

November 1, 2020

In this packet, you will find important information regarding your company's 401(k) plan including:

- Summary Annual Report
- Hardship SMM
- Qualified Default Investment Alternative (QDIA) Notice
- QDIA Change Notice
- Fund Line-Up Change Notice
- Participant Fee Disclosures

We know planning for retirement can be a little overwhelming at times. If you have any questions or concerns, please feel free to reach out to Fisher Investments 401(k) Solutions at 888-322-7586.

Sincerely,

Fisher Investments 401(k) Solutions

# Zen3 Infosolutions America Inc. 401(k) Profit Sharing Plan Trust Contacts

## **Fisher Investments 401(k) Solutions**

401(k) Solutions Service Team

Fisher401kService@fi.com

(888) 322-7586

## **Zen3 Infosolutions America Inc. 401(k) Profit Sharing Plan Trust Contacts**

*Plan Sponsor/Contact*

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## **Ascensus**

*Recordkeeper*

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(866) 809-8146

## **SUMMARY ANNUAL REPORT**

### **For ZEN3 INFOSOLUTIONS AMERICA INC 401(K) PSP**

This is a summary of the annual report for ZEN3 INFOSOLUTIONS AMERICA INC 401(K) PSP, EIN 46-2868118, Plan No. 001, for period January 01, 2019 through December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Basic Financial Statement**

Plan expenses were \$54,674. These expenses included \$6,479 in administrative expenses, \$12,330 in benefits paid to participants and beneficiaries, and \$35,865 in other expenses . A total of 110 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$436,857 as of December 31, 2019, compared to \$215,830 as of January 01, 2019. During the plan year the plan experienced an increase in its net assets of \$221,027. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$275,701 , including employee contributions of \$156,106, earnings from investments of \$76,594, and other income of \$43,001 .

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- financial information;
- fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan);

To obtain a copy of the full annual report, or any part thereof, write or call the office of Zen3 Infosolutions America Inc at 4014 148th Ave NE, Redmond, WA 98052 , or by telephone at (425) 440-0621 .

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan ( Zen3 Infosolutions America Inc, 4014 148th Ave NE, Redmond, WA 98052) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

### **Small Plan Audit Waiver**

The plan has met the requirements to waive the annual examination and report of an independent qualified public accountant.

### **Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13)(PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

# Hardship Distribution

## Summary of Material Modifications

Name of Plan: Zen3 Infosolutions America Inc. 401(k) Profit Sharing Plan Trust

Name of Adopting Employer: Zen3 Infosolutions America Inc.

Plan Sequence Number 001

Plan Year End: December 31, 2021

The purpose of this document is to update your Summary Plan Description (SPD). This document is very important and should be kept with your SPD. The following update to your SPD is limited to changes to certain hardship distribution provisions of the SPD and does not impact the other provisions of the SPD. To the extent that any provisions of this Summary of Material Modifications (SMM) conflict with your SPD, the terms of this SMM will apply. The following sections of your SPD are amended to read as follows:

### DISTRIBUTIONS AND LOANS

#### **Can I withdraw money from the Plan while I am still employed?**

##### ***Hardship Distributions of Deferrals***

If you are permitted to take a distribution from Pre-tax Deferrals and/or Roth Deferrals due to a financial hardship, such distribution will include any earnings on the respective contributions.

##### ***Hardship Distributions of QNECs, QMACs, and Safe Harbor Contributions***

If you have a financial hardship, you may take a distribution from Qualified Nonelective Contributions, Qualified Matching Contributions, ADP safe harbor contributions, or QACA ADP safe harbor employer contributions, including any earnings on the respective contributions.

The types of expenses that qualify for a hardship distribution include medical expenses for you, your spouse, or your dependents; payment to purchase your principal residence; tuition and education-related expenses for you, your spouse, or your dependents; payments to prevent eviction from your principal residence; funeral expenses for your parent, your spouse, or your dependents; payments to repair your principal residence that qualify for a casualty loss deduction; and expenses and losses (including loss of income) that you incurred as a result of a disaster declared by the Federal Emergency Management Agency because your principal residence or principal place of employment was located in the area at the time of the disaster. The Plan Administrator may modify the list of events that qualify for a hardship distribution when Profit Sharing Contributions and/or Matching Contributions are being used to satisfy your hardship request.

Before you take a hardship distribution, you must take all other distributions, excluding nontaxable loans, available to you under the Plan and all other plans maintained by the Employer.

If you take a hardship distribution, you will not be eligible to make Deferrals (and Nondeductible Employee Contributions, if applicable) for the next six months. However, the six-month restriction will not continue during the Plan Year beginning on or after January 1, 2019. In addition, effective for Plan Years beginning on or after January 1, 2019, if you take a hardship distribution, you will be eligible to make Deferrals (and Nondeductible Employee Contributions, if applicable) immediately following the hardship distribution.

**Qualified**  
**Retirement Plan/403(b)**

**Notice of Default Investment(s)**

**GENERAL  
INFORMATION**

You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and in your Summary Plan Description. You can also review the default investment prospectus(es) and participant fee disclosure notice (e.g., Information Regarding Your Retirement Account) delivered to you for information on the default investment(s) objectives, risk/return characteristics, fees and expenses, and transfer restrictions.

**INVESTMENT  
INFORMATION**

**Default Investment(s)**

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s).

You will be defaulted into the appropriate investment based on your age as shown below.

<b>Name of Investment</b>	<b>Age Range</b>
Fisher 90% Equity 10% Fixed Income	55 or younger
Fisher 70% Equity 30% Fixed Income	56 to 60
Fisher 60% Equity 40% Fixed Income	61 to 65
Fisher 50% Equity 50% Fixed Income	66 to 75
Fisher 30% Equity 70% Fixed Income	76 or older

\* If your birth year is not on record, you will be automatically placed into the Fisher 60% Equity 40% Fixed Income (100%).

**Description of investment objectives and risk and return characteristics of**

**the default investment(s):**

**Fisher 90% Equity 10% Fixed Income:**

The portfolio performance is highly linked to stock returns in general. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease greatly in the short-term. This portfolio is typically associated with the goal of growing the portfolio as much as reasonably possible over a longer investment time horizon.

**Fisher 70% Equity 30% Fixed Income:**

The portfolio performance is primarily dependent on overall stock market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with an all-stock portfolio. This portfolio is typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with an all-stock portfolio.

**Fisher 60% Equity 40% Fixed Income:**

The portfolio performance is primarily dependent on overall stock market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with an all-stock portfolio. This portfolio typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with an all-stock portfolio.

**Fisher 50% Equity 50% Fixed Income:**

The portfolio performance is equally impacted by general stock and bond market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with a portfolio with a higher percentage of stocks. This portfolio is typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with a portfolio with

a higher percentage of stocks.

Fisher 30% Equity 70% Fixed Income:

The portfolio performance is impacted by both stock and bond market returns. A stock weight increases the potential for positive portfolio returns compared to an all-bond portfolio. This portfolio is expected to reduce overall portfolio swings and lessen the impact of negative stock market movement than typically associated with a portfolio with a higher percentage of stocks. This portfolio is typically associated with the goal of having low portfolio risk in the short-term or to slightly surpass inflation.

**Description of fees and expenses associated with the default investment(s) and any transfer from the default investment(s):**

You may transfer the assets invested in the default investment(s) to any other investment alternative available under the plan. If you transfer to another investment alternative within 90 days beginning on the date your first contribution is invested in the plan or when you first had the opportunity to direct the investment of your assets, you will not incur any transfer fees or expenses. After this 90-day period, any applicable fees and expenses associated with the transfer from the default investment(s) will apply. In addition, the operating fees and expenses described below will always apply to this default investment(s).

<b>Fisher 30% Equity 70% Fixed Income</b>			
<b>Name of Investment</b>	<b>NET annual operating expense*</b>		<b>Fund % in Portfolio</b>
	<b>As a %</b>	<b>Per \$1000</b>	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	30%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	70%

<b>Fisher 50% Equity 50% Fixed Income</b>			
<b>Name of Investment</b>	<b>NET annual operating expense*</b>		<b>Fund % in Portfolio</b>
	<b>As a %</b>	<b>Per \$1000</b>	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	50%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	50%



<b>Fisher 60% Equity 40% Fixed Income</b>			
<b>Name of Investment</b>	<b>NET annual operating expense*</b>		<b>Fund % in Portfolio</b>
	<b>As a %</b>	<b>Per \$1000</b>	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	60%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	40%

<b>Fisher 70% Equity 30% Fixed Income</b>			
<b>Name of Investment</b>	<b>NET annual operating expense*</b>		<b>Fund % in Portfolio</b>
	<b>As a %</b>	<b>Per \$1000</b>	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	70%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	30%

<b>Fisher 90% Equity 10% Fixed Income</b>			
<b>Name of Investment</b>	<b>NET annual operating expense*</b>		<b>Fund % in Portfolio</b>
	<b>As a %</b>	<b>Per \$1000</b>	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	90%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	10%

<b>Name of Investment</b>	<b>NET annual operating expense*</b>		<b>Fund % in Portfolio</b>
	<b>As a %</b>	<b>Per \$1000</b>	
Fisher 60% Equity 40% Fixed Income	N/A	N/A	100%

\*The overall expense ratio of the portfolio is a weighted average of the underlying funds. Redemption fees and contingent deferred sales charges (CDSC) do not apply/exist for these funds. Data as of 9/30/2020.

#### **Transfer Rights**

You have the right to transfer the assets invested in the default

investment(s) to any other investment alternative available under the plan.

**Description of the frequency with which investment transfers are permitted:**

You can redirect your future contributions and change the way your plan account balance is invested anytime, subject to each fund's trading restrictions and any purchase fees (if applicable).

For more information, you can access the investment fund fact sheets or investment prospectus located on your participant website, which will include further information about the investment objectives, risk/return characteristics, fees and transfer rights.

Please contact the Plan Administrator if:

- You have any questions about how the plan works or your rights and obligations under the plan.
- You would like a copy of the plan's Summary Plan Description or other plan documents.
- You would like additional information about your investment alternatives.

Name of Plan Administrator	<b>Zen3 Infosolutions America Inc</b>
Address	<b>4014 148th Ave NE</b>
City, State, Zip	<b>Redmond, WA, 98052</b>
Phone	<b>(425) 440-0621</b>

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## Qualified Notice of Default Investment(s)

### Retirement Plan/403(b)

**GENERAL INFORMATION** You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and in your Summary Plan Description. You can also review the default investment prospectus(es) and participant fee disclosure notice (e.g., Information Regarding Your Retirement Account) delivered to you for information on the default investment(s) objectives, risk/return characteristics, fees and expenses, and transfer restrictions.

### INVESTMENT Default Investment(s) INFORMATION

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s).

You will be defaulted into the appropriate investment based on your age as shown below.

Name of Investment	Age Range
Fisher 30% Equity 70% Fixed Income	70 and older
Fisher 40% Equity 60% Fixed Income	65-69
Fisher 50% Equity 50% Fixed Income	60-64
Fisher 60% Equity 40% Fixed Income	55-59
Fisher 70% Equity 30% Fixed Income	50-54
Fisher 80% Equity 20% Fixed Income	45-49
Fisher 90% Equity 10% Fixed Income	44 and younger

\* If your birth year is not on record, you will be automatically placed into the Fisher

60% Equity 40% Fixed Income (100%).

**Description of investment objectives and risk and return characteristics of the default investment(s):**

Fisher 30% Equity 70% Fixed Income:

The portfolio performance is impacted by both stock and bond market returns. A stock weight increases the potential for positive portfolio returns compared to an all-bond portfolio. This portfolio is expected to reduce overall portfolio swings and lessen the impact of negative stock market movement than typically associated with a portfolio with a higher percentage of stocks. This portfolio is typically associated with the goal of having low portfolio risk in the short-term or to slightly surpass inflation.

The investment objective of the Fisher Investments All World Equity Collective Fund (the Fund) is to meet or exceed the return of the MSCI All Country World Index (MSCI ACWI) with a level of risk similar to the risk associated with the MSCI ACWI. The MSCI ACWI measures the performance of selected stocks in 46 emerging and developed countries around the world. The Fund seeks to achieve its investment objective by investing in a diversified portfolio of US and non-US securities. There is no guarantee the Fund will achieve its investment objective.

The investment objective of the Fisher Investments U.S. Fixed Income Collective Fund (the Fund) is to meet or exceed the return of the Bank of America Merrill Lynch U.S. Broad Market Bond Index with a level of risk similar to the risk associated with the Index. The Index measures the performance of government securities, investment grade corporate bonds, and mortgage and asset-backed securities issued in the U.S. The Fund seeks to achieve its investment objective by investing in a diversified portfolio of U.S. fixed income and fixed income-related securities. There is no guarantee the Fund will achieve its investment objective.

Fisher 40% Equity 60% Fixed Income:

The portfolio performance is impacted by both stock and bond market returns. A stock weight increases the potential for positive portfolio returns compared to an all bond portfolio. This portfolio expected to reduce overall portfolio swings and lessen the impact of negative stock market movement than typically associated with a portfolio with a higher percentage of stocks. This portfolio is typically associated with a goal of long term portfolio growth above inflation with less risk than typically associated with a portfolio with a higher percentage of stocks.

Fisher 50% Equity 50% Fixed Income:

The portfolio performance is equally impacted by general stock and bond market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with a portfolio with a higher percentage of stocks. This portfolio is typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with a portfolio with a higher percentage of stocks.

**Fisher 60% Equity 40% Fixed Income:**

The portfolio performance is primarily dependent on overall stock market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with an all-stock portfolio. This portfolio typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with an all-stock portfolio.

**Fisher 70% Equity 30% Fixed Income:**

The portfolio performance is primarily dependent on overall stock market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with an all-stock portfolio. This portfolio is typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with an all-stock portfolio.

**Fisher 90% Equity 10% Fixed Income:**

The portfolio performance is highly linked to stock returns in general. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease greatly in the short-term. This portfolio is typically associated with the goal of growing the portfolio as much as reasonably possible over a longer investment time horizon.

**Description of fees and expenses associated with the default investment(s) and any transfer from the default investment(s):**

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Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fisher 30% Equity 70% Fixed Income			
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	15%
Vanguard Total World Stock Index Adm	0.10%	\$1.00	15%

Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	21%
Vanguard Total Bond Market Index Adm	0.05%	\$0.50	21%
Vanguard Total Intl Bond Index Adm	0.11%	\$1.10	18%
Vanguard Inflation-Protected Sec Adm	0.10%	\$1.00	10%
<b>Fisher 40% Equity 60% Fixed Income</b>			
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	20%
Vanguard Total World Stock Index Adm	0.10%	\$1.00	20%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	18%
Vanguard Total Bond Market Index Adm	0.05%	\$0.50	17%
Vanguard Total Intl Bond Index Adm	0.11%	\$1.10	15%
Vanguard Inflation-Protected Sec Adm	0.10%	\$1.00	10%
<b>Fisher 50% Equity 50% Fixed Income</b>			
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	25%
Vanguard Total World Stock Index Adm	0.10%	\$1.00	25%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	18%
Vanguard Total Bond Market Index Adm	0.05%	\$0.50	17%
Vanguard Total Intl Bond Index Adm	0.11%	\$1.10	15%
<b>Fisher 60% Equity 40% Fixed Income</b>			
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	30%
Vanguard Total World Stock Index Adm	0.10%	\$1.00	30%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	14%
Vanguard Total Bond Market Index Adm	0.05%	\$0.50	14%
Vanguard Total Intl Bond Index Adm	0.11%	\$1.10	12%
<b>Fisher 70% Equity 30% Fixed Income</b>			
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	35%
Vanguard Total World Stock Index Adm	0.10%	\$1.00	35%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	11%
Vanguard Total Bond Market Index Adm	0.05%	\$0.50	10%
Vanguard Total Intl Bond Index Adm	0.11%	\$1.10	9%
<b>Fisher 80% Equity 20% Fixed Income</b>			
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	40%
Vanguard Total World Stock Index Adm	0.10%	\$1.00	40%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	7%
Vanguard Total Bond Market Index Adm	0.05%	\$0.50	7%
Vanguard Total Intl Bond Index Adm	0.11%	\$1.10	6%
<b>Fisher 90% Equity 10% Fixed Income</b>			

Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	45%
Vanguard Total World Stock Index Adm	0.10%	\$1.00	45%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	4%
Vanguard Total Bond Market Index Adm	0.05%	\$0.50	3%
Vanguard Total Intl Bond Index Adm	0.11%	\$1.10	3%

Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fisher 60% Equity 40% Fixed Income	N/A	N/A	100%

### Transfer Rights

You have the right to transfer the assets invested in the default investment(s) to any other investment alternative available under the plan.

### Description of the frequency with which investment transfers are permitted:

You can redirect your future contributions and change the way your plan account balance is invested anytime, subject to each fund's trading restrictions and any purchase fees (if applicable).

For more information, you can access the investment fund fact sheets or investment prospectus located on your participant website, which will include further information about the investment objectives, risk/return characteristics, fees and transfer rights.

Please contact the Plan Administrator if:

- You have any questions about how the plan works or your rights and obligations under the plan.
- You would like a copy of the plan's Summary Plan Description or other plan documents.
- You would like additional information about your investment alternatives.

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## **Investment Change Notice**

We offer a retirement plan to help you save for retirement. Our goal is to provide a competitive program that allows you to develop an individual investment strategy. To help accomplish this, we regularly monitor and review the investment options offered in the plan.

Our review takes into account a range of factors including, but not limited to, fund performance, asset mix, size, strategy, and expenses. As a result of our review and monitoring process, we're pleased to announce upcoming enhancements to the plan's investment lineup.

The effective date of the investment changes will take place on January 04, 2021.

### **Investment options added**

The following investment options will be added to your plan:

<b>Investment Name</b>	<b>Ticker</b>
Baird Core Plus Bond Inst	BCOIX
JPMorgan Emerging Mkts Eq R6	JEMWX
JPMorgan Mid Cap Values R6	JMVYX
BlackRock Lifepath Index 2025 K	LIBKX
BlackRock Lifepath Index 2045 K	LIHKX
BlackRock Lifepath Index 2035 K	LIJKX
BlackRock Lifepath Index 2040 K	LIKKX
BlackRock Lifepath Index 2030 K	LINKX
BlackRock Lifepath Index 2050 K	LIPKX
BlackRock Lifepath Index Retire K	LIRKX
BlackRock Lifepath Index 2055 K	LIVKX
BlackRock LifePath Index 2065 K	LIWKX
BlackRock LifePath® Index 2060 Fund Class K	LIZKX
Principal Global Real Estate Secs R6	PGRSX
PGIM Glob Total Return USD Hedged R6	PHEQX
Prudential High-Yield Q	PHYQX
Vanguard Total Bond Market Index Adm	VBTLX
Vanguard Growth Index Adm	VIGAX
Vanguard Mid Cap Index Adm	VIMAX
Vanguard Small Cap Index Adm	VSMAX
Vanguard Total Intl Bond Index Adm	VTABX
Vanguard Total Intl Stock Index Adm	VTIAX
Vanguard Total Stock Mkt Index Adm	VTMAX
Vanguard Total World Stock Index Adm	VTWAX
Vanguard Wellesley Income Adm	VWVAX

### **Investment options removed**

The following investment options will no longer be available through your plan:



Investment Name	Ticker
BlackRock Large Cap Index K	BRGKX
BlackRock High Yield Bnd Portfolio K	BRHYX
DFA Emerging Markets Core Equity I	DFCEX
DFA U.S. Small Cap Portfolio I	DFSTX
DFA Global Equity Portfolio I	DGEIX
Northern Funds Mid Cap Index Fund	NOMIX
PIMCO Glob Bd (USD-Hedged) Instl	PGBIX
TIAA-CREF Bond Plus Fund Instl	TIBFX
TIAA-CREF Large-Cap Growth Index Inst	TILIX
TIAA-Cref Lifecycle Index 2015 Inst	TLFIX
TIAA-Cref Lifecycle Index 2030 Inst	TLHIX
TIAA-CREF Lifecycle Ind 2050 Fd Instl	TLLIX
TIAA-Cref Lifecycle Index 2025 Inst	TLQIX
TIAA-Cref Lifecycle Index 2010 Inst	TLTIX
TIAA-Cref Lifecycle Index 2045 Inst	TLXIX
TIAA-Cref Lifecycle Index 2035 Inst	TLYIX
TIAA-Cref Lifecycle Index 2040 Inst	TLZIX
TIAA-Cref Lifecycle Index Ret Inc Inst	TRILX
TIAA-CREF Lifecycle Ind 2055 F Instl	TTIIX
TIAA-CREF Lifecycle Index 2060 Instl	TVIIX
Vanguard Explorer Adm	VEXRX
Vanguard Mid-Cap Growth Index Adm	VMGMX
Vanguard Mid-Cap Value Index Adm	VMVAX
Vanguard Small-Cap Value Index Adm	VSIAX
Vanguard Developed Mkts Index Adm	VTMGX

## Fund Mapping

Some of the current investments need to be mapped to a new investment, meaning we will transfer any money that you have in the funds listed below in the Current Investment column to those listed in the New Investment column unless you instruct us otherwise.

If you have a balance invested in any of the impacted funds, your entire balance in the current investment will transfer to the new investment option in one lump sum on January 04, 2021. You may move/transfer all or part of your balance in any of these funds, as usual, until 4:00 PM Eastern Time on December 30, 2020 or after the transfer is complete. If the funds being mapped are part of a model, they will be replaced with the new investment option in the below grid.

Additionally, unless you change your investment elections before the fund is replaced, your future contributions to any of the impacted funds will automatically transfer to the new investment options or share class on January 04, 2021. The new investment options will begin accepting contributions and changes on December 30, 2020.

You cannot make any investment changes to your entire account from December 30, 2020 through January 05, 2021. This is called a blackout period. You will be able to access your online account to view your account balance at any time throughout this process.

Current Investment	Current Ticker	New Investment	New Ticker
BlackRock Large Cap Index K	BRGKX	Vanguard Total Stock Mkt Index Adm	VTMAX
BlackRock High Yield Bnd Portfolio K	BRHYX	Prudential High-Yield Q	PHYQX
DFA Emerging Markets Core Equity I	DFCEX	JPMorgan Emerging Mkts Eq R6	JEMWX
DFA U.S. Small Cap Portfolio I	DFSTX	Vanguard Small Cap Index Adm	VSMAX
DFA Global Equity Portfolio I	DGEIX	Vanguard Total World Stock Index Adm	VTWAX
Northern Funds Mid Cap Index Fund	NOMIX	Vanguard Mid Cap Index Adm	VIMAX
PIMCO Glob Bd (USD-Hedged) Instl	PGBIX	PGIM Glob Total Return USD Hedged R6	PHEQX
TIAA-CREF Bond Plus Fund Instl	TIBFX	Baird Core Plus Bond Inst	BCOIX
TIAA-CREF Large-Cap Growth Index Inst	TILIX	Vanguard Growth Index Adm	VIGAX
TIAA-Cref Lifecycle Index 2015 Inst	TLFIX	BlackRock Lifepath Index Retire K	LIRKX
TIAA-Cref Lifecycle Index 2030 Inst	TLHIX	BlackRock Lifepath Index 2030 K	LINKX
TIAA-CREF Lifecycle Ind 2050 Fd Instl	TLLIX	BlackRock Lifepath Index 2050 K	LIPKX
TIAA-Cref Lifecycle Index 2025 Inst	TLQIX	BlackRock Lifepath Index 2025 K	LIBKX
TIAA-Cref Lifecycle Index 2010 Inst	TLTIX	BlackRock Lifepath Index Retire K	LIRKX
TIAA-Cref Lifecycle Index 2045 Inst	TLXIX	BlackRock Lifepath Index 2045 K	LIHKX
TIAA-Cref Lifecycle Index 2035 Inst	TLYIX	BlackRock Lifepath Index 2035 K	LIJKX
TIAA-Cref Lifecycle Index 2040 Inst	TLZIX	BlackRock Lifepath Index 2040 K	LIKKX
TIAA-Cref Lifecycle Index Ret Inc Inst	TRILX	BlackRock Lifepath Index Retire K	LIRKX
TIAA-CREF Lifecycle Ind 2055 F Instl	TTIIX	BlackRock Lifepath Index 2055 K	LIVKX
TIAA-CREF Lifecycle Index 2060 Instl	TVIIX	BlackRock LifePath® Index 2060 Fund Class K	LIZKX
Vanguard Explorer Adm	VEXRX	Vanguard Small Cap Index Adm	VSMAX
Vanguard Mid-Cap Growth Index Adm	VMGMX	Vanguard Mid Cap Index Adm	VIMAX
Vanguard Mid-Cap Value Index Adm	VMVAX	Vanguard Mid Cap Index Adm	VIMAX
Vanguard Small-Cap Value Index Adm	VSIAX	Vanguard Small Cap Index Adm	VSMAX
Vanguard Developed Mkts Index Adm	VTMGX	Vanguard Total Intl Stock Index Adm	VTIAX

## Fees and Expenses

[illegible]

Vanguard Mid-Cap Value Index Adm	VMVAX	0.07%	\$0.70	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							
Vanguard Small-Cap Index Adm	VSMAX	0.05%	\$0.50	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							
Vanguard Small-Cap Value Index Adm	VSIAX	0.07%	\$0.70	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							
Vanguard Total Intl Stock Index Adm	VTIAX	0.11%	\$1.10	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							
Vanguard Total Stock Market Index Adm	VTSAX	0.04%	\$0.40	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							
Vanguard Total World Stock Index Adm	VTWAX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							
<b>Bond Investments</b>							
Baird Core Plus Bond Inst	BCOIX	0.30%	\$3.00	N/A	N/A	N/A	N/A
BlackRock High Yield Bond K	BRHYX	0.51%	\$5.10	N/A	N/A	N/A	N/A
PGIM Glob Total Return USD Hedged R6	PHEQX	0.58%	\$5.80	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$25,000.00 or more within a period of 90 day(s).							
PGIM High Yield R6	PHYQX	0.40%	\$4.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$25,000.00 or more within a period of 90 day(s).							
PIMCO Global Bd Opport (USDHedged) I	PGBIX	0.59%	\$5.90	N/A	N/A	N/A	N/A
TIAA-CREF Core Plus Bond Instl	TIBFX	0.30%	\$3.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
Vanguard Total Bond Market Index Adm	VBTLX	0.05%	\$0.50	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							
Vanguard Total Intl Bond Index Adm	VTABX	0.11%	\$1.10	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							
<b>Other Investments</b>							
BlackRock Lifepath Index 2025 K	LIBKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
BlackRock Lifepath Index 2030 K	LINKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
BlackRock Lifepath Index 2035 K	LIJKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
BlackRock Lifepath Index 2040 K	LIKXKX	0.09%	\$0.90	N/A	N/A	N/A	N/A

BlackRock Lifepath Index 2045 K	LIHKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
BlackRock Lifepath Index 2050 K	LIPKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
BlackRock Lifepath Index 2055 K	LIVKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
BlackRock Lifepath Index 2060 K	LIZKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
BlackRock LifePath Index 2065 K	LIWKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
BlackRock Lifepath Index Retire K	LIRKX	0.09%	\$0.90	N/A	N/A	N/A	N/A
TIAA-CREF Lifecycle Index 2010 Instl	TLTIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2015 Instl	TLFIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2025 Instl	TLQIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2030 Instl	TLHIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2035 Instl	TLYIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2040 Instl	TLZIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2045 Instl	TLXIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2050 Instl	TLLIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2055 Instl	TTIIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index 2060 Instl	TVIIX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
TIAA-CREF Lifecycle Index Ret Inc Instl	TRILX	0.10%	\$1.00	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).							
Vanguard Wellesley Income Adm	VWIAX	0.16%	\$1.60	N/A	N/A	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).							

<sup>1</sup> **Included in the investment's net expense ratio above and does not increase the cost of the investment.** Sub-transfer agency fees (which may be called shareholder service fees, revenue sharing or other terms) are paid by the investment to your Service Provider for services that your Service Provider provides to the investment, including processing the purchase and redemption of shares and participant-level recordkeeping. This compensation is payable to recognize the reduction in cost to the investments for work performed by your Service Provider. The compensation paid by the investment is based on either a percentage of the average net asset value of shares invested in the investment, or a fee per each participant account that invests in the investment, as listed above.

## Investment Returns

Investment Name Investment Type Website for More Information	Average Annual Total Return as of 09/30/2020				Benchmark			
	1 Yr.	5 Yr.	10 Yr.	Since Inception	1 Yr.	5 Yr.	10 Yr.	Since Inception
<b>Equity Investments</b>								
iShares Russell 1000 LgCap Ind K Large Cap U.S. Stock www.blackrock.com	15.92%	14.00%	N/A	12.41%	16.01%	14.09%	13.76%	12.53%
					Russell 1000 TR USD			
DFA Emerging Markets Core Equity I International Stock www.dimensionalfund.com	3.82%	7.17%	1.81%	6.77%	10.54%	8.97%	2.50%	7.00%
					MSCI EM NR USD			
DFA U.S. Small Cap Portfolio I Small Cap U.S. Stock www.dimensionalfund.com	-6.31%	5.27%	9.28%	9.36%	0.39%	8.00%	9.85%	8.67%
					Russell 2000 TR USD			
DFA Global Equity Portfolio I International Stock www.dimensionalfund.com	5.42%	9.22%	9.14%	7.76%	11.55%	10.76%	8.71%	7.36%
					MSCI ACWI Large Cap NR USD			
JPMorgan Emerging Markets Equity R6 International Stock www.jpmorganfunds.com	23.13%	14.95%	5.25%	8.23%	10.54%	8.97%	2.50%	3.75%
					MSCI EM NR USD			
JPMorgan Mid Cap Value R6 Mid Cap U.S. Stock www.jpmorganfunds.com	- 10.87%	4.91%	9.66%	3.24%	-7.30%	6.38%	9.71%	4.35%
					Russell Mid Cap Value TR USD			
Northern Funds Mid Cap Index Fund Mid Cap U.S. Stock www.northernfunds.com	-2.27%	7.95%	10.29%	8.26%	4.55%	10.13%	11.76%	9.04%
					Russell Mid Cap TR USD			
Principal Global Real Estate Secs R6 Specialty Intl Stock www.principalfunds.com	- 11.06%	4.62%	7.57%	3.70%	- 17.69%	3.35%	6.73%	2.44%
					S&P Global REIT TR USD			
TIAA-CREF Large-Cap Growth Index Instl Large Cap U.S. Stock www.tiaa.org	37.44%	20.03%	17.18%	12.08%	37.53%	20.10%	17.25%	12.17%
					Russell 1000 Growth TR USD			
Vanguard Explorer Adm Small Cap U.S. Stock www.vanguard.com	13.72%	13.75%	13.20%	9.46%	15.71%	11.42%	12.34%	8.74%
					Russell 2000 Growth TR USD			
Vanguard Growth Index Adm Large Cap U.S. Stock www.vanguard.com	38.24%	19.24%	16.73%	7.80%	37.53%	20.10%	17.25%	7.22%
					Russell 1000 Growth TR USD			
Vanguard Mid Cap Index Adm Mid Cap U.S. Stock www.vanguard.com	7.08%	10.33%	11.97%	9.71%	4.55%	10.13%	11.76%	9.73%
					Russell Mid Cap TR USD			
Vanguard Mid-Cap Growth Index Adm Mid Cap U.S. Stock www.vanguard.com	22.58%	14.03%	13.65%	14.27%	23.23%	15.53%	14.55%	15.37%
					Russell Mid Cap Growth TR USD			
Vanguard Mid-Cap Value Index Adm Mid Cap U.S. Stock www.vanguard.com	-7.75%	6.41%	10.05%	11.02%	-7.30%	6.38%	9.71%	10.63%
					Russell Mid Cap Value TR USD			
Vanguard Small-Cap Value Index Adm Small Cap U.S. Stock www.vanguard.com	- 12.30%	4.80%	8.68%	9.76%	- 14.88%	4.11%	7.09%	8.11%
					Russell 2000 Value TR USD			

Vanguard Small-Cap Index Adm Small Cap U.S. Stock www.vanguard.com	1.34%	8.95%	10.95%	8.49%	0.39%	8.00%	9.85%	7.40%
					Russell 2000 TR USD			
Vanguard Total Intl Stock Index Adm International Stock www.vanguard.com	3.77%	6.31%	4.20%	4.28%	3.00%	6.23%	4.00%	4.07%
					MSCI ACWI Ex USA NR USD			
Vanguard Developed Mkts Index Adm International Stock www.vanguard.com	2.18%	5.79%	4.96%	3.88%	3.00%	6.23%	4.00%	4.24%
					MSCI ACWI Ex USA NR USD			
Vanguard Total Stock Market Index Adm Large Cap U.S. Stock www.vanguard.com	14.99%	13.68%	13.48%	7.18%	16.01%	14.09%	13.76%	6.98%
					Russell 1000 TR USD			
Vanguard Total World Stock Index Adm International Stock www.vanguard.com	10.10%	10.29%	8.70%	10.97%	11.55%	10.76%	8.71%	12.05%
					MSCI ACWI Large Cap NR USD			
Bond Investments								
Baird Core Plus Bond Inst Diversified Bond www.bairdfunds.com	7.82%	5.01%	4.58%	5.95%	6.68%	4.49%	3.92%	5.24%
					BBgBarc US Universal TR USD			
BlackRock High Yield Bond K High Yield Bond http://www.blackrock.com	2.46%	6.27%	6.64%	7.18%	2.30%	6.61%	6.28%	6.55%
					ICE BofA US High Yield TR USD			
PIMCO Global Bd Opport (USDHedged) I Diversified Bond www.pimco.com	5.34%	4.28%	4.57%	5.62%	4.14%	4.32%	3.92%	4.96%
					BBgBarc Global Aggregate TR Hdg USD			
PGIM Glob Total Return USD Hedged R6 Diversified Bond www.prudentialfunds.com	5.98%	N/A	N/A	6.97%	4.14%	4.32%	3.92%	5.18%
					BBgBarc Global Aggregate TR Hdg USD			
PGIM High Yield R6 High Yield Bond www.prudentialfunds.com	2.76%	6.93%	6.65%	6.59%	2.30%	6.61%	6.28%	6.22%
					ICE BofA US High Yield TR USD			
TIAA-CREF Core Plus Bond Instl Diversified Bond www.tiaa.org	5.92%	4.66%	4.36%	4.86%	6.68%	4.49%	3.92%	4.84%
					BBgBarc US Universal TR USD			
Vanguard Total Bond Market Index Adm Diversified Bond www.vanguard.com	7.03%	4.20%	3.59%	4.41%	6.98%	4.18%	3.64%	4.52%
					BBgBarc US Agg Bond TR USD			
Vanguard Total Intl Bond Index Adm Diversified Bond personal.vanguard.com/us/home	2.15%	4.35%	N/A	4.21%	4.14%	4.32%	3.92%	4.04%
					BBgBarc Global Aggregate TR Hdg USD			
Other Investments								
BlackRock Lifepath Index 2025 K Target Date www.blackrock.com	8.87%	8.15%	N/A	6.77%	8.40%	8.37%	8.08%	6.98%
					Morningstar Lifetime Mod 2025 TR USD			
BlackRock Lifepath Index 2045 K Target Date www.blackrock.com	8.78%	10.02%	N/A	8.05%	5.28%	9.24%	8.79%	7.50%
					Morningstar Lifetime Mod 2045 TR USD			



BlackRock Lifepath Index 2035 K Target Date www.blackrock.com	8.84%	9.28%	N/A	7.52%	6.79%	9.20%	8.87%	7.59%	Morningstar Lifetime Mod 2035 TR USD
BlackRock Lifepath Index 2040 K Target Date www.blackrock.com	8.73%	9.73%	N/A	7.83%	5.87%	9.29%	8.90%	7.61%	Morningstar Lifetime Mod 2040 TR USD
BlackRock Lifepath Index 2030 K Target Date www.blackrock.com	8.83%	8.74%	N/A	7.17%	7.79%	8.88%	8.60%	7.38%	Morningstar Lifetime Mod 2030 TR USD
BlackRock Lifepath Index 2050 K Target Date www.blackrock.com	8.77%	10.09%	N/A	8.19%	5.01%	9.16%	8.67%	7.38%	Morningstar Lifetime Mod 2050 TR USD
BlackRock Lifepath Index Retire K Target Date www.blackrock.com	8.79%	6.96%	N/A	5.84%	7.20%	5.94%	5.49%	4.86%	Morningstar Lifetime Mod Incm TR USD
BlackRock Lifepath Index 2055 K Target Date www.blackrock.com	8.85%	10.12%	N/A	8.32%	4.88%	9.10%	8.54%	7.25%	Morningstar Lifetime Mod 2055 TR USD
BlackRock LifePath Index 2065 K Target Date www.blackrock.com	N/A	N/A	N/A	6.46%	4.78%	9.03%	8.40%	2.18%	Morningstar Lifetime Mod 2060 TR USD
BlackRock Lifepath Index 2060 K Target Date www.blackrock.com	8.77%	N/A	N/A	11.48%	4.78%	9.03%	8.40%	10.44%	Morningstar Lifetime Mod 2060 TR USD
TIAA-CREF Lifecycle Index 2015 Instl Target Date www.tiaa.org	9.34%	7.62%	7.35%	7.50%	8.44%	7.27%	6.90%	7.17%	Morningstar Lifetime Mod 2015 TR USD
TIAA-CREF Lifecycle Index 2030 Instl Target Date www.tiaa.org	10.40%	9.44%	9.13%	9.12%	7.79%	8.88%	8.60%	8.80%	Morningstar Lifetime Mod 2030 TR USD
TIAA-CREF Lifecycle Index 2050 Instl Target Date www.tiaa.org	11.26%	10.89%	10.23%	10.11%	5.01%	9.16%	8.67%	8.89%	Morningstar Lifetime Mod 2050 TR USD
TIAA-CREF Lifecycle Index 2025 Instl Target Date www.tiaa.org	10.03%	8.82%	8.54%	8.57%	8.40%	8.37%	8.08%	8.31%	Morningstar Lifetime Mod 2025 TR USD
TIAA-CREF Lifecycle Index 2010 Instl Target Date www.tiaa.org	9.03%	7.17%	6.88%	7.07%	8.00%	6.73%	6.37%	6.66%	Morningstar Lifetime Mod 2010 TR USD
TIAA-CREF Lifecycle Index 2045 Instl Target Date www.tiaa.org	11.26%	10.80%	10.18%	10.06%	5.28%	9.24%	8.79%	9.00%	Morningstar Lifetime Mod 2045 TR USD
TIAA-CREF Lifecycle Index 2035 Instl Target Date www.tiaa.org	10.75%	10.03%	9.71%	9.63%	6.79%	9.20%	8.87%	9.06%	Morningstar Lifetime Mod 2035 TR USD

TIAA-CREF Lifecycle Index 2040 Instl Target Date <a href="http://www.tiaa.org">www.tiaa.org</a>	11.00%	10.58%	10.07%	9.97%	5.87%	9.29%	8.90%	9.09%	Morningstar Lifetime Mod 2040 TR USD
TIAA-CREF Lifecycle Index Ret Inc Instl Balanced <a href="http://www.tiaa.org">www.tiaa.org</a>	9.09%	6.98%	6.47%	6.68%	8.23%	6.98%	6.12%	6.28%	Morningstar Mod Con Tgt Risk TR USD
TIAA-CREF Lifecycle Index 2055 Instl Target Date <a href="http://www.tiaa.org">www.tiaa.org</a>	11.23%	10.97%	N/A	8.92%	4.88%	9.10%	8.54%	6.99%	Morningstar Lifetime Mod 2055 TR USD
TIAA-CREF Lifecycle Index 2060 Instl Target Date <a href="http://www.tiaa.org">www.tiaa.org</a>	11.37%	11.06%	N/A	8.45%	4.78%	9.03%	8.40%	6.24%	Morningstar Lifetime Mod 2060 TR USD
Vanguard Wellesley Income Adm Balanced <a href="http://www.vanguard.com">www.vanguard.com</a>	5.24%	7.38%	7.41%	6.93%	8.23%	6.98%	6.12%	5.85%	Morningstar Mod Con Tgt Risk TR USD

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### Questions?

If you have any questions regarding the upcoming changes, please contact your Plan Administrator. Additional investment information and prospectuses for the funds are available at <https://myaccount.ascensus.com/fisher>.

Sincerely,

# ZEN3 INFOSOLUTIONS AMERICA INC 401(K) PSP

July 23, 2020

## Notice of Changes

The summary below highlights the recent changes to the ZEN3 INFOSOLUTIONS AMERICA INC 401(K) PSP plan. Complete details on these changes can be found in the pages that follow. The information in this document is designed to provide you important information about your company's retirement plan and help you make the best possible decisions regarding the management of your retirement account.

### Investment Options Added

The following investment options have been added to your plan. Additional information can be found on the investment's website or at <https://myaccount.ascensus.com/fisher>.

Investment Name
American Funds American Balanced R6
BlackRock High Yield Bond K
TIAA-CREF Large-Cap Growth Index Instl
TIAA-CREF Lifecycle Index 2010 Instl
TIAA-CREF Lifecycle Index 2015 Instl
TIAA-CREF Lifecycle Index 2020 Instl
TIAA-CREF Lifecycle Index 2025 Instl
TIAA-CREF Lifecycle Index 2030 Instl
TIAA-CREF Lifecycle Index 2035 Instl
TIAA-CREF Lifecycle Index 2040 Instl
TIAA-CREF Lifecycle Index 2045 Instl
TIAA-CREF Lifecycle Index 2050 Instl
TIAA-CREF Lifecycle Index 2055 Instl
TIAA-CREF Lifecycle Index 2060 Instl
TIAA-CREF Lifecycle Index Ret Inc Instl
Vanguard Explorer Adm
Vanguard Mid-Cap Growth Index Adm
Vanguard Mid-Cap Value Index Adm
Vanguard Small-Cap Value Index Adm
Vanguard Value Index Adm

## General Plan Information

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### Investment Instructions

You are responsible for choosing how to invest the assets in your account according to the procedures provided by your plan administrator. Information on your plan's investments and how to provide investment instructions can be found in the Investment Options section of this document. Your investment decisions are subject to any limitations or restrictions described in the table below.

Investment Limitations or Restrictions	
The portion(s) of your account that you can invest	Your Entire Account
How often you can change your investment elections	Daily
How often you can transfer assets between investment options	Daily
Additional rules that apply to selecting investments	

### Exercise of Voting and Other Rights

Certain voting and other rights may apply to an investment option that you have chosen for your account. Those rights may be exercised by the plan sponsor or other named fiduciary for the plan who retains the right to exercise on behalf of the plan voting, tender and similar rights with respect to the designated investment alternatives in the plan.

### Designated Investments

For a list of investment options offered through the plan, please review the Investment Options comparative chart in this document.

### Investment Managers

For the investment managers of the plan's investment options, please see each investment's website, prospectus or fact sheet.

### Self-Directed Brokerage Account

The plan offers a self-directed brokerage option which allows you to select investments in addition to those designated by the plan. This account option is offered through TD Ameritrade. For additional information you may contact TD Ameritrade at 866-766-4015. The additional information will provide details on the cost for maintaining this account, including any charges for the purchase or sale of available investments.

### Administrative Expenses

Your employer has elected to pay the cost for administrative services provided to the plan. These services are necessary for the operation of your plan and can include recordkeeping, custodial, legal, and accounting services.

### Individual Expenses

The expenses listed below for services provided to you may be charged to your account. If any of these expenses are charged to you, they will be deducted from check proceeds or from account assets. The fees listed below only apply for the services you use. Please see the "Information About the Document" section at the end of this document for further details.

Expense	Amount
Taking a distribution	\$75 per Distribution
Self directed brokerage account	\$50 per Participant
Check stop payment/re-issue	\$35 per Check
Outgoing wire transfer/reject/re-issue/UPS Delivery	\$30 per Wire
Each additional distribution check (if more than one)	\$15 per Check

Investments available in your plan may charge additional fees to your account such as fund redemption fees, sales charges, deferred sales charges or other trading restrictions. Please review the complete investment fee and performance chart contained in this notice to determine whether these fees may be assessed for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account related to these fees.

## Investment Options

Whether you will have adequate savings at retirement will depend in large part on how much you choose to save and how you invest your savings. While the information below is important to making informed investment decisions, you should carefully review all available information about an investment option prior to making an investment decision.

In addition to the core investment options, model portfolios which are pre-defined asset allocation strategies utilizing the core investments are also available in your plan. Annually, your investment will be rebalanced back to the proper allocation. Please visit <https://myaccount.ascensus.com/fisher> for additional information on the model portfolios including the underlying fund allocations.

This document 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 website address shown below or you can contact Radhika Raula at 4254400621. A free paper copy of the information available on the website(s) can be obtained by contacting Radhika Raula at 4254400621.

## Document Summary

This document has three parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III contains information about the annuity options (if applicable) under your retirement plan.

## Part I – Performance Information

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 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 website(s) listed in Table 1. Additional information is also available at <https://myaccount.ascensus.com/fisher>.

Table 1—Variable Return Investments								
Name / Type of Option / Website	Average Annual Total Return As of 6/30/2020				Benchmark			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception

Equity Funds									
DFA Emerging Markets Core Equity I/ International Stock www.dimensional.com	-8.29%	1.68%	2.88%	6.32%	-3.39%	2.86%	3.27%	6.48%	MSCI EM NR USD
DFA Global Equity Portfolio I/ International Stock www.dimensional.com	-1.92%	5.52%	9.79%	7.41%	3.17%	6.86%	9.28%	6.97%	MSCI ACWI Large Cap NR USD
DFA U.S. Small Cap Portfolio I/ Small Cap U.S. Stock www.dimensional.com	-11.71%	2.33%	10.09%	9.30%	-6.63%	4.29%	10.50%	8.57%	Russell 2000 TR USD
Fisher All World Eq Coll Fund Class 3/ International Stock Fisherinvestments.co.uk	11.72%	10.46%	N/A	11.17%	3.17%	6.86%	9.28%	7.60%	MSCI ACWI Large Cap NR USD
iShares Russell 1000 LgCap Ind K/ Large Cap U.S. Stock www.blackrock.com	7.35%	10.39%	N/A	11.67%	7.48%	10.47%	13.97%	11.80%	Russell 1000 TR USD
Northern Funds Mid Cap Index Fund/ Mid Cap U.S. Stock www.northernfunds.com	-6.79%	5.06%	11.14%	8.07%	-2.24%	6.76%	12.35%	8.68%	Russell Mid Cap TR USD
TIAA-CREF Large-Cap Growth Index Instl/ Large Cap U.S. Stock www.tiaa.org	23.20%	15.81%	17.14%	11.48%	23.28%	15.89%	17.23%	11.57%	Russell 1000 Growth TR USD
Vanguard Developed Mkts Index Adm/ International Stock www.vanguard.com	-4.26%	2.46%	6.09%	3.65%	-4.80%	2.26%	4.97%	3.99%	MSCI ACWI Ex USA NR USD
Vanguard Explorer Adm/ Small Cap U.S. Stock www.vanguard.com	4.39%	9.23%	13.89%	9.22%	3.48%	6.86%	12.92%	8.46%	Russell 2000 Growth TR USD
Vanguard Mid-Cap Growth Index Adm/ Mid Cap U.S. Stock www.vanguard.com	11.51%	10.12%	14.27%	13.56%	11.91%	11.60%	15.09%	14.67%	Russell Mid Cap Growth TR USD
Vanguard Mid-Cap Value Index Adm/ Mid Cap U.S. Stock www.vanguard.com	-11.82%	3.61%	10.46%	10.54%	-11.81%	3.32%	10.29%	10.17%	Russell Mid Cap Value TR USD
Vanguard Small-Cap Value Index Adm/ Small Cap U.S. Stock www.vanguard.com	-16.48%	2%	9.35%	9.56%	-17.48%	1.26%	7.82%	8.04%	Russell 2000 Value TR USD
Vanguard Value Index Adm/ Large Cap U.S. Stock www.vanguard.com	-7.42%	6.44%	11.22%	5.82%	-8.84%	4.64%	10.41%	6.05%	Russell 1000 Value TR USD
Bond Funds									
BlackRock High Yield Bond K/ High Yield Bond http://www.blackrock.com	-0.49%	4.32%	6.75%	7.03%	-1.10%	4.58%	6.48%	6.40%	ICE BofA US High Yield TR USD
Fisher U.S. Fxd Inc Coll Fund Class 3/ Diversified Bond Fisherinvestments.co.uk	6.93%	4.58%	N/A	3.99%	9.50%	5.83%	5.47%	4.91%	BBgBarc US Corp Bond TR USD

PIMCO Global Bd Opport (USDHedged) I/ Diversified Bond www.pimco.com	3.90%	3.99%	4.65%	5.56%	6.07%	4.44%	4.07%	4.99%
					BBgBarc Global Aggregate TR Hdg USD			
TIAA-CREF Core Plus Bond Instl/ Diversified Bond www.tiaa.org	6.46%	4.39%	4.54%	4.82%	7.88%	4.42%	4.12%	4.85%
					BBgBarc US Universal TR USD			
Vanguard Inflation-Protected Sec Adm/ Diversified Bond www.vanguard.com	8.05%	3.66%	3.41%	3.92%	8.28%	3.75%	3.52%	4.05%
					BBgBarc US Treasury US TIPS TR USD			
<b>Other</b>								
American Funds American Balanced R6/ Balanced www.americanfunds.com	6.62%	8.15%	10.69%	11.17%	3.70%	6%	7.76%	8.49%
					Morningstar Mod Tgt Risk TR USD			
TIAA-CREF Lifecycle Index 2010 Instl/ Target Date www.tiaa.org	6.29%	5.67%	7.28%	6.87%	5.18%	5.19%	6.79%	6.44%
					Morningstar Lifetime Mod 2010 TR USD			
TIAA-CREF Lifecycle Index 2015 Instl/ Target Date www.tiaa.org	6.22%	5.94%	7.82%	7.27%	5.50%	5.57%	7.38%	6.94%
					Morningstar Lifetime Mod 2015 TR USD			
TIAA-CREF Lifecycle Index 2020 Instl/ Target Date www.tiaa.org	6.06%	6.25%	8.43%	7.77%	5.44%	5.90%	8.04%	7.48%
					Morningstar Lifetime Mod 2020 TR USD			
TIAA-CREF Lifecycle Index 2025 Instl/ Target Date www.tiaa.org	5.74%	6.59%	9.06%	8.28%	4.87%	6.17%	8.73%	8.04%
					Morningstar Lifetime Mod 2025 TR USD			
TIAA-CREF Lifecycle Index 2030 Instl/ Target Date www.tiaa.org	5.42%	6.91%	9.69%	8.79%	3.66%	6.32%	9.28%	8.50%
					Morningstar Lifetime Mod 2030 TR USD			
TIAA-CREF Lifecycle Index 2035 Instl/ Target Date www.tiaa.org	5.03%	7.18%	10.28%	9.25%	1.91%	6.28%	9.56%	8.71%
					Morningstar Lifetime Mod 2035 TR USD			
TIAA-CREF Lifecycle Index 2040 Instl/ Target Date www.tiaa.org	4.46%	7.41%	10.59%	9.53%	0.32%	6.12%	9.57%	8.70%
					Morningstar Lifetime Mod 2040 TR USD			
TIAA-CREF Lifecycle Index 2045 Instl/ Target Date www.tiaa.org	3.95%	7.51%	10.63%	9.57%	-0.69%	5.94%	9.45%	8.58%
					Morningstar Lifetime Mod 2045 TR USD			
TIAA-CREF Lifecycle Index 2050 Instl/ Target Date www.tiaa.org	3.89%	7.58%	10.67%	9.61%	-1.13%	5.81%	9.32%	8.46%
					Morningstar Lifetime Mod 2050 TR USD			
TIAA-CREF Lifecycle Index 2055 Instl/ Target Date www.tiaa.org	3.78%	7.64%	N/A	8.31%	-1.32%	5.72%	9.20%	6.45%
					Morningstar Lifetime Mod 2055 TR USD			
TIAA-CREF Lifecycle Index 2060 Instl/ Target Date www.tiaa.org	3.65%	7.71%	N/A	7.43%	-1.46%	5.63%	9.06%	5.35%
					Morningstar Lifetime Mod 2060 TR USD			
TIAA-CREF Lifecycle Index Ret Inc Instl/ Balanced	6.35%	5.56%	6.78%	6.48%	5.74%	5.58%	6.43%	6.08%

www.tiaa.org					Morningstar Mod Con Tgt Risk TR USD			
Vanguard Federal Money Market Inv/ Capital Preservation www.vanguard.com	1.39%	1.10%	0.55%	4.09%	2.11%	1.50%	0.91%	N/A
					ICE BofA USD 3M Dep OR CM TR USD			
Fisher 100% Fixed Income <a href="https://myaccount.ascensus.com/fisher">https://myaccount.ascensus.com/fisher</a>	7.02%	4.59%	N/A	3.98%	N/A	N/A	N/A	N/A
Fisher 30% Equity 70% Fixed Income <a href="https://myaccount.ascensus.com/fisher">https://myaccount.ascensus.com/fisher</a>	8.40%	6.45%	N/A	6.21%	N/A	N/A	N/A	N/A
Fisher 40% Equity 60% Fixed Income <a href="https://myaccount.ascensus.com/fisher">https://myaccount.ascensus.com/fisher</a>	8.86%	7.05%	N/A	6.94%	N/A	N/A	N/A	N/A
Fisher 50% Equity 50% Fixed Income <a href="https://myaccount.ascensus.com/fisher">https://myaccount.ascensus.com/fisher</a>	9.33%	7.64%	N/A	7.66%	N/A	N/A	N/A	N/A
Fisher 60% Equity 40% Fixed Income <a href="https://myaccount.ascensus.com/fisher">https://myaccount.ascensus.com/fisher</a>	9.80%	8.22%	N/A	8.38%	N/A	N/A	N/A	N/A
Fisher 70% Equity 30% Fixed Income <a href="https://myaccount.ascensus.com/fisher">https://myaccount.ascensus.com/fisher</a>	10.27%	8.80%	N/A	9.08%	N/A	N/A	N/A	N/A
Fisher 90% Equity 10% Fixed Income <a href="https://myaccount.ascensus.com/fisher">https://myaccount.ascensus.com/fisher</a>	11.24%	9.91%	N/A	10.47%	N/A	N/A	N/A	N/A

**Table 2** focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each option, the term or length of time that you will earn this rate of return and other information relevant to performance.

Table 2—Fixed Return Investments			
Name/Type of Option	Return	Term	Other

Note: To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.



## Part II – Fee and Expense Information

**Table 3** shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the total annual operating expenses of the options in Table 1. Total annual operating expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows shareholder-type fees. These fees are in addition to total annual operating expenses. Please see the “Information About This Document” section at the end of this document for further details.

Table 3—Fees and Expenses					
Name	Type of Option	Total Annual		Maximum	Deferred
		Operating Expenses			
		As a %	Per \$1000	Charge	Charge*
Redemption fees or trading restrictions (if applicable)					
Equity Funds					
DFA Emerging Markets Core Equity I	International Stock	0.48%	\$4.80	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$25,000.00 or more within a period of 30 day(s).					
DFA Global Equity Portfolio I	International Stock	0.48%	\$4.80	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$25,000.00 or more within a period of 30 day(s).					
DFA U.S. Small Cap Portfolio I	Small Cap U.S. Stock	0.35%	\$3.50	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$25,000.00 or more within a period of 30 day(s).					
Fisher All World Eq Coll Fund Class 3	International Stock	0.01%	\$0.10	N/A	N/A
iShares Russell 1000 LgCap Ind K	Large Cap U.S. Stock	0.10%	\$1	N/A	N/A
Northern Funds Mid Cap Index Fund	Mid Cap U.S. Stock	0.19%	\$1.90	N/A	N/A
TIAA-CREF Large-Cap Growth Index Instl	Large Cap U.S. Stock	0.05%	\$0.50	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).					
Vanguard Developed Mkts Index Adm	International Stock	0.07%	\$0.70	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).					
Vanguard Explorer Adm	Small Cap U.S. Stock	0.34%	\$3.40	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).					
Vanguard Mid-Cap Growth Index Adm	Mid Cap U.S. Stock	0.07%	\$0.70	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).					
Vanguard Mid-Cap Value Index Adm	Mid Cap U.S. Stock	0.07%	\$0.70	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).					
Vanguard Small-Cap Value Index Adm	Small Cap U.S. Stock	0.07%	\$0.70	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).					

Vanguard Value Index Adm	Large Cap U.S. Stock	0.05%	\$0.50	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).</i>					
<b>Bond Funds</b>					
BlackRock High Yield Bond K	High Yield Bond	0.51%	\$5.10	N/A	N/A
Fisher U.S. Fxd Inc Coll Fund Class 3	Diversified Bond	0.09%	\$0.90	N/A	N/A
PIMCO Global Bd Opport (USDHedged) I	Diversified Bond	0.62%	\$6.20	N/A	N/A
TIAA-CREF Core Plus Bond Instl	Diversified Bond	0.30%	\$3	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
Vanguard Inflation-Protected Sec Adm	Diversified Bond	0.10%	\$1	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).</i>					
<b>Other</b>					
American Funds American Balanced R6	Balanced	0.26%	\$2.60	N/A	N/A
TIAA-CREF Lifecycle Index 2010 Instl	Target Date	0.25%	\$2.50	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2015 Instl	Target Date	0.23%	\$2.30	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2020 Instl	Target Date	0.21%	\$2.10	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2025 Instl	Target Date	0.21%	\$2.10	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2030 Instl	Target Date	0.20%	\$2	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2035 Instl	Target Date	0.19%	\$1.90	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2040 Instl	Target Date	0.19%	\$1.90	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2045 Instl	Target Date	0.19%	\$1.90	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2050 Instl	Target Date	0.19%	\$1.90	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index 2055 Instl	Target Date	0.22%	\$2.20	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					

TIAA-CREF Lifecycle Index 2060 Instl	Target Date	0.33%	\$3.30	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
TIAA-CREF Lifecycle Index Ret Inc Instl	Balanced	0.28%	\$2.80	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
Vanguard Federal Money Market Inv	Capital Preservation	0.11%	\$1.10	N/A	N/A
<b>Fixed Return Investments</b>					

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/dolgov/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.

### Part III – Annuity Information

**Table 4** focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Table 4—Annuity Options			
Name	Objectives / Goals	Pricing Factors	Restrictions / Fees

Please visit <https://myaccount.ascensus.com/fisher> 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.

More current information about your plan's investment options, including fees and expenses and performance updates, may be available at the listed website addresses.

### Compliance with Section 404(c) of the Employee Retirement Income Security Act

Your employer intends to satisfy the requirements of Section 404(c) of the Employee Retirement Income Security Act (ERISA) and corresponding Department of Labor regulations. This means that your employer is providing you with the

opportunity to decide how to invest the assets in your account, enabling you to choose investments that fit your personal needs. Your employer and certain individuals in charge of the plan (known as fiduciaries) will not be responsible for the investment performance of your account that results from your investment instructions.

For additional information, please contact Radhika Raula at 4254400621 or 4014 148th Ave NE, Redmond, WA 98052 who monitors compliance with these procedures.

### Information About This Document

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**ETF trading costs** – For plans offering exchange traded funds ("ETFs"), trading commissions (estimated at \$0.015 per share) and securities transaction fees on the sales of ETF shares are factored into the average share price, if applicable. For more information on the securities transaction fees, please visit <http://www.sec.gov/divisions/marketreg/sec31info.htm>.

**Company stock trading costs** – For plans offering company stock as an investment, the following transaction costs are factored into the average share price: trading commissions (estimated at \$0.06 per share with a minimum transaction charge of \$15). For more information on the securities transaction fees, please visit <http://www.sec.gov/divisions/marketreg/sec31info.htm>.

**Investment Management Services** – For plans offering Investment Management Services that are provided by Morningstar, LLC. The fee shown in the Individual Expenses section is an annual fee that is charged quarterly based on asset balance in your account for the prior quarter.

**Annual operating expenses** – The expense information in Table 3 of this document reflects the gross annual operating expenses of the investment options listed in Table 1. Some investments may waive a portion of this fee for a certain period of time to cap expenses at a certain level (net operating expenses). Please see the prospectus or similar document for details on each investment’s gross and net annual operating expenses.

N/A = information is either not applicable or not available.

### Plan Expenses Currently

Your retirement plan hires third parties to provide various administrative services to the retirement plan. The expenses associated with these plans services can be paid by the plan or employer. If paid by the plan, a portion of the expense is deducted from your personal account. The actual expense deducted from your account, if any, will be reflected on your quarterly account statement provided by the plan recordkeeper.

For more information about these administrative expenses and other fees associated with your retirement account, please see the enclosed disclosures provided by the plan recordkeeper.

### Fisher Investments

Your retirement plan has hired Fisher Investments to provide a number of services to the plan. These services include fiduciary investment advice, as well as non-fiduciary consulting services, such as providing investment education to you and other plan participants.

Fisher investments charges a fee based on the plan's total assets, excluding any assets invested through a self-directed brokerage account, if your plan provides a brokerage account option. As with other administrative expenses, such as those for recordkeeping, legal, or accounting services, the Fisher Investments fee can be paid by the employer or the plan. If paid by the plan, a portion of the Fisher Investment fee is deducted from your personal account. The actual expense deducted from your account, if any, will be reflected on your quarterly account statement provided by the plan recordkeeper. Some recordkeepers will separately itemize the Fisher Investments fee, while some will categorize all administrative expenses together.