

## ANNUAL DISCLOSURES FOR PARTICIPANT-DIRECTED INDIVIDUAL ACCOUNT PLAN

The following information is intended to give you notice of certain provisions of your 401(k) Plan that will apply for the plan year beginning 2018.

### Investment Instructions

The Plan lets you invest your account in a number of different investment funds. Unless you choose a different investment fund(s), your Plan account will be invested in accounts selected by the Plan.

You can change how your Plan account is invested, among the Plan's offered investment funds, by completing a new Investment Election Form online at [www.afradvice.com](http://www.afradvice.com)

The following limits apply to your ability to provide investment instructions: None. However, mutual funds may have short term trading fees that should be considered before making changes.

### Voting Rights

You may not direct the Trustee as to the exercise of voting rights with respect to any Trust Fund Investment.

### Investment Managers

Access Financial Resources, Inc.

### Brokerage Accounts

The Plan Administrator may also permit the Trustee to establish self-directed brokerage accounts on your behalf.

### Fees

Your account may be charged for some or all of the costs and expenses of operating the Plan. Such expenses include the following:

- The Plan will charge all Participants a quarterly fee for investment services. This fee is based on an asset management schedule that includes several breakpoints. The total plan assets are combined for purposes of reaching breakpoints for all participants.
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- The Plan will charge the affected Participant for the expenses of receiving a distribution following termination of employment in the following manner: \$125 will be charged for a distribution after Termination of Employment. An administrative processing fee will be charged to eliminate certain small Account distributions.
- The Plan will charge the affected Participant for the expenses of determining required minimum distributions in the following manner: \$125 will be charged for a determination of a required minimum distribution (including such distribution).

- The Plan will charge the affected Participant for the expenses of receiving a hardship withdrawal in the following manner: \$125 will be charged for a hardship withdrawal.
- The Plan will charge the affected Participant for the expenses of receiving an in-service withdrawal other than hardship in the following manner: \$125 will be charged for an in-service withdrawal (other than a hardship withdrawal).
- The Plan will charge the affected Participant for the expenses of processing a domestic relations order in the following manner: \$150 per hour will be charged for a QDRO determination (including a QDRO distribution).
- The Plan will charge the affected Participant for the expenses of operating the Plan in the following manner: All expenses permitted to be charged to participants.
- The Plan will charge all Participants for the expenses of establishing a brokerage account in the following manner: \$15 per account per quarter will be charged for a brokerage account option in a Participant direction of investment.
- The Plan will charge the affected Participant for the expenses of the calculation of benefits, including the determination of substantially equal payments, will be charged. Asset management fee - see advisors' contract Amendments - minimum fee \$150 all other services \$75 per hour (if applicable to the Participant) in the following manner: \$125 per hour will be charged for the calculation of benefits, including the determination of substantially equal payments. Asset management fee - see advisors' contract Amendments - minimum fee \$150 all other services \$75 per hour.
- The Plan will charge the affected Participant an initial loan processing fee if you obtain a loan. The loan processing fee is \$125 and an ongoing loan maintenance fee of the annual maintenance fee for any outstanding loan is \$50.

The fees listed above are subject to change. Please check with the Plan Administrator to be sure you have a current fee listing.

## ADVISORS PLAN ADMINISTRATORS, LLC - SERVICE AGREEMENT

This SERVICE AGREEMENT ("Agreement") is entered into by the parties – Employer, Plan Trustee(s) and Advisors Plan Administrators, LLC ("APA") – each as identified by the adoption agreement or by the attached signature page. The Employer has adopted a qualified retirement plan under Internal Revenue Code Section 401 (the "Plan"). The Employer has appointed the Trustee according to the terms of the Plan. The Employer and Trustee wish to enter into this Agreement where APA will provide specific services for the Plan as outlined below and on the attached Addendum for the fees specified in the Fee Schedule.

**DESCRIPTION OF SERVICES.** To the extent Employer requests any of the services provided by APA, and to the extent accepted by APA, APA will provide plan administrative services and recordkeeping functions under Employer's direction and as required under the terms of the Plan's legal document(s). To that end, services may include:

### Establish New Plan

- Assisting Employer with plan design.
- Providing a completed volume submitter plan document.
- Preparing sample consent document for the Employer to adopt the plan.
- Preparing and processing IRS Form SS-4 to request a federal tax ID for the Plan's trust, if required or requested.
- Providing Summary Plan Description, enrollment, and administrative forms for plan participants, if required or requested, to be distributed by the Employer.
- Preparing and submitting documentation required for IRS Letter of Determination, if required or requested.

### Takeover/Conversion Plan

- Reviewing current plan documents, administration, and recordkeeping operations.
- Restating existing plan document using current APA document to incorporate requested and required changes.
- Preparing and submitting documentation required for IRS Letter of Determination, if required or requested.
- Assisting Trustees with administrative matters associated with transfer of plan, as required.
- Preparing a Blackout Notice for plans moving their administration to APA.
- Providing the Summary Plan Description, enrollment, and administrative forms for plan participants, if required or requested, to be distributed by the Employer.

### Administrative Services

- Reviewing census reports and assisting Employer with determining the status of each employee, which may include eligibility for Plan participation, credited and vesting service, eligibility for benefit payments, and key employee and highly compensation employee designations.
- Assisting Employer with calculating the required, discretionary, and maximum deductible employer contribution amounts for the plan year.
- Assisting Employer with allocating employer contributions and available forfeitures.
- Assisting with annual compliance testing (including §401(k), §401(m) discrimination testing, §410(b) coverage testing, §415 annual additions limit for each participant, §402(g) maximum deferral limits for each participant, §401(a)(4) general nondiscrimination testing for cross-tested allocations, and §416 top heavy requirements), to the extent applicable, and communicate the results to the Employer for further direction.
- Assisting Employer with making the necessary corrections for testing failures as provided by the plan, subject to Employer approval.
- Assisting Employer with determining the appropriate level of required Fidelity bond.

### Asset Reconciliation Services

- Analyzing plan transactions to reconcile beginning of plan year asset values to end of year values.
- Assisting Employer with preparing an Annual Statement of Plan Assets and an Annual Income Statement from data provided by Employer and/or the plan's investment custodians/managers.

### Distributions and Loans

- Assisting Employer with calculating vested benefits.
- Assisting Employer with providing participants with necessary distribution election as required.
- Assisting Employer with preparing appropriate loan amortization schedule and promissory note as required.
- Assisting Employer with maintaining Individual participant's amounts available for hardship distributions and loans.
- Assisting Employer with reconciling participant loans to amortization schedules and allocating interest to participant's account.
- Assisting Employer with Qualified Domestic Relations Order (QDRO) reviews.
- Assisting Employer with calculating Required Minimum Distributions.

### Reporting and Disclosure to Participants

- Assisting Employer with preparing periodic annual statements of benefits/vested benefits based on all posted transactions, unless participant statements are provided by plan's Investment provider.
- Assisting Employer with providing an annual list of plan assets to comply with Pension Protection Act (PPA).
- Assisting Employer with preparing a Summary Annual Report based on Form 5500 Information.
- Assisting Employer with preparing the required annual notices for Safe Harbor/Qualified Default Investment Account/Automatic Enrollment/PPA Funding as required.
- Assisting Employer with providing IRS Form 1099-R for amounts distributed during the year unless provided by plan's investment provider.

### Form 5500 Preparation and Filing

- Assisting Employer with preparing Form 5500 and required schedules for their review and correction.
- Assisting Employer with the electronic submission of Form 5500.
- Assisting the plan's auditors in preparation of audited financial statements as required.
- Assisting Employer with DOL EFAST credentialing.

### Plan Document Maintenance

- Assisting Employer with IRS required amendments.
- Assisting Employer with an Employer requested amendments.
- Assisting Employer with preparing and submitting documentation required for IRS Letter of Determination.
- Assisting Employer with providing Summary Plan Description (SPD) and required administrative

forms.

- Assisting Employer with providing Summary of Material Modifications to the SPD.

### Plan Termination

- Assisting Employer with consent documentation for Employer's termination action.
- Assisting Employer with a Notice of Plan Termination for distribution to plan participants, if required.
- Assisting Employer with the Final asset reconciliation.
- Assisting Employer with the Final participants' account valuation report.
- Assisting Employer with the Final Form 5500 and related schedules.

### Plan Transfer to New Service Provider

- Assisting Employer with preparing a final participant account balance report.

**EMPLOYER RESPONSIVITIES.** The Employer is the Plan Administrator and makes all discretionary decisions with respect to the plan. APA does not exercise discretion with respect to plan administration and is not a fiduciary with respect to the plan, its participants and beneficiaries, or the Employer. In addition, Employer agrees that:

- Employer will provide all required information to APA with respect to a plan year not later than the first day of the third month following the end of the plan year.
- Employer will provide census and payroll information for all employees of the Employer which includes, but is not limited to, employee - hires, terminations, deaths, leaves of absence, hours worked, payroll periods, payroll compensation, deferral contributions, match contributions, loan payments and information - employer matching contribution information, and information as to which deferral and loan contributions were late.
- Employer will cause each brokerage account maintained by the Plan to provide a third-party copy of each monthly brokerage statement to APA.
- Employer will provide all asset information required for the proper accounting of the Plan's assets.
- Employer will provide any additional information requested for proper completion of Form 5500.
- Employer will review the Form 5500 package information provided by APA and will be responsible for filing the appropriate filings with the IRS and Department of Labor (as required by law).
- Employer will distribute Participant Information, Notices, Enrollment Forms, and Account Statements, Summary Plan Descriptions, Summary Annual Reports, etc. as provided.
- Employer is responsible for the adoption of mandatory Plan Document amendments and/or restatements required by law.
- Employer is responsible for the Plan's and any fiduciary's (including the Trustees') compliance with the IRS Code and ERISA, including all applicable IRS and DOL regulations.
- Employer will provide APA with the answers, in writing, to Part II of Form 5500 Schedule I, to the extent applicable. In the event Employer fails to provide APA with answers, in writing, to Part II's questions, then Employer understands that Part II's questions (a.) through (j.) and (l.) through (m.) will be defaulted to NO, and (k.) will be defaulted to YES.
- Employer will maintain appropriate level of Fiduciary bond and provide a copy to APA.

**APA DISCLAIMER.** APA will rely upon the completeness and accuracy of information supplies by the Employer, its employees, agents, and representatives. APA will not have any duty to verify the accuracy of the information supplied.

**INDEMNIFICATION BY EMPLOYER.** Employer agrees that APA shall not be liable for any claims, fines, or penalties, which arises from Employer's failure to respond, direct, or to timely and accurately provide all information necessary to complete an administration service offered by APA. Employer will indemnify APA against any claim, fines, or penalties associated with Employer's failure to respond, direct, or to timely and accurately provide any information necessary to complete an administration service. Moreover, Employer will indemnify APA against any claim, fines, or penalties associated with Employer's failure to review and report any corrections in writing to APA.

**CONFIDENTIALITY.** None of the information or data that the Employer or plan participants provide APA will be disclosed to any unaffiliated firm, person or entity without the prior consent of the Employer beyond the scope required for APA to fulfill its duties pursuant to this Agreement or unless such disclosure is required by law.

**TERM OF AGREEMENT.** This Agreement shall cover services for the plan year indicated on the signature page, or for the plan year for which W2s were provided by or on behalf of Employer to APA, or for the plan year where the Employer responded by any means to APA's census request of information, or by the Employer logging on to our 5500-filing secure website for purpose of review and/or filing Form 5500. If there has not been a termination of this Agreement or modification of the terms, excluding amending the fee schedule from time to time as provided below, then this Agreement shall thereafter continue for each subsequent plan year until terminated or modified with 30 days' notice. APA shall have no responsibility with respect to any plan year APA did not provided services to the Plan.

**FEES.** The applicable Fee Schedule is attached, but may be amended from time to time with notice. Employer agrees that upon receipt of notice, which may be accomplished through electronic means, that such amendment shall be effective immediately without signature from Employer or APA. The Employer understands that the APA's fee may differ from fees charged by other third-party administrators for like services; moreover, Employer understands that APA's fee is in addition to any other provider such as a Planner Fee, Asset Based Fee, and Retainer Fee, etc. The Employer further agrees that any IRS user fees charged separately by the IRS will be paid by the Employer to APA immediately upon written request. Should Employer request services in addition to the services outlined, then such services will be provided at our standard hourly rates. Upon request, we will quote you an estimate of our fees for the project.

**TERMS AND CONDITIONS.** One-Fourth (1/4th) of the base fee is due as of the first day of the initial plan year. Subsequent invoices for this amount may be generated quarterly until the work is complete and a final invoice is prepared. Employer authorizes and directs investment adviser/custodian to automatically debit each fee payable herein from the trustee's individual account or prorate the fee among all existing accounts (Account whether one or more) and pay it to APA. If the account(s) does not maintain a sufficient cash (or money market) balance to cover the fees, then employer directs investment advisers/custodian to liquidate holdings in an amount sufficient to cover such fees. Billings not automatically debited become delinquent if not paid within 30 days of the invoice date and the Employer authorizes the automatic debiting of the fee(s) as provide above. If billings are past due more than 30 days, APA may stop all work until your account is brought current. Employer acknowledges and agrees that APA is not required to continue work in the event of Employer's failure to pay on a timely basis for services rendered as required by this Agreement. Employer further acknowledges and agrees that in the event APA stops work because of Employer's failure to pay on a timely basis for services rendered as required by this Agreement, APA shall not be liable to Employer for any claims, fines, or penalties that occur because we have stopped our services or because Employer has breached said duties under this Agreement. Delinquent invoices will be subject to a 1% monthly service charge.

**Advisors Plan Administrator, LLC**  
**Fee Schedule**  
Effective 12-1-2016

**Annual Administration and Record keeping Fees**

**Single Participant Plan** \$550 Annually  
(individual and spouse only)

**Defined Contribution Plan Fee Per Quarter (Bill Annually in Areas)**

\$375	2 to 5 participants
\$475	6 to 10 participants
\$575	11 to 15 participants
\$675	16 to 20 participants
\$775	21 to 25 participants
Quoted	Above 25 participants

**Additional Fees - Plan Installation, Restatement Fees, and Amendments**

New or Takeover Defined Contribution Plan	\$1,000.00
Termination of Plan	\$1,000.00
Re-stated Defined Contribution Plan	\$1,000.00
Interim IRS Amendment	\$200.00 (per occurrence)
Client Request Amendment	\$200.00 (per occurrence)
Accounts Held Outside of Fidelity Investments	\$300.00 (per account)
Non-Qualified Holding	\$150.00 (per non-qualified holding)

**Additional Fees**

- \$15 per quarter for participant self-directed brokerage accounts (payable by participant if sufficient balance; otherwise, payable in accordance with plan terms; in addition to annual administration fee)
- \$125 per rollover into the plan (payable by participant if sufficient balance; otherwise, payable in accordance with plan terms; in addition to annual administration fee)
- \$125 per lump-sum distribution (payable by participant if sufficient balance; otherwise, payable in accordance with plan terms; in addition to annual administration fee)
- \$125 per loan (payable by participant if sufficient balance; otherwise, payable in accordance with plan terms; in addition to annual administration fee)
- \$50 per year per loan for administration of loans outstanding (payable by participant if sufficient balance; otherwise, payable in accordance with plan terms; in addition to annual administration fee)
- \$150 per hour for trust accounting services (chg after 2 hours) per plan (payable in accordance with plan terms; in addition to annual administration fee)
- \$150 per hour for research (payable in accordance with plan terms; in addition to annual administration fee)
- Plan Termination Services/Filing with IRS/DOL \$2,000 for filing, plus \$125 per hour (payable in accordance with plan terms; in addition to annual administration fee)
- Profit Sharing Allocation \$250 - \$450 (payable in accordance with plan terms; in addition to annual administration fee)
- Year-End 401k Testing \$200 (payable in accordance with plan terms; in addition to annual administration fee)
- Rush Fee (plan data not received within 30 days of Form 5500 due date, including extension – Maximum 25% of Total Fee (payable in accordance with plan terms; in addition to annual administration fee)
- IRS/DOL Audit services: Minimum Fee of \$750.00 for providing line items information requests. All other audit services are at \$150 per hour.
- All other services \$150 per hour or as may be agreed to by Employer and APA (payable in accordance with plan terms; in addition to annual administration fee)

Access Financial Resources, Inc.  
Notice of Eligible Investment Advice Arrangement

- Roles of interested parties
  - Access Financial Resources, Inc. (AFR) makes Individual Brokerage Accounts available at Fidelity Investments.
    - Investment advice is available to you through your advisor at AFR.
    - Fidelity Investments is the Custodian; they do not recommend any investments as they merely hold the funds.
  - Advisor's Plan Administrators, LLC (APA) is the record keeper for your 401(k) Plan. They are responsible for preparing the plan tax return and annual report, preparing participant loan and distribution paperwork, and calculating Profit Sharing, Match, and Vesting amounts for each participant in the plan.
- Performance
  - To the extent required, specific information related to the past performance and historical rates of return of the investment options available under the plan have been provided (and/or made available) to you by AFR, Fidelity Investments, and/or Yahoo Finance, as well as others. You have an Individual Brokerage Account. You can purchase most securities in this type of account. Past performance is available through many providers such as Fidelity.com, Yahoo Finance, etc.
- Fees
  - AFR is compensated by either you, the employer or both.
    - Asset Based Fee – See chart to Annual Disclosures for Participant Directed Account Plan
    - Retainer – See Agreement
  - APA
    - Quarterly Fee per account - \$15.00
    - Annual Fee – Usually paid by Employer; if not, then may be prorated to plan participants
    - Loan Fee – Only if you take out a loan
    - Account Distribution/Termination Fee – Only if you terminate your account
  - Fidelity Investments charges commissions on purchases and sales of securities. Many Mutual Funds are available with no commission. Stocks and ETF's usually have a fee of up to \$10.95 to buy and sell.
  - Third party fees
    - AFR and APA do not accept any third party fees
- Material Affiliation or Material Contractual Relationships
  - AFR and APA do not have any Material Affiliation or Material Contractual Relationships with any securities we recommend.
- Participant and Beneficiary Information
  - AFR does not disclose any personal information about Participants or their Beneficiaries except as necessary to facilitate your investment elections and instructions unless required to by court order.
  - AFR uses information provided by you to help make investment elections and 401(k) Savings Agreement choices as we work together to construct your portfolio.
- Types of Services
  - AFR provides Investment Education, Asset Allocation, and limited Financial Planning to participants in the plan.
- Fiduciary Status
  - AFR acts in your best interest. We are not here to sell securities. We offer advice. Our goal is to help you make informed decisions about your investments and how they fit with your retirement goals.
- Other Advisors
  - If you would like advice from an outside adviser, you may hire anyone you like at your expense. Advice from other advisers that are not affiliated with this plan or AFR.

## **Access Financial Resources, Inc. Fiduciary Adviser Disclosure**

This document contains important information about Access Financial Resources, Inc. (AFR) and how it is compensated for the investment advice provided to you. You should carefully consider this information in your evaluation of that advice. AFR has been selected to provide investment advisory services for your 401(k) Plan. AFR will be providing these services as a fiduciary under the Employee Retirement Income Security Act (ERISA). AFR, therefore, must act prudently and with only your interest in mind when providing you recommendations on how to invest your retirement assets.

### **Compensation of the Fiduciary Adviser and Related Parties**

AFR is compensated by the plan for the advice it provides. This compensation is either a retainer or asset based fee. The compensation is either paid by you with a check or you will see it deducted on your statement. However, AFR is not compensated on the basis of the investment(s) selected by you.

When AFR recommends that you invest your assets in an investment and you follow that advice, then AFR will not receive compensation from the investment fund based on the amount you invest. Specific information concerning the fees and other charges of each investment is available from Fidelity.com, Yahoo Finance, etc. This information should be reviewed carefully before you make an investment decision.

When AFR recommends that you take an IRA rollover or other distribution from the plan, or recommends how those assets should subsequently be invested, you have the option to hire AFR separately to provide investment advice. Should you hire AFR, then it will receive compensation under the new contract. This compensation is either a retainer or asset based fee. The compensation is either paid by you with a check or you will see it deducted on your statement. However, AFR is not compensated on the basis of the investment(s) selected by you. As always, all recommendations should be reviewed carefully by you before a decision to take a distribution is made.

### **Consider Impact of Compensation on Advice**

The compensation that AFR receives for providing investment advice on accounts, like yours, is a significant source of revenue. Again, however, AFR is not compensated on the basis of the investment(s) selected by you. You should carefully consider the impact of any such compensation in your evaluation of the investment advice that AFR provides to you. However, at your own expense you may personally arrange for advice by another adviser of your choice that may have no material affiliation with and/or receive no compensation in direct connection with the investment funds or products offered under the plan.

### **Investment Returns**

While investment-related fees and expenses are important in making informed investment decisions, it is also important to consider additional information about your investment options, such as performance, investment strategies and risks. To the extent required, specific information related to the past performance and historical rates of return of the investment options available under the plan have been provided (and/or made available) to you by AFR, Fidelity Investments, and/or Yahoo Finance, as well as others. Note that investment returns vary over time and past performance does not guarantee how your investment will perform in the future. To that end, any investment you choose, or any investment we recommend, could lose money.

### **Parties Participating in Development of Advice Program or Selection of Investment Options**

AFR has developed a short list of investments to choose from, but the investment choices in your account are extensive. Your account is an Individual Brokerage Account. You can purchase most securities in this type of account such as mutual funds, exchange traded funds (ETFs), certificates of deposit, stocks, and bonds, etc. Many mutual funds can be purchased at no-load, no-transaction fee; however, some mutual fund share classes do have loads and transaction fees associated with them. Stocks and ETF's have trading fees when you Buy and Sell the shares. The cost to trade shares is usually \$10.95, but it may be more in the case of large share transactions. As always, you are welcome to work with one of our team of advisors to develop a portfolio to fit your individual needs.

## Use of Personal Information

AFR is committed to safeguarding the confidential information of its clients. To that end, we hold all personal information provided to our firm in the strictest confidence. These records include all personal identifiable information that is collected from you or received from third parties in connection with any of the financial services provided through your advisor. We will not disclose information to non-affiliated third parties, except as required or permitted by law. If we were to anticipate an adverse material change in firm policy, we will provide you with notice before we implement the change in policy. As you know, we use health and financial information that you provide us to help you meet your personal financial goals, while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to your personal information is listed below.

1. We limit staff and agent access to information only to those who have a business or professional reason for knowing, only to non-affiliated parties as required or permitted by law. For example, federal regulations permit us to share a limited amount of information about you:
  - when required to execute transactions for your account or otherwise provide services that you have requested (this includes communicating with your trustee, accountant, third-party administrator, or lawyer who is acting in a fiduciary capacity on your behalf);
  - when you have specifically authorized us to do so in writing;
  - to provide information to agencies assessing our firm's compliance with industry standards, and to our attorneys, accountants, and auditors;
  - to respond to a regulator's examination of our firm; or
  - to comply with a civil, criminal, or regulatory investigation by federal, state or local authorities.
2. We strive to maintain a secure office and computer environment to ensure that your personal information is not placed at risk. The AFR location maintains its hard copy and/or electronic books and records at 3621 NW 63rd, Oklahoma City, OK 73116 for the first 2 years. Thereafter, such file may be maintained in storage. The AFR location backs up its paper records by scanning them into Worldox software and backing them up on external hard drives and online backup. The AFR location backs up its electronic records daily by external hard drive, and online backup. The Capstone location maintains its hard copy books and records and its electronic records at 13919 Quail Pointe Dr., Oklahoma City, OK 73134. The Capstone hard copies are located and stored at their site for current and previous years. The Capstone location backs up its electronic records daily using tape drive. Both locations keep a copy of their backup with an employee at their personal residences.
3. The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, and information about transactions between you and third parties.
4. We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.
5. Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws. After this required period of record retention, all such information will be destroyed.

Should you have any questions about our privacy statement or wish to opt out of a particular method regarding how we use or store your information, then please write to Access Financial Resources, Inc., Attn: Compliance Department, 3621 NW 63rd, Oklahoma City, OK 73116 or call (405) 848-9826.

## Retirement Plan Investment Model Comparative Chart

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information (including a free paper copy) about your investment options, you can go to the specific Internet Web site address shown below or you can contact Access Financial Resources, Inc. at 405-848-9826 and 3621 NW 63rd Street, Suite A-1, Oklahoma City, OK 73116.

### Variable Return Investments - as of 10/31/2017

Below focuses on the performance of investment options that do not have a fixed or stated rate of return. It 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 Fund's Web site.

Fund Name	Ticker	Morningstar Category	Total Ret 1 Yr (Mo-End)	Total Ret Annizd 3 Yr (Mo-End)	Total Ret Annizd 10 Yr (Mo-End)	Total Ret Annizd 15 Yr (Mo-End)	Morningstar Assigned Benchmark	Firm Web Address
<b>Fidelity Cash Reserves</b>	FDRXX	Money Market	0.49%	0.19%	0.47%	1.26%	USTREAS Treasury Bill Auction Average 3 Month	<a href="http://www.fidelity.com">www.fidelity.com</a>
<i>Benchmark</i>			0.84%	0.38%	0.38%	1.26%		
<b>Virtus SEIX US GovSec Ultra-Shrt Bd I</b>	SIGVX	Short Government	1.14%	0.58%	1.66%	2.13%	Barclays US Aggregate Bond TR USD	<a href="http://www.ridgeworth.com">www.ridgeworth.com</a>
<i>Benchmark</i>			3.35%	2.36%	4.06%	4.26%		
<b>Fidelity Advisor Total Bond Z</b>	FBKWX	Intermediate-Term Bond	4.52%	3.19%	4.95%	n/a	Barclays US Agg Bond TR USD	<a href="http://www.advisor.fidelity.com">www.advisor.fidelity.com</a>
<i>Benchmark</i>			3.35%	2.36%	4.06%	4.26%		
<b>First Eagle Global I</b>	SGIIX	World Allocation	12.44%	6.62%	6.87%	11.34%	Morningstar Moderate Target Risk TR USD	<a href="http://www.firsteaglefunds.com">www.firsteaglefunds.com</a>
<i>Benchmark</i>			14.34%	6.00%	5.85%	7.72%		
<b>American Funds Capital Inc Bldr F-1</b>	CIBFX	World Allocation	14.59%	4.53%	4.35%	7.74%	Morningstar Moderate Target Risk TR USD	<a href="http://www.americanfunds.com">www.americanfunds.com</a>
<i>Benchmark</i>			14.34%	6.00%	5.85%	7.72%		
<b>Fidelity® 500 Index Fund Premium</b>	FUSVX	US Large Blend	20.60%	10.25%	8.55%	n/a	S&P 500 TR USD	<a href="http://www.fidelity.com">www.fidelity.com</a>
<i>Benchmark</i>			20.64%	10.28%	8.58%	9.28%		
<b>Fidelity® Small Cap Index Premium</b>	FSSVX	US Small Blend	16.57%	10.77%	n/a	n/a	S&P 500 TR USD	<a href="http://www.fidelity.com">www.fidelity.com</a>
<i>Benchmark</i>			20.64%	10.28%	8.58%	9.28%		
<b>Fidelity Low-Priced Stock</b>	FLPSX	Mid-Cap Value	17.57%	8.16%	9.11%	11.52%	S&P 500 TR USD	<a href="http://www.fidelity.com">www.fidelity.com</a>
<i>Benchmark</i>			20.64%	10.28%	8.58%	9.28%		
<b>Oppenheimer Developing Markets</b>	ODVYX	Diversified Emerging Markets	24.91%	3.72%	3.66%	15.45%	MSCI ACWI Ex USA NR USD	<a href="http://www.openheimerfunds.com">www.openheimerfunds.com</a>
<i>Benchmark</i>			23.64%	5.71%	0.92%	6.55%		

### Fee and Expense Information - as of 10/31/2017

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

Name	Ticker	Expense Ratio %	Expense Ratio Per \$1000	Max Front Load	Deferred Load	Redemption Fee
<b>Fidelity Cash Reserves</b>	FDRXX	0.35%	\$ 3.50	None	None	None
<b>Virtus SEIX US GovSec Ultra-Shrt Bd I</b>	SIGVX	0.42%	\$ 4.20	waived	None	None
<b>Fidelity Advisor Total Bond Z</b>	FBKWX	0.36%	\$ 3.60	None	None	None
<b>First Eagle Global I</b>	SGIIX	0.84%	\$ 8.40	waived	None	None
<b>American Funds Capital Inc Bldr F-1</b>	CIBFX	0.67%	\$ 6.70	None	None	None
<b>Fidelity® 500 Index Fund Premium</b>	FUSVX	0.04%	\$ 0.40	None	None	None
<b>Fidelity® Small Cap Index Premium</b>	FSSVX	0.05%	\$ 0.50	None	None	None
<b>Fidelity Low-Priced Stock</b>	FLPSX	0.68%	\$ 6.80	None	None	None
<b>Oppenheimer Developing Market A</b>	ODVYX	1.07%	\$ 10.70	waived	None	None

Please visit the link below 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.  
<http://www.morningstar.com/InvGlossary?Custid=&CLogin=&CType=&CName=>



## NOTICE OF MULTIPLE STATEMENTS

This Notice of Multiple Statements is furnished to advise you that more than one statement or source for benefit information may be combined to provide you with the information on your benefit in your 401(k) Plan. The following indicates how benefit information could be provided to you.

1. **Website/Electronic Data** – Participants can request online access to their account at no additional cost.
2. **Participant statements/ records** – Types of records for their account:
  - a. Fidelity statements – monthly
  - b. Quarterly statements from Advisors Plan Administrators, LLC – shows vested balance, balance by source, etc.
  - c. Trade confirmations/ notices – when a trade is placed in your account, Fidelity will send a notice to the address of record.
3. **Account Balance** – Fidelity sends out a monthly statement to give you the balance in the account. However, Fidelity will not show any personal 401k loans or non-qualified holdings in the account, so these amounts would need to be added back into the balance.
4. **Vesting** – Summary plan description or annual safe harbor notice will give you the vesting schedule for your plan.
5. **Permitted Disparity** - Method of computing and allocating non-elective contributions under an employer sponsored plan, where the allocation method results in participants with compensation above the integration level receiving a higher percentage of contribution, if applicable to your plan.
6. **Value of Assets** – the monthly Fidelity statements will show an itemized value for each investment in your account.
7. **Self Direction** – Participants have the right to direct their investments. Participants can change their current investment allocation by completing new Investment Election Form online at [www.afradvice.com](http://www.afradvice.com). Participants have the right to change their investment allocation at any time, but may be subject to short term redemption fees.
8. **Diversification** - A risk management technique that mixes a wide variety of [investments](#) within a portfolio. The rationale behind this technique contends that a portfolio of different kinds of investments will, on average, yield higher returns and pose a lower risk than any individual investment found within the portfolio.
9. **DOL Website** - Additional investment and diversification information for a participant directed account can be accessed at the DOL website, [www.dol.gov/](http://www.dol.gov/).