For a list of the funds that have redemption fees, refer to Section IV or go to Disclosure options tab at [www.my-pension.com](http://www.my-pension.com) or <https://www.yourplanaccess.net/my-pension> for the most recent listing.

### Voting and Other Rights

If you invest in a mutual fund, it is your Plan Sponsor's right to vote for members of the fund company's board of directors and other matters of corporate policy, such as the issuance of senior securities, stock splits, and substantial changes in operations.

### Designated Investment Alternatives

Your Plan provides designated investment alternatives into which you can direct the investment of your Account balance.

- For a full listing of these Funds, including applicable important information, refer to Section IV.
- A listing of the Funds available for selection can also be accessed under the Investments\Investment Profiles options tab at [www.my-pension.com](http://www.my-pension.com) for the most recent listing.

### Designated Investment Manager

- To determine any investment-level designated investment managers, as defined by ERISA, please refer to your plan's Fund Fact Sheets, which can also be accessed under the investments\Investment Profiles options tab at [www.my-pension.com](http://www.my-pension.com) or <https://www.yourplanaccess.net/my-pension>.
- To determine any plan-level designated investment managers, as defined by ERISA, please contact your Plan Sponsor

## SECTION II: Administrative Expenses

These are charges for general administrative services to our Plan that may include, but are not limited to, legal, accounting, custodial, trustee, and recordkeeping expenses. The estimated fees shown are based on the current assets and number of participants in the plan as of September 30, 2025. The actual charges incurred may vary based on changes in the asset values, the number of participants, and the investment options selected by participants.

### Direct Expenses

The following expenses are calculated by the service providers and then charged to each participant.

Description of Service	Estimated Annual Rate
<b>Investment Advisory Services</b>	
3(38) ERISA Investment Fiduciary	0.110% of account value
<b>Recordkeeping Services</b>	
DPS Platform Fee	0.000% of account value
TWG Participant Recordkeeping Fee	0.040% of account value
TWG Recordkeeping Fee	0.010% of account value
<b>Custodial Services</b>	
Custodial Base Trading Fee	0.000% of account value
Custodial Statements	0.000% of account value
Custodial/Trading Fee	0.040% of account value

In addition to the direct expenses listed above, our plan may incur other expenses. These additional expenses may be paid directly by the Company as the Plan Sponsor, and if so, your account will not be charged. However, if any of these additional expenses are approved by the Plan Fiduciary to be paid by the Plan, your account will be charged with your portion of those fees, generally allocated among all participants based upon their account value. Any such charges will be reported in your account statement.

### Investment Provider Rebates

Our plan receives certain rebates from some investment fund providers. Rebates can include 12b-1 fees and shareholder servicing fees. Any rebates that the plan receives are used to pay the administrative expenses listed above or reduce investment related expenses and will lower the actual fees paid from your account. The actual amount received from the investment fund providers will vary based on the number of participants, the funds in which you are invested, and/or the total value our plan has invested in the fund. The estimated annual rebate based on the current assets and number of participants in the plan as of September 30, 2025 is 0.00% of account value.

### Estimated Out Of Pocket Expenses

Based on the information above, your estimated annual administrative expenses are shown in the table below.

	If the value of your account is...		
	\$1,000	\$10,000	\$100,000
Direct Expenses	\$2.02	\$20.25	\$202.50
Rebates	(\$0.00)	(\$0.00)	(\$0.00)
<b>Out of Pocket Expenses</b>	<b>\$2.02</b>	<b>\$20.25</b>	<b>\$202.50</b>

### SECTION III: Individual Expenses

These are expenses you may incur if you take advantage of certain Plan services and features.

Description of Service	Fee
Distribution Processing <i>(Inclusive of Recordkeeper, third party administrator, check writing and 1099 fee)</i>	\$135/event
Loan Processing <i>(Inclusive of Recordkeeper, third party administrator, check writing and 1099 fee)</i>	\$150/event
Overnight Delivery <i>(In addition to Overnight Delivery Fee, prevailing cost of courier will be added)</i>	\$50/event
Stop Payment <i>(Inclusive of TWG &amp; Pay Agent fee)</i>	\$50/event

### SECTION IV: Investment Options

This section 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 with each investment option, or you can access individual investment fact sheets containing more detailed disclosures through our plan website, [www.my-pension.com](http://www.my-pension.com). You may also obtain, free of charge, paper copies of the fund information available on the website by contacting the Plan Administrator.

#### Brian Daugherty

#### Applied Mechanical Systems, Inc.

5598 Wolf Creek Pike

Dayton, OH 45426-2432

Phone: (937)854-3073

Email: [briand@appliedmechanicalsys.com](mailto:briand@appliedmechanicalsys.com)

#### Variable Return Investments

Your retirement plan provides several professionally managed investment options. Each of these options will provide a variable return on your investment and expose you to varying levels of risk. Generally, those investment options with a greater opportunity for higher returns expose you to greater risks of losing value in your original investment, especially over shorter time periods.

#### Performance Information

This table shows how these variable return investment 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 Website[s].

	As Of	Year to Date	Last 12 Months	Last 5 Years	Last 10 Years	Since Inception
<b>Conservative</b>						
Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J	9/30/25	1.76%	2.34%	2.03%	2.18%	2.25%
Category: Stable Value						1/4/2011
Benchmark: USTREAS T-Bill Cnst Mat Rate 3 Yr		4.82%	3.88%	0.97%	1.48%	

	As Of	Year to Date	Last 12 Months	Last 5 Years	Last 10 Years	Since Inception
Website: <a href="http://www.wtris.com">www.wtris.com</a>						
<b>Moderately Conservative</b>						
<b>Dodge &amp; Cox Global Bond Fund Class X (DOXLX)</b>	9/30/25	10.46%	5.01%	3.82%	5.17%	6.97%
Category: Global Bond						5/2/2022
Benchmark: Bloomberg Global Aggregate TR USD		7.91%	2.40%	-1.56%	1.15%	
Website: <a href="http://www.dodgeandcox.com">www.dodgeandcox.com</a>						
<b>Dodge &amp; Cox Income Fund Class X (DOXIX)</b>	9/30/25	7.03%	3.50%	1.35%	3.27%	4.30%
Category: Intermediate Core-Plus Bond						5/2/2022
Benchmark: Bloomberg US Universal TR USD		6.31%	3.40%	0.08%	2.26%	
Website: <a href="http://www.dodgeandcox.com">www.dodgeandcox.com</a>						
<b>Vanguard Short-Term Investment-Grade Fund Admiral Shares (VFSUX)</b>	9/30/25	5.62%	5.25%	2.25%	2.69%	3.38%
Category: Short-Term Bond						2/12/2001
Benchmark: Bloomberg US Govt/Credit 1-3 Yr TR USD		4.14%	4.12%	1.78%	1.94%	
Website: <a href="http://www.vanguard.com">www.vanguard.com</a>						
<b>Moderate</b>						
<b>PGIM High Yield Bond Fund CIT Fee Class R</b>	9/30/25	7.43%	7.51%			9.26%
Category: High Yield Bond						1/17/2023
Benchmark: ICE BofA US High Yield TR USD		7.06%	7.23%	5.53%	6.07%	
Website: <a href="https://greatgray.com/cit-fund-info/collective-funds-fact-sheets/">https://greatgray.com/cit-fund-info/collective-funds-fact-sheets/</a>						
<b>American Funds American Balanced Fund Class R-6 (RLBGX)</b>	9/30/25	14.37%	14.84%	10.71%	10.26%	11.13%
Category: Moderate Allocation						5/1/2009
Benchmark: Morningstar Mod Tgt Risk TR USD		13.68%	10.43%	7.61%	7.87%	
Website: <a href="http://capitalgroup.com">capitalgroup.com</a>						
<b>Vanguard Wellesley Income Fund Admiral Shares (VWIAIX)</b>	9/30/25	8.96%	6.17%	5.23%	6.30%	6.58%
Category: Moderately Conservative Allocation						5/14/2001
Benchmark: Morningstar Mod Con Tgt Risk TR USD		10.99%	7.97%	5.15%	6.06%	
Website: <a href="http://www.vanguard.com">www.vanguard.com</a>						
<b>Moderately Aggressive</b>						
<b>First Eagle Global Fund Class R6 (FEGRX)</b>	9/30/25	25.18%	18.41%	13.27%	10.25%	9.53%
Category: Global Moderately Aggressive Allocation						3/1/2017
Benchmark: Morningstar Mod Agg Tgt Risk TR USD		15.69%	12.61%	10.17%	9.68%	
Website: <a href="http://www.firsteaglefunds.com">www.firsteaglefunds.com</a>						
<b>Fidelity 500 Index Fund (FXAIX)</b>	9/30/25	14.82%	17.59%	16.45%	15.29%	13.87%
Category: Large Blend						5/4/2011
Benchmark: Morningstar US Large-Mid TR USD		14.97%	18.10%	16.00%	15.10%	
Website: <a href="http://www.institutional.fidelity.com">www.institutional.fidelity.com</a>						
<b>Vanguard Equity-Income Fund Admiral Shares (VEIRX)</b>	9/30/25	13.19%	12.36%	14.83%	12.11%	8.95%
Category: Large Value						8/13/2001
Benchmark: Russell 1000 Value TR USD		11.65%	9.44%	13.88%	10.72%	
Website: <a href="http://www.vanguard.com">www.vanguard.com</a>						
<b>Aggressive</b>						
<b>SPDR Gold MiniShares (GLDM)</b>	9/30/25	46.41%	45.31%	15.04%		16.24%
Category: Commodities Focused						6/25/2018
Benchmark: Bloomberg Commodity TR USD		9.38%	8.88%	11.53%	3.96%	
Website: <a href="https://www.spdrs.com">https://www.spdrs.com</a>						
<b>American Funds New World Fund Class R-6 (RNWGX)</b>	9/30/25	23.36%	15.26%	8.52%	9.93%	9.26%
Category: Diversified Emerging Mkts						5/1/2009
Benchmark: MSCI EM NR USD		27.53%	17.32%	7.02%	7.99%	
Website: <a href="http://capitalgroup.com">capitalgroup.com</a>						
<b>MFS International Diversification Fund Class R6 (MDIZX)</b>	9/30/25	23.41%	14.06%	8.86%	9.22%	7.97%
Category: Foreign Large Blend						10/2/2017
Benchmark: MSCI ACWI Ex USA NR USD		26.02%	16.45%	10.26%	8.23%	
Website: <a href="http://www.mfs.com">www.mfs.com</a>						
<b>Large Cap Growth Fund II CL R1</b>	9/30/25	16.06%	22.66%			12.45%
Category: Global Large-Stock Growth						10/5/2020
Benchmark: MSCI ACWI Growth NR USD		19.07%	22.21%	13.25%	14.34%	
Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>						
<b>Fidelity Extended Market Index Fund (FSMAX)</b>	9/30/25	11.23%	16.51%	11.44%	11.34%	12.20%
Category: Mid-Cap Blend						9/8/2011

	As Of	Year to Date	Last 12 Months	Last 5 Years	Last 10 Years	Since Inception
Benchmark: Morningstar US Mid TR USD Website: <a href="http://www.institutional.fidelity.com">www.institutional.fidelity.com</a>		10.13%	10.84%	12.77%	11.95%	
<b>Fidelity Mid Cap Index Fund (FSMDX)</b> Category: Mid-Cap Blend Benchmark: Morningstar US Mid TR USD Website: <a href="http://www.institutional.fidelity.com">www.institutional.fidelity.com</a>	9/30/25	10.39%	11.08%	12.65%	11.38%	12.39% 9/8/2011
		10.13%	10.84%	12.77%	11.95%	
<b>MFS Mid Cap Growth Fund CI 2W (WMGAAX)</b> Category: Mid-Cap Growth Benchmark: Russell Mid Cap Growth TR USD Website: <a href="http://www.greatgray.com">www.greatgray.com</a>	9/30/25	9.22%	10.81%			7.74% 3/25/2022
		12.84%	22.02%	11.26%	13.37%	
<b>Mid Cap Value Fund Fee CI R1</b> Category: Mid-Cap Value Benchmark: Russell Mid Cap Value TR USD Website: <a href="https://greatgray.com/cit-fund-info/collective-funds-fact-sheets/">https://greatgray.com/cit-fund-info/collective-funds-fact-sheets/</a>	9/30/25	8.69%	5.80%			9.80% 12/1/2020
		9.50%	7.58%	13.66%	9.96%	
<b>Vanguard Real Estate Index Fund Admiral Shares (VGSIX)</b> Category: Real Estate Benchmark: Morningstar US Real Est TR USD Website: <a href="http://www.vanguard.com">www.vanguard.com</a>	9/30/25	5.74%	-2.34%	7.03%	6.12%	8.91% 11/12/2001
		6.21%	-2.21%	6.89%	6.31%	
<b>Fidelity Small Cap Index Fund (FSSNX)</b> Category: Small Blend Benchmark: Morningstar US Small TR USD Website: <a href="http://www.institutional.fidelity.com">www.institutional.fidelity.com</a>	9/30/25	10.48%	10.95%	11.65%	9.91%	10.98% 9/8/2011
		8.80%	9.15%	12.25%	9.74%	
<b>Janus Henderson Triton Fund Class N (JGMNX)</b> Category: Small Growth Benchmark: Russell 2000 Growth TR USD Website: <a href="http://janushenderson.com">janushenderson.com</a>	9/30/25	4.80%	3.51%	7.11%	9.85%	11.03% 5/31/2012
		11.66%	13.56%	8.41%	9.91%	
<b>Vanguard Small Cap Value Index Fund Admiral Shares (VSIAX)</b> Category: Small Value Benchmark: Russell 2000 Value TR USD Website: <a href="http://www.vanguard.com">www.vanguard.com</a>	9/30/25	6.92%	6.10%	15.93%	10.22%	11.93% 9/27/2011
		9.04%	7.89%	14.59%	9.23%	

**Target Date**

<b>Great Gray Trust Capital Group 2010 Target Date Fund</b> Category: Target-Date 2000-2010 Benchmark: Morningstar Lifetime Mod 2010 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	2.69%				2.75% 12/20/2024
<b>Great Gray Trust Capital Group 2015 Target Date Fund</b> Category: Target-Date 2015 Benchmark: Morningstar Lifetime Mod 2015 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	2.43%				2.49% 12/20/2024
<b>Great Gray Trust Capital Group 2020 Target Date Fund</b> Category: Target-Date 2020 Benchmark: Morningstar Lifetime Mod 2020 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	2.24%				2.24% 12/20/2024
<b>Great Gray Trust Capital Group 2025 Target Date Fund</b> Category: Target-Date 2025 Benchmark: Morningstar Lifetime Mod 2025 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	1.93%				1.93% 12/20/2024
<b>Great Gray Trust Capital Group 2030 Target Date Fund</b> Category: Target-Date 2030 Benchmark: Morningstar Lifetime Mod 2030 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	0.99%				0.80% 12/20/2024
<b>Great Gray Trust Capital Group 2035 Target Date Fund</b> Category: Target-Date 2035 Benchmark: Morningstar Lifetime Mod 2035 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	0.31%				0.06% 12/20/2024
<b>Great Gray Trust Capital Group 2040 Target Date Fund</b> Category: Target-Date 2040 Benchmark: Morningstar Lifetime Mod 2040 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	-0.76%				-1.13% 12/20/2024
<b>Great Gray Trust Capital Group 2045 Target Date Fund</b> Category: Target-Date 2045 Benchmark: Morningstar Lifetime Mod 2045 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	-1.12%				-1.48% 12/20/2024
<b>Great Gray Trust Capital Group 2050 Target Date Fund</b>	3/31/25	-1.41%				-1.83%

	As Of	Year to Date	Last 12 Months	Last 5 Years	Last 10 Years	Since Inception
Category: Target-Date 2050 Benchmark: Morningstar Lifetime Mod 2050 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>						12/20/2024
Great Gray Capital Group 2055 Target Date Fund Category: Target-Date 2055 Benchmark: Morningstar Lifetime Mod 2055 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	-1.83%				-2.24% 12/20/2024
Great Gray Trust Capital Group 2060 Target Date Fund Category: Target-Date 2060 Benchmark: Morningstar Lifetime Mod 2060 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	-1.94%				-2.41% 12/20/2024
Great Gray Trust Capital Group 2065 Target Date Fund Category: Target-Date 2065+ Benchmark: Morningstar Lifetime Mod 2060 TR USD Website: <a href="https://go.greatgray.com/fact-sheet">https://go.greatgray.com/fact-sheet</a>	3/31/25	-1.94%				-2.41% 12/20/2024

**Fee and Expense Information**

This table shows fee and expense information for the variable return investments listed above. The Total Annual Operating Expenses columns are expenses that reduce the rate of return of the investment option. The Shareholder Fees and Restrictions column includes fees that you may incur in addition to the Total Annual Operating Expenses as well as any restrictions you may have when investing in that option.

	Total Annual Operating Expenses		Shareholder Fees and Restrictions
	As a %	Per \$1000	
<b>Conservative</b>			
Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J Category: Stable Value	0.48%	\$4.81	The participants will incur trustee fees, contract charges, and other operating expenses related to the Fund. Other operating expenses may include, but are not limited to, audit expenses, custody service fees, tax form preparation expenses, legal and other fees. All fees and expenses will be reimbursed from the Fund when they are incurred. Any expenses incurred in connection with the investment and reinvestment of Fund assets including without limitation, any transfer agency fees, brokerage commissions and expenses, will be charged against the Fund. The participants in the Fund will also incur expenses charged pursuant to the underlying group annuity contract, which include investment management fees, custody fees, evaluation fees, and wrap fees (the "Acquired Fund Fees and Expenses").
<b>Moderately Conservative</b>			
Dodge & Cox Global Bond Fund Class X (DOXLX) Category: Global Bond *Net expense is 0.37% and \$3.70 per \$1000 due to fee waiver	0.46% *	\$4.60	
Dodge & Cox Income Fund Class X (DOXIX) Category: Intermediate Core-Plus Bond *Net expense is 0.33% and \$3.30 per \$1000 due to fee waiver	0.36% *	\$3.60	
Vanguard Short-Term Investment-Grade Fund Admiral Shares (VFSUX) Category: Short-Term Bond	0.09%	\$0.90	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.
<b>Moderate</b>			
PGIM High Yield Bond Fund CIT Fee Class R Category: High Yield Bond	0.35%	\$3.50	
American Funds American Balanced Fund Class R-6 (RLBGX) Category: Moderate Allocation	0.25%	\$2.50	Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.

	Total Annual Operating Expenses		Shareholder Fees and Restrictions
	As a %	Per \$1000	
Vanguard Wellesley Income Fund Admiral Shares (VWIAIX) Category: Moderately Conservative Allocation	0.16%	\$1.60	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.
<b>Moderately Aggressive</b>			
First Eagle Global Fund Class R6 (FEGRX) Category: Global Moderately Aggressive Allocation	0.79%	\$7.90	
Fidelity 500 Index Fund (FXAIX) Category: Large Blend	0.02%	\$0.15	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.
Vanguard Equity-Income Fund Admiral Shares (VEIRX) Category: Large Value	0.18%	\$1.80	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.
<b>Aggressive</b>			
SPDR Gold MiniShares (GLDM) Category: Commodities Focused	0.10%	\$1.00	
American Funds New World Fund Class R-6 (RNWGX) Category: Diversified Emerging Mkts	0.57%	\$5.70	Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
MFS International Diversification Fund Class R6 (MDIZX) Category: Foreign Large Blend *Net expense is 0.73% and \$7.30 per \$1000 due to fee waiver	0.75% *	\$7.50	
Large Cap Growth Fund II CL R1 Category: Global Large-Stock Growth	0.38%	\$3.75	
Fidelity Extended Market Index Fund (FSMAX) Category: Mid-Cap Blend	0.04%	\$0.35	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.
Fidelity Mid Cap Index Fund (FSMDX) Category: Mid-Cap Blend	0.03%	\$0.25	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.
MFS Mid Cap Growth Fund CI 2W (WMGAAX) Category: Mid-Cap Growth	0.56%	\$5.60	
Mid Cap Value Fund Fee CI R1 Category: Mid-Cap Value	0.47%	\$4.65	
Vanguard Real Estate Index Fund Admiral Shares (VGSIX) Category: Real Estate	0.13%	\$1.30	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.
Fidelity Small Cap Index Fund (FSSNX) Category: Small Blend	0.03%	\$0.25	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.
Janus Henderson Triton Fund Class N (JGMNX) Category: Small Growth	0.66%	\$6.60	The Fund's 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.

	Total Annual Operating Expenses		Shareholder Fees and Restrictions
	As a %	Per \$1000	
Vanguard Small Cap Value Index Fund Admiral Shares (VSIAX) Category: Small Value	0.07%	\$0.70	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.

Target Date			
Great Gray Trust Capital Group 2010 Target Date Fund Category: Target-Date 2000-2010 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2015 Target Date Fund Category: Target-Date 2015 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2020 Target Date Fund Category: Target-Date 2020 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2025 Target Date Fund Category: Target-Date 2025 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2030 Target Date Fund Category: Target-Date 2030 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2035 Target Date Fund Category: Target-Date 2035 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2040 Target Date Fund Category: Target-Date 2040 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2045 Target Date Fund Category: Target-Date 2045 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2050 Target Date Fund Category: Target-Date 2050 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2055 Target Date Fund Category: Target-Date 2055 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2060 Target Date Fund Category: Target-Date 2060 *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	
Great Gray Trust Capital Group 2065 Target Date Fund Category: Target-Date 2065+ *Net expense is 0.30% and \$3.00 per \$1000 due to fee waiver	0.36% *	\$3.60	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Website 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.