

Administrative Powers of the Trustee. The following administrative, non-discretionary powers may be exercised by the Trustee in its administration of the Trust Fund subject to the terms of this Agreement:

To hold in cash, without liability for interest, any portion of the Trust that is reasonable under the circumstances in consideration of Plan cash requirements including, but not limited to, pending investments, the payment of expenses, or the distribution of benefits and notwithstanding the Trustee's receipt of "float" from any uninvested cash which, in all cases, shall be considered additional compensation to the Trustee.

Trustee Compensation and Expenses. The Company (or the Recordkeeper) will quarterly remit payment to the Trustee for the Trustee's services as well as all reasonable expenses incurred by the Trustee in connection with or relating to the performance of its specifically allocated responsibilities under this Agreement or its status as Trustee, including reasonable attorneys' fees.

Reasonable compensation includes the float earned on uninvested cash, the reimbursement of expenses incurred by the Trustee, and all other compensation and remuneration as defined in the Float Disclosure Statement, the Fee Schedule, Application, and/or Other Fee Schedules. The Trustee reserves the right to alter its rate of compensation at any time by providing the Company, [the Administrator](#), or the Recordkeeper, as applicable, with written notice of such change at least sixty (60) days prior to the effective date of the change.

Float Disclosure Statement

Charles Schwab Bank in its capacity as directed trustee or custodian of employee benefit plan assets may receive, as compensation for its directed trustee or custodial services, any credit, interest or other earnings (collectively "Float") on aggregate cash balances held as a deposit obligation of Charles Schwab Bank, any third-party bank or other financial institution.

Under its applicable trust or custody agreement, Charles Schwab Bank has the authority to initiate investments on behalf of employee benefit plan trusts for which it serves as directed trustee or custodian only upon receipt of instructions from the applicable plan's named fiduciary or its delegate. Charles Schwab Bank calculates its cash Float investment amount each business day by netting all cash activity and adjusting for cash reserved for investment or reinvestment and for cash reserved for distributions. The result is further adjusted by an additional reserve amount determined by Charles Schwab Bank to be necessary to satisfy the applicable employee benefit plan trust's cash needs during the following day for settlement of trades and payments.

A trust or custody account at Charles Schwab Bank may have uninvested cash balances from time to time due to one or more of the following circumstances:

(a) Incoming Cash Pending Investment ("Incoming Cash"): Cash balances may result from the receipt of (a) plan contributions (or other deposits) from plan sponsors or participants; (b) amounts transferred to Charles Schwab Bank from another trustee or custodian (such as due to a plan conversion or merger); (c) payments received from other parties (*e.g.*, securities settlement proceeds), or (d) cash resulting from the settlement of securities sale transactions. The Float period begins on the date such cash is received by Charles Schwab Bank and ends either on the

date of settlement with the issuers of subsequent investment trades initiated by Charles Schwab Bank at the direction of an authorized party or on the date Outgoing Cash (as described below) is generated at the direction of an authorized party. No Float is earned when the net proceeds of all sales trades in a trust or custody account are offset by the cost of all buy trades in such trust or custody account on any specific date.

(b) Outgoing Cash Pending Clearance ("Outgoing Cash"): Cash balances may result from the generation of checks or Automated Clearing House ("ACH") payments attributable to distribution and other payments written from the Trust ("Outgoing Cash"). The Float period begins on the date such check or ACH payment is generated and ends on the date (i) the payee presents the check for payment and the check is cleared by Charles Schwab Bank's checking account bank, or (ii) the ACH payment is cleared (generally the next business day). Generally, no Float is earned when a distribution is made via wire transfers.

The Incoming Cash and Outgoing Cash are held subject to the earning of Float as non-interest bearing deposits by, and is commingled with the general assets of, Charles Schwab Bank. Charles Schwab Bank estimates the value of Float on uninvested cash deposit balances to equal the Charles Schwab Bank's average investment portfolio yield for a given period less the cost of FDIC insurance premiums Charles Schwab Bank is required to pay on such deposits. Applicable rates and calculations of Float earned for representative periods are available upon request.

Associated Service Standards

(a) Incoming Cash: Charles Schwab Bank credits Incoming Cash, consisting of wires or ACH receipts, to an account on the business date of receipt. Charles Schwab Bank credits checks deposited to a trust or custody account on the business date of receipt if Charles Schwab Bank receives such deposit by its published cash deposit cutoff deadline and on the next business day after receipt if Charles Schwab Bank receives them after such deadline, subject in all cases to verification and collection. Charles Schwab Bank's policy is to make funds deposited by check available for use immediately upon posting to the applicable trust or custody account. Incoming checks generally require two or three days to clear. Charles Schwab Bank processes investment directions received from an authorized party on the business date of receipt if Charles Schwab Bank receives such directions by its published trade cut-off deadlines and on the next business day after receipt if Charles Schwab Bank receives a direction after such deadline. Trade settlement generally occurs on the next business day after trade execution for mutual funds and collective trusts and on the third business day after trade execution for equities and other exchange-traded securities.

(b) Outgoing Cash: Charles Schwab Bank processes Outgoing Cash within two business days after receipt of the distribution instructions from an authorized party. Outgoing checks are delivered to the U.S. postal service or other designated delivery services within twenty-four hours of when the check is issued. At the time a check is issued, cash is transferred from the applicable trust or custody account to a Charles Schwab Bank omnibus disbursement account.

Associated Service Standards

(a) Incoming Cash: Charles Schwab Bank credits Incoming Cash, consisting of wires or ACH receipts, to an account on the business date of receipt. Charles Schwab Bank credits checks deposited to a trust or custody account on the business date of receipt if Charles Schwab Bank receives such deposit by its published cash deposit cutoff deadline and on the next business day after receipt if Charles Schwab Bank receives them after such deadline, subject in all cases to verification and collection. Charles Schwab Bank's policy is to make funds deposited by check available for use immediately upon posting to the applicable trust or custody account. Incoming checks generally require two or three days to clear. Charles Schwab Bank processes investment directions received from an authorized party on the business date of receipt if Charles Schwab Bank receives such directions by its published trade cut-off deadlines and on the next business day after receipt if Charles Schwab Bank receives a direction after such deadline. Trade settlement generally occurs on the next business day after trade execution for mutual funds and collective trusts and on the third business day after trade execution for equities and other exchange-traded securities.

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