

Notice of Investment Returns & Fee Comparison

194396-01 PSEB LLC 401(k) Savings Plan empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower Retirement at:

Empower Retirement
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-888-411-4015

SECTION	Document Summary
1	Investment Rate of Return Information - Shows investment return information for your Plan's investment options. It shows past performance and comparisons to the performance of a comparable benchmark over 1, 5 and 10 year periods or since inception if the investment option's inception date is less than 10 years.
2	Investment-Related Fees, Expense Information, and Transfer Restrictions - Shows fees and expenses associated with the investments in your Plan. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan related information and the General Administrative Services Expenses and Participant Elected Services Expenses tables. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a 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. In addition to the web addresses listed in the table, more information about the investments in your Plan including an investment option's principal risks is available on the participant website listed in the title.

Variable Return Investments								
Investment Option	Average Annual Total Return as of 10/31/2020				Benchmark** as of 10/31/2020			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Asset Allocation Model								
Custom Aggressive Target Date Income³	4.87%	6.39%	N/A	5.31%	5.37%	4.29%	N/A	4.23%
					Morningstar Lifetime Moderate Income TR			
Website not available.								

Investment Option	Average Annual Total Return as of 10/31/2020				Benchmark** as of 10/31/2020			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Custom Aggressive Target Date 2005³	5.00%	6.51%	N/A	5.46%	5.37%	4.29%	N/A	4.23%
Website not available.					Morningstar Lifetime Moderate Income TR			
Custom Aggressive Target Date 2010³	5.37%	6.89%	N/A	5.88%	5.05%	6.54%	N/A	5.45%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2015³	5.69%	7.55%	N/A	6.55%	4.98%	6.93%	N/A	5.80%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2020³	6.14%	8.10%	N/A	7.03%	4.55%	7.30%	N/A	6.12%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2025³	6.41%	8.51%	N/A	7.42%	3.69%	7.59%	N/A	6.36%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2030³	6.99%	9.06%	N/A	7.92%	2.51%	7.72%	N/A	6.45%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2035³	7.26%	9.37%	N/A	8.21%	1.39%	7.69%	N/A	6.38%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2040³	7.62%	9.56%	N/A	8.39%	0.72%	7.59%	N/A	6.24%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2045³	7.61%	9.58%	N/A	8.40%	0.46%	7.50%	N/A	6.11%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2050³	7.53%	9.53%	N/A	8.34%	0.34%	7.43%	N/A	6.00%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Aggressive Target Date 2055³	7.54%	9.60%	N/A	8.44%	0.34%	7.43%	N/A	6.00%
Website not available.					Morningstar Lifetime Allocation Aggressi			
Custom Moderate Target Date Income³	4.09%	5.36%	N/A	4.39%	5.37%	4.29%	N/A	4.23%
Website not available.					Morningstar Lifetime Moderate Income TR			
Custom Moderate Target Date 2005³	4.26%	5.67%	N/A	4.73%	5.37%	4.29%	N/A	4.23%
Website not available.					Morningstar Lifetime Moderate Income TR			
Custom Moderate Target Date 2010³	4.63%	5.98%	N/A	5.02%	10.65%	5.11%	N/A	4.81%
Website not available.					Morningstar Moderate 2010 TR USD			
Custom Moderate Target Date 2015³	4.90%	6.36%	N/A	5.41%	7.16%	5.97%	N/A	5.19%
Website not available.					Morningstar Lifetime Moderate 2015 TR US			
Custom Moderate Target Date 2020³	5.36%	6.99%	N/A	5.98%	8.34%	6.82%	N/A	5.55%
Website not available.					Morningstar Lifetime Moderate 2020 TR US			
Custom Moderate Target Date 2025³	5.97%	7.72%	N/A	6.64%	10.02%	7.87%	N/A	5.90%
Website not available.					Morningstar Lifetime Moderate 2025 TR US			

Investment Option	Average Annual Total Return as of 10/31/2020				Benchmark** as of 10/31/2020			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Custom Moderate Target Date 2030³	6.36%	8.35%	N/A	7.18%	12.15%	8.95%	N/A	6.18%
Website not available.					Morningstar Lifetime Moderate 2030 TR US			
Custom Moderate Target Date 2035³	6.92%	8.90%	N/A	7.74%	14.20%	9.75%	N/A	6.29%
Website not available.					Morningstar Lifetime Moderate 2035 TR US			
Custom Moderate Target Date 2040³	7.04%	9.09%	N/A	7.91%	15.60%	10.13%	N/A	6.24%
Website not available.					Morningstar Lifetime Moderate 2040 TR US			
Custom Moderate Target Date 2045³	7.18%	9.22%	N/A	8.04%	16.22%	10.20%	N/A	6.12%
Website not available.					Morningstar Lifetime Moderate 2045 TR US			
Custom Moderate Target Date 2050³	7.27%	9.28%	N/A	8.10%	16.39%	10.14%	N/A	6.00%
Website not available.					Morningstar Lifetime Moderate 2050 TR US			
Custom Moderate Target Date 2055³	7.39%	9.39%	N/A	8.19%	16.46%	10.04%	N/A	5.90%
Website not available.					Morningstar Lifetime Moderate 2055 TR US			
Custom Conservative Target Date Income³	3.95%	4.69%	N/A	3.82%	5.37%	4.29%	N/A	4.23%
Website not available.					Morningstar Lifetime Moderate Income TR			
Custom Conservative Target Date 2005³	4.04%	4.70%	N/A	3.87%	5.37%	4.29%	N/A	4.23%
Website not available.					Morningstar Lifetime Moderate Income TR			
Custom Conservative Target Date 2010³	4.67%	4.97%	N/A	4.07%	6.31%	5.29%	N/A	4.20%
Website not available.					Morningstar Lifetime Allocation Conserva			
Custom Conservative Target Date 2015³	4.72%	5.27%	N/A	4.40%	6.78%	5.78%	N/A	4.62%
Website not available.					Morningstar Lifetime Allocation Conserva			
Custom Conservative Target Date 2020³	5.18%	5.93%	N/A	5.05%	6.98%	6.23%	N/A	5.01%
Website not available.					Morningstar Lifetime Allocation Conserva			
Custom Conservative Target Date 2025³	5.64%	6.71%	N/A	5.76%	6.90%	6.63%	N/A	5.37%
Website not available.					Morningstar Lifetime Allocation Conserva			
Custom Conservative Target Date 2030³	6.39%	7.43%	N/A	6.46%	6.49%	7.02%	N/A	5.72%
Website not available.					Morningstar Lifetime Allocation Conserva			
Custom Conservative Target Date 2035³	6.70%	7.96%	N/A	6.96%	5.53%	7.34%	N/A	6.01%
Website not available.					Morningstar Lifetime Allocation Conserva			
Custom Conservative Target Date 2040³	7.20%	8.46%	N/A	7.42%	4.34%	7.57%	N/A	6.18%
Website not available.					Morningstar Lifetime Allocation Conserva			
Custom Conservative Target Date 2045³	7.28%	8.67%	N/A	7.64%	3.20%	7.63%	N/A	6.18%
Website not available.					Morningstar Lifetime Allocation Conserva			
Custom Conservative Target Date 2050³	7.32%	8.87%	N/A	7.84%	2.45%	7.59%	N/A	6.09%
Website not available.					Morningstar Lifetime Allocation Conserva			

Investment Option	Average Annual Total Return as of 10/31/2020				Benchmark** as of 10/31/2020			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Custom Conservative Target Date 2055³	7.53%	8.99%	N/A	7.93%	2.45%	7.59%	N/A	6.09%
Website not available.					Morningstar Lifetime Allocation Conserva			
International Funds								
MFS International Diversification R3^{1,2}	3.87%	7.25%	6.17%	6.43%	-1.83%	5.35%	4.49%	5.35%
www.mfs.com					Morningstar Global Markets ex-US GR USD			
Vanguard Total Intl Stock Index Instl^{1,2}	-1.89%	4.57%	3.64%	4.03%	-1.83%	5.35%	4.49%	4.81%
www.vanguard.com					Morningstar Global Markets ex-US GR USD			
Small Cap Funds								
ClearBridge Small Cap Growth A^{1,2}	26.90%	15.54%	14.24%	11.22%	22.76%	13.22%	13.18%	*
www.leggmason.com					Morningstar US Small Growth TR USD			
Victory Integrity Small-Cap Value Y^{1,2}	-18.11%	0.72%	6.51%	5.75%	-16.50%	1.05%	6.64%	5.76%
www.VictoryFunds.com					Morningstar US Small Value TR USD			
Mid Cap Funds								
JHancock Disciplined Value Mid Cap A²	-7.04%	4.83%	10.30%	8.89%	-14.23%	4.77%	9.30%	*
www.jhfunds.com					Morningstar US Mid Value TR USD			
Wells Fargo Discovery A^{1,2}	40.30%	17.89%	15.72%	11.63%	0.49%	8.10%	11.71%	8.30%
www.wellsfargofunds.com					Morningstar US Mid Core TR USD			
Large Cap Funds								
ClearBridge Large Cap Value A^{1,2}	-3.39%	6.00%	9.63%	9.12%	-11.43%	6.28%	8.85%	*
www.leggmason.com					Morningstar US Large Value TR USD			
MFS Growth R3^{1,2}	25.30%	17.11%	15.84%	12.26%	31.85%	17.06%	16.55%	11.49%
www.mfs.com					Morningstar US Large Growth TR USD			
Vanguard Total Stock Market Idx I^{1,2}	10.20%	11.49%	12.80%	7.95%	12.97%	12.60%	13.47%	*
www.vanguard.com					Morningstar US Large Cap TR USD			
Balanced								
PIMCO All Asset Instl²	-1.94%	4.92%	3.67%	3.65%	10.18%	11.59%	12.82%	*
www.pimco.com					Wilshire 5000 Total Market TR USD			
Bond								
Goldman Sachs Bond Inv²	8.90%	4.51%	4.28%	4.69%	5.96%	4.35%	3.83%	4.50%
www.goldmansachsfunds.com					Bloomberg Barclays US Universal TR USD			
Loomis Sayles Bond - I²	-1.92%	3.34%	4.19%	8.33%	5.96%	4.35%	3.83%	*
www.loomissayles.com					Bloomberg Barclays US Universal TR USD			
Vanguard Total Bond Market Index Inst^{1,2}	6.17%	4.08%	3.50%	5.20%	6.23%	4.04%	3.49%	*
www.vanguard.com					Morningstar US Core Bond TR Hedged USD			
Capital Preservation								
Putnam Stable Value Fund²	2.51%	2.23%	2.28%	4.32%	3.39%	2.10%	1.54%	*
www.putnam.com/dcio/erisa					Bloomberg Barclays US Government/Credit			

Please note that if an investment option has not been in existence for 10 years, a "Since Start/Inception Date" return will be displayed. If the investment option has been in existence for 10 years or more, a "10-Year" return will be displayed. Returns shown for the corresponding benchmark are for the same time period as the investment option.

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

3 Asset Allocation Models are not separate investment options under the Plan but instead are pre-set asset allocation strategies that provide participants with a ready-mixed way to allocate assets among a selection of the Plan's designated investment options. Your Plan Sponsor or other Plan fiduciaries are responsible for choosing the Plan's investment options and for determining the percentage of each investment option utilized in the Asset Allocation Models. You may choose to invest your account in the Plan's investment options by using an Asset Allocation Model or by choosing your own allocations. For information on the investment options and allocation strategies of each of the Plan's Asset Allocation Models please visit the Plan's website or contact the Participant Call Center.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

2 – Investment-Related Fees, Expense Information, and Transfer Restrictions

Investment-Related Fees, Expense Information and Transfer Restrictions

This table looks at fees, expenses and transfer restrictions associated with the investments in your Plan. Fees and expenses are only two of many things to consider when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Fees, Expenses and Restrictions as of 11/25/2020				
Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Asset Allocation Model				
Custom Aggressive Target Date Income	0.67%/ 0.62%	\$6.66 per \$1,000		
Custom Aggressive Target Date 2005	0.67%/ 0.63%	\$6.68 per \$1,000		
Custom Aggressive Target Date 2010	0.66%/ 0.62%	\$6.59 per \$1,000		
Custom Aggressive Target Date 2015	0.66%/ 0.63%	\$6.65 per \$1,000		
Custom Aggressive Target Date 2020	0.67%/ 0.65%	\$6.73 per \$1,000		
Custom Aggressive Target Date 2025	0.71%/ 0.68%	\$7.06 per \$1,000		
Custom Aggressive Target Date 2030	0.73%/ 0.71%	\$7.28 per \$1,000		
Custom Aggressive Target Date 2035	0.73%/ 0.72%	\$7.35 per \$1,000		
Custom Aggressive Target Date 2040	0.73%/ 0.72%	\$7.35 per \$1,000		
Custom Aggressive Target Date 2045	0.73%/ 0.72%	\$7.30 per \$1,000		
Custom Aggressive Target Date 2050	0.72%/ 0.71%	\$7.24 per \$1,000		
Custom Aggressive Target Date 2055	0.73%/ 0.73%	\$7.34 per \$1,000		
Custom Moderate Target Date Income	0.62%/ 0.57%	\$6.17 per \$1,000		

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Custom Moderate Target Date 2005	0.63%/0.58%	\$6.30 per \$1,000		
Custom Moderate Target Date 2010	0.65%/0.60%	\$6.45 per \$1,000		
Custom Moderate Target Date 2015	0.64%/0.60%	\$6.42 per \$1,000		
Custom Moderate Target Date 2020	0.65%/0.61%	\$6.48 per \$1,000		
Custom Moderate Target Date 2025	0.68%/0.65%	\$6.82 per \$1,000		
Custom Moderate Target Date 2030	0.72%/0.69%	\$7.16 per \$1,000		
Custom Moderate Target Date 2035	0.75%/0.73%	\$7.49 per \$1,000		
Custom Moderate Target Date 2040	0.76%/0.73%	\$7.56 per \$1,000		
Custom Moderate Target Date 2045	0.75%/0.73%	\$7.47 per \$1,000		
Custom Moderate Target Date 2050	0.75%/0.73%	\$7.45 per \$1,000		
Custom Moderate Target Date 2055	0.73%/0.72%	\$7.32 per \$1,000		
Custom Conservative Target Date Income	0.58%/0.53%	\$5.79 per \$1,000		
Custom Conservative Target Date 2005	0.58%/0.52%	\$5.77 per \$1,000		
Custom Conservative Target Date 2010	0.58%/0.52%	\$5.77 per \$1,000		
Custom Conservative Target Date 2015	0.58%/0.53%	\$5.85 per \$1,000		
Custom Conservative Target Date 2020	0.60%/0.55%	\$5.98 per \$1,000		
Custom Conservative Target Date 2025	0.62%/0.58%	\$6.16 per \$1,000		
Custom Conservative Target Date 2030	0.66%/0.62%	\$6.57 per \$1,000		
Custom Conservative Target Date 2035	0.66%/0.62%	\$6.56 per \$1,000		
Custom Conservative Target Date 2040	0.70%/0.67%	\$6.95 per \$1,000		
Custom Conservative Target Date 2045	0.70%/0.68%	\$7.03 per \$1,000		
Custom Conservative Target Date 2050	0.70%/0.68%	\$6.98 per \$1,000		
Custom Conservative Target Date 2055	0.70%/0.68%	\$7.03 per \$1,000		
International Funds				
MFS International Diversification R3 ^{^^}	1.12%/1.10%	\$11.20 per \$1,000	2	
Vanguard Total Intl Stock Index Instl ^{^^}	0.08%/0.08%	\$0.80 per \$1,000	1	

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Small Cap Funds				
ClearBridge Small Cap Growth A ^^	1.20%/1.20%	\$12.00 per \$1,000	4	
Victory Integrity Small-Cap Value Y ^^	1.11%/1.11%	\$11.10 per \$1,000	4	
Mid Cap Funds				
JHancock Disciplined Value Mid Cap A	1.12%/1.11%	\$11.20 per \$1,000		
Wells Fargo Discovery A ^^	1.21%/1.21%	\$12.10 per \$1,000	3,4	
Large Cap Funds				
ClearBridge Large Cap Value A ^^	0.88%/0.88%	\$8.80 per \$1,000	4	
MFS Growth R3 ^^	0.91%/0.91%	\$9.10 per \$1,000	2	
Vanguard Total Stock Market Idx I ^^	0.03%/0.03%	\$.30 per \$1,000	1	
Balanced				
PIMCO All Asset Instl	1.34%/1.19%	\$13.35 per \$1,000		
Bond				
Goldman Sachs Bond Inv	0.70%/0.53%	\$7.00 per \$1,000		
Loomis Sayles Bond - I	0.67%/0.67%	\$6.70 per \$1,000		
Vanguard Total Bond Market Index Inst ^^	0.04%/0.04%	\$.35 per \$1,000	1	
Capital Preservation				
Putnam Stable Value Fund	0.28%/0.28%	\$2.80 per \$1,000		

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #3 - Fund company restriction: A transfer of \$20000 or more into this fund will not be permitted if a prior transfer of \$20000 or more was made out of this fund in the last 30 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

Please note that any Asset Allocation Models listed above are not separate investment options and that Gross/Net Total Annual Operating Expenses are not separately calculated for the Models. The annual expense information provided for any Asset Allocation Model in table 2 above is for informational purposes only and is determined by adding together the weighted percentage of the Total

Annual Operating Expenses (Gross and Net) of each of the Plan's investment options utilized in the Asset Allocation Models. For information on the investment options and allocation strategies of each Asset Allocation Model, if applicable, please visit the plan's website or contact the Participant Call Center.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

^^ This fund may be one of the underlying funds of your plan's asset allocation models. Any transfer restrictions or shareholder type fees listed in this section would also apply when this fund is part of the asset allocation models.

Revenue Credit

This table shows a list of investments options for which revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are invested in these specific investment options. You should review these credit amounts in conjunction with the Investment Related Fees and Expense Information below.

Investment Option	Annual Revenue Credit Rate	Annual Revenue Credit Dollar Amount
Goldman Sachs Bond Inv	0.25%	\$2.50 per \$1,000
JHancock Disciplined Value Mid Cap A	0.50%	\$5.00 per \$1,000
Loomis Sayles Bond - I	0.20%	\$2.00 per \$1,000
MFS International Diversification R3	0.50%	\$5.00 per \$1,000
MFS Growth R3	0.50%	\$5.00 per \$1,000
ClearBridge Small Cap Growth A	0.50%	\$5.00 per \$1,000
ClearBridge Large Cap Value A	0.50%	\$5.00 per \$1,000
Victory Integrity Small-Cap Value Y	0.25%	\$2.50 per \$1,000
Wells Fargo Discovery A	0.55%	\$5.50 per \$1,000

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available on the participant website listed in the title.

3 – Plan-Related Information

This section provides general Plan information, including a description of non-investment management fees and expenses that may be charged to your account. This section also includes information on General Administrative Services Expenses and Participant-Elected Services Expenses. Blank fields in the table below can be assumed to be not applicable or zero. If there is no General Administrative Services Expenses table displayed there are no General Administrative Services fees paid by you for your Plan.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Participant Call Center at the number listed on the first page of this document.

Investment Instructions: Your Plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the participant website or by calling the Participant Call Center during normal business hours at the number listed on the first page of this document.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Sponsor or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). In addition to the limits and restrictions described in the prospectus, the Plan Sponsor may have other restrictions on making changes to your investment choices. These restrictions are included in the table in Section 2. For more information on investment restrictions in your plan, contact the Participant Call Center at the number listed on the first page of this document.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the

Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

General Administrative Services Expenses as of 11/25/2020				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Fee	0.125%	0.031250%	Quarterly	This fee is used to pay for some or all of the plan's general administrative expenses which may include costs for recordkeeping, advisory, legal and accounting services.
	\$1.25 per \$1,000	\$.31 per \$1,000		

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 11/25/2020			
Service	Fee Amount	Frequency	Description
Loan Maintenance Fee	\$6.25	Quarterly	This flat fee covers the annual maintenance of your existing loan and is deducted from your account balance each quarter. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Loan Origination Fee	\$50.00	Per Distribution	Fee for initiating a loan against your plan balance. This fee is deducted from the loan proceeds. If you initiate more than one loan, you will be assessed the fee for each new loan.
Distribution Fee	\$50.00	Per Distribution	Fee for taking a withdrawal against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one withdrawal you will be assessed the fee for each new withdrawal.
ACH Special Handling Charge	\$15.00	Per Distribution	ACH Charge
Approval Fee	\$85.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.
EXPRESS Special Handling Charge	\$25.00	Per Distribution	Express Delivery Charge
WIRE Special Handling Charge	\$40.00	Per Distribution	Wire Charge

Your Plan may charge fees related to certain approval (e.g., Domestic Relations Orders, hardship withdrawals, etc.) or other (e.g. advisory) services. For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Your Plan may also charge general administration fees related to the delivery of plan communications. In such event, a fee may be deducted from your individual plan account on a per communication basis or on a quarterly or annual basis. The cost per communication is generally between \$2 to \$3.

Fees and expenses do add up over time and can substantially reduce the growth of your retirement savings. Fees and expenses are only two of several factors to consider when you make investment decisions.

You can visit the Department of Labor's website for an example showing the long-term effects of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Visit the participant website listed in the title for a "Glossary of Investment Terms" relevant to the investment options under your Plan.