



HBC 401(k) Retirement Savings Plan

INVESTMENT PERFORMANCE AND OPERATING EXPENSES

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods.

This table also shows:

- Total annual operating expenses (expenses that reduce the rate of return of an investment)
- Shareholder-type fees (these are in addition to total annual operating expenses)
- Investment limitations/restrictions

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. 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.

Asset Class Fund Name Benchmark	Performance (as of 06/30/2018)				Total Annual Expenses	
	3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**
Money Market/Stable						
Wells Fargo Stable Return Fund N	0.50%	1.96%	1.67%	2.25%	0.4240% / \$4.24	0.4240% / \$4.24
<i>FTSE Treasury Bill 3 Mon USD</i>	0.44%	1.33%	0.39%	0.31%		
The Fund requires participants to invest in a non-competing fund for at least 90 days before transferring to a competing fund option.						
Bond						
Metropolitan West Total Return Bond Fund	-0.02%	-0.19%	2.54%	3.42%*	0.3800% /	0.3800% /
Current Yield:	3.32%				\$3.80	\$3.80
<i>BBgBarc US Agg Bond TR USD</i>	-0.16%	-0.40%	2.27%	2.37%		
Vanguard Total Bond Market Index I	-0.17%	-0.52%	2.21%	3.68%	0.0400% / \$0.40	0.0400% / \$0.40
<i>BBgBarc US Agg Bond TR USD</i>	-0.16%	-0.40%	2.27%	3.72%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Balanced/LifeStyle						
Principal Diversified Real Asset Tier 1	2.44%	6.86%	2.28%	1.73%*	0.7400% / \$7.40	0.7400% / \$7.40
<i>Morningstar Gbl Allocation TR USD</i>	-0.16%	7.42%	6.89%	6.18%		
1 round-trip transfer(s) within a 30-day period.						
Vanguard Balanced Index Inst	2.28%	8.59%	8.85%	7.98%	0.0600% / \$0.60	0.0600% / \$0.60
<i>S&P 500 TR USD</i>	3.43%	14.37%	13.42%	10.17%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Target Maturity						
Vanguard Target Retirement 2015 Trust I	0.53%	5.44%	6.52%	6.05%	0.0700% / \$0.70	0.0700% / \$0.70
<i>Morningstar Lifetime Mod 2015 TR USD</i>	0.73%	5.91%	5.87%	5.68%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						

Asset Class Fund Name Benchmark	Performance (as of 06/30/2018)				Total Annual Expenses	
	3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**
Target Maturity						
Vanguard Target Retirement 2020 Trust I	0.63%	6.78%	7.55%	6.53%	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2020 TR USD</i>	0.77%	6.54%	6.51%	5.99%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement 2025 Trust I	0.70%	7.70%	8.22%	6.82%	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2025 TR USD</i>	0.87%	7.45%	7.33%	6.35%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement 2030 Trust I	0.77%	8.52%	8.81%	7.05%	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2030 TR USD</i>	1.01%	8.64%	8.20%	6.75%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement 2035 Trust I	0.86%	9.37%	9.41%	7.39%	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2035 TR USD</i>	1.16%	9.81%	8.91%	7.09%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement 2040 Trust I	0.92%	10.22%	9.90%	7.71%	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2040 TR USD</i>	1.23%	10.62%	9.30%	7.27%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement 2045 Trust I	0.95%	10.60%	10.05%	7.79%	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2045 TR USD</i>	1.22%	10.96%	9.39%	7.28%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement 2050 Trust I	0.95%	10.60%	10.04%	7.80%	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2050 TR USD</i>	1.15%	11.00%	9.35%	7.22%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement 2055 Trust I	0.95%	10.60%	10.02%	10.28%*	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2055 TR USD</i>	1.08%	10.98%	9.27%	9.47%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement 2060 Trust I	0.96%	10.62%	10.02%	10.09%*	0.0700% /	0.0700% /
					\$0.70	\$0.70
<i>Morningstar Lifetime Mod 2060 TR USD</i>	1.00%	10.93%	9.19%	9.12%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						

Asset Class Fund Name Benchmark	Performance (as of 06/30/2018)				Total Annual Expenses	
	3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**
Target Maturity						
Vanguard Target Retirement 2065 Trust I	0.94%	N/A	N/A	8.03%*	0.0700% / \$0.70	0.0700% / \$0.70
Morningstar Lifetime Mod 2060 TR USD	1.00%	10.93%	9.19%	11.27%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retirement Inc Trust I	0.43%	4.02%	4.86%	5.15%	0.0700% / \$0.70	0.0700% / \$0.70
Morningstar Lifetime Mod Incm TR USD	0.75%	4.97%	4.55%	4.72%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
Domestic Stock						
Neuberger Berman Multi-Cap Opp Instl	1.84%	13.27%	13.12%	10.39%	0.7500% / \$7.50	0.7500% / \$7.50
S&P 500 TR USD	3.43%	14.37%	13.42%	10.17%		
Vanguard Total Stock Mkt Index Instl	3.91%	14.82%	13.27%	10.34%	0.0350% / \$0.35	0.0350% / \$0.35
CRSP US Total Market TR USD	3.91%	14.83%	13.28%	10.35%		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						
International Stock						
MFS Instl International Equity	0.16%	7.20%	7.24%	5.18%	0.7100% / \$7.10	0.7100% / \$7.10
MSCI ACWI Ex USA NR USD	-2.61%	7.28%	5.99%	2.54%		
Transfers of \$15000.00 or more OUT of this fund prohibit you from transferring \$15000.00 or more INTO this fund for 30 calendar day(s).						
Vanguard Total Intl Stock Index Inst	-3.17%	7.12%	6.44%	5.25%*	0.0900% / \$0.90	0.0900% / \$0.90
FTSE Global All Cap ex US TR USD	-2.45%	7.89%	6.84%	N/A		
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).						

The performance of your account may be different from the average annual return for the same investments. The timing of transactions in your account will have an impact, either positive or negative on your account return. Past performance is no guarantee of future results.

An index is a composite of securities that provide a performance benchmark for other funds and is not illustrative of fund performance. Indexes are unmanaged, do not incur management fees, costs and expenses and cannot be invested directly. Information is obtained from reliable sources, but is not guaranteed as to completeness or accuracy.

*Returns are since inception for funds that are less than ten years old.

Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

Investment options that show a net percentage lower than the gross percentage under total annual expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per \$1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment option's prospectus or similar disclosure document. Any amounts that may have been rebated back to the plan from an investment option's total annual operating expenses are not taken into account in the net percentages or net expenses per \$1,000.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender, and other similar rights for the plan's designated investment options.

Fund information contained herein (including performance information) is obtained from reliable sources including © Morningstar and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. Certain funds listed may impose redemption fees on shares that are transferred or exchanged out of the applicable fund before the applicable minimum holding period. An investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about the investment company can be found in the fund prospectus. To obtain a copy of the prospectus, please contact the fund company or call a Retirement Service Representative. Please read the prospectus carefully before investing.

All Rights Reserved for Morningstar, Inc. data. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Investments in Retirement Plans: NOT FDIC-Insured/NO Bank Guarantee/MAY Lose Value

ADDITIONAL FEE INFORMATION

The table below summarizes additional fees that may be charged to your account. Fees actually charged to your account will be shown on the Account Summary section of the statement.

Fee Paid By	Fee	Fee Amount	Allocation Method/Frequency
Participant	59 1/2 Distributions	\$ 10.00	Each
Participant	After-Tax Distributions	\$ 10.00	Each
Participant	Florida Stamp Tax	0.35%	Each
Participant	Hardship Distributions	\$ 10.00	Each
Participant	Hardship 3+ Distributions	\$ 10.00	Each
Participant	Heart Act Distributions	\$ 10.00	Each
Participant	Installment Distributions	\$ 3.00	Each
Participant	Lump Sum Distributions	\$ 10.00	Each
Participant	New Loan Fee	\$ 50.00	Each
Participant	Overnight Mailing Fee	\$ 20.00	Each
Participant	Qual. Reservist Distributions	\$ 10.00	Each
Participant	Req'd Min Distributions	\$ 10.00	Each
Participant	Rollover Withdrawal	\$ 10.00	Each
Participant	Per Participant Charge	\$ 9.75	Per Participant/Per Quarter
Participant	QDRO Fee	\$ 500.00	Each

The loan fee is a one-time fee applied to each new loan. The distribution fees apply to each occurrence.

In the "Fees Paid By" column: "Participant" means that the fee for this service is paid by the participant who uses the service. "Plan" means that the fee for this service is paid by the entire plan and is allocated to individual participants using the allocation method described in the last column.

Wells Fargo provides recordkeeping services to the Plan. The amount of the fee for recordkeeping is determined as \$9.75 per quarter* multiplied by the average number of plan participants for the quarter. This fee appears in the participant statement on the line entitled "Recordkeeping Fee."

Each of the following types of fees appears in the participant statement on the line entitled "Third Party Service Fees".

* The plan uses the services of an independent investment advisor to assist the plan in selecting and monitoring investment alternatives.

* The plan requires legal services to assist in keeping the plan in compliance with governmental requirements.

* The plan uses an independent auditor, as required, to ascertain the plan's administrative functions in order to maintain the Plan's tax-favored status.

The fees noted above are paid to service providers for plan administration, such as loan processing, legal, accounting, audit, and recordkeeping services. These fees may vary each year based on different factors. Your employer has discretion to pay plan administration expenses from its own assets or from the plan's assets, and may change its decision on how such expenses are paid at any time. Other fees, such as fees for new services, may apply. Fees that are charged to the plan or to your account directly will be shown on your quarterly statement.

Fees paid by participants also include any shareholder type fees noted in the Investment Performance and Operating Expenses chart.

There may be other applicable Plan administrative fees and expenses arising from time to time that may be charged to participants accounts as determined by the Plan Sponsor. The actual amount of any such administrative fees and expenses charged to the participant's account will appear in the participant's statement on the line entitled "Administrative Fees-Other."

*These administrative fees will be paid out of participant accounts on a quarterly basis near the end of each calendar quarter and are allocated to participant accounts on a "per-capita" (also known as a "per person") method. This means that the total amount of the Plan's administrative fees for a given quarter will be divided equally among all participants sharing in the allocation for that quarter. See the exception below for new participants.

Fee Waiver Period for New Participants

In order to encourage participation in the Plan, newly enrolled 401(k) Plan participants in a given quarter will not begin paying administrative fees until the end of the same quarter of the following year (known as a fee waiver period). For example, a participant who first started contributing to the Plan in the first quarter of 2018 will not begin to pay administrative fees until the end of the first quarter of 2019. Therefore, these expenses will be divided equally among all participants who share in the payment of these expenses.

Please note the information contained in this notice may change at any time, including the investment offered under the Plan and the general and individual fees charged to your account. You will be informed of any changes when required by applicable law.

