

## 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 405-548-9826 and 3621 NW 63rd Street, Suite A-1, Oklahoma City, OK 73116.

### Variable Return Investments - as of 10/31/2019

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 Annmid 3 Yr (Mo-End)	Total Ret Annmid 5 Yr (Mo-End)	Total Ret Annmid 10 Yr (Mo-End)	Total Ret Annmid 15 Yr (Mo-End)	Morningstar Assigned Benchmark	Firm Web Address
Fidelity Cash Reserves Benchmark	FDRXX	Money Market	2.00% 2.29%	1.26% 1.65%	0.77% 1.05%	0.40% 0.56%	1.35% 1.38%	USTREAS Treasury Bill Auction Ave	<a href="http://www.fidelity.com">www.fidelity.com</a>
Virtus Sek US Govt Secs Ultr-Short Bd I Benchmark	SIGVX	Ultrashort Bond	2.45% 5.89%	1.72% 1.81%	1.17% 1.68%	1.19% 1.68%	2.22% 2.60%	Barclays US Agg Bond TR USD	<a href="http://www.virtus.com">www.virtus.com</a>
Fidelity Advisor® Total Bond Z Benchmark	FBKWX	Intermediate-Term Bond	11.18% 11.51%	3.81% 3.29%	3.77% 3.24%	4.63% 3.73%	4.69% 4.17%	Barclays US Agg Bond TR USD	<a href="http://www.fidelity.com">www.fidelity.com</a>
First Eagle Global I Benchmark	SGIIX	World Allocation	11.72% 12.45%	7.04% 8.55%	6.15% 6.02%	8.35% 7.81%	8.58% n/a	Morningstar Moderate Target Risk	<a href="http://www.firsteaglefunds.com">www.firsteaglefunds.com</a>
American Funds Capital Inc Bldr F-2 Benchmark	CAIFX	World Allocation	11.03% 12.45%	6.84% 8.55%	4.55% 6.02%	7.33% 7.81%	6.28% n/a	Morningstar Moderate Target Risk	<a href="http://www.americanfunds.com">www.americanfunds.com</a>
Fidelity® 500 Index Fund Benchmark	FXAIX	US Large Blend	14.32% 14.33%	14.90% 14.91%	10.77% 10.78%	13.68% 13.70%	9.03% 9.05%	S&P 500 TR USD	<a href="http://www.fidelity.com">www.fidelity.com</a>
Fidelity® NASDAQ Composite Index* Benchmark	FNCWX	US Large Growth	14.90% 14.33%	17.98% 14.91%	13.47% 14.91%	16.17% 13.70%	10.97% 9.05%	S&P 500 TR USD	<a href="http://www.fidelity.com">www.fidelity.com</a>
Fidelity® Small Cap Index Benchmark	FSNX	US Small Blend	5.04% 4.90%	11.13% 10.96%	7.57% 7.37%	n/a 12.27%	n/a 8.23%	Russell 2000	<a href="http://www.fidelity.com">www.fidelity.com</a>
Fidelity Low-Priced Stock Benchmark	FIPSX	Mid-Cap Value	6.91% 10.08%	9.63% 8.90%	6.49% 6.95%	11.64% 12.90%	9.02% 9.16%	Russell Mid Cap Value	<a href="http://www.fidelity.com">www.fidelity.com</a>
Invesco Oppenheimer Developing Market Y Benchmark	ODVYX	Diversified Emerging Markets	18.26% 11.27%	9.42% 8.07%	3.19% 3.82%	6.34% 4.94%	10.49% 5.66%	MSCI ACWI EX USA NR USD	<a href="http://www.oppenheimerfunds.com">www.oppenheimerfunds.com</a>

### Fee and Expense Information - as of 10/31/2019

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	Annual Rpt Net Expense Ratio %	Expense Ratio Per \$1,000	Max Front Load	Deferred Load	Redemption Fee
Fidelity Cash Reserves	FDRXX	0.38%	\$ 3.80	None	None	None
Virtus Sek US Govt Secs Ultr-Short Bd I	SIGVX	0.41%	\$ 4.10	None	None	None
Fidelity Advisor® Total Bond Z	FBKWX	0.36%	\$ 3.60	None	None	None
First Eagle Global I	SGIIX	0.84%	\$ 8.40	None	None	None
American Funds Capital Inc Bldr F-2	CAIFX	0.39%	\$ 3.90	None	None	None
Fidelity® 500 Index Fund	FXAIX	0.02%	\$ 0.02	None	None	None
Fidelity® NASDAQ Composite Index*	FNCWX	0.29%	\$ 2.90	None	None	None
Fidelity® Small Cap Index	FSNX	0.03%	\$ 0.30	None	None	None
Fidelity Low-Priced Stock	FIPSX	0.51%	\$ 5.10	None	None	None
Invesco Oppenheimer Developing Market Y	ODVYX	1.02%	\$ 10.20	None	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=>